

## Social Empowerment by Youth Organizations in the Development of Ijarah-Based MSMEs in Pamekasan Madura

Siran Wahyudi<sup>1\*</sup>, Dwi Astutiek<sup>2</sup>

<sup>1</sup>Mahasiswa Prodi Administrasi Publik Fakultas Hukum dan Sosial, Universitas Sunan Giri Surabaya

<sup>2,3</sup> Prodi Administrasi Publik Fakultas Hukum dan Sosial, Universitas Sunan Giri Surabaya

*Email:* [Bangsuaib@gmail.com](mailto:Bangsuaib@gmail.com)

**Abstract.** *This study aims to analyze the effect of E-Digital-based services on community satisfaction at the Public Service Mall (Mall Pelayanan Publik) in Sidoarjo. The research employed a quantitative approach using a survey method. Data were collected through questionnaires distributed to users of digital-based population administration services at the Public Service Mall Sidoarjo. The sampling technique used purposive sampling with a total of 100–150 respondents. Data analysis was conducted using descriptive analysis and simple linear regression. The results show that E-Digital-based services are categorized as good with an average score of 4.13, while community satisfaction is categorized as high with an average score of 4.21. The regression analysis indicates that E-Digital-based services have a positive and significant effect on community satisfaction. This implies that better digital service quality leads to higher levels of community satisfaction. However, several challenges remain, particularly related to system quality and digital literacy among the community. Therefore, improvements in technological infrastructure, human resource capacity, and public education on digital service utilization are necessary. This study is expected to contribute to the development of more effective, efficient, and responsive digital public services.*

**Keywords:** *E-Digital services, community satisfaction, public services, e-government*

**Abstrak.** Penelitian ini bertujuan untuk menganalisis pengaruh pelayanan berbasis E-Digital terhadap kepuasan masyarakat di Mall Pelayanan Publik Sidoarjo. Pendekatan yang digunakan adalah kuantitatif dengan metode survei. Data dikumpulkan melalui kuesioner yang disebarakan kepada masyarakat yang telah menggunakan layanan administrasi kependudukan berbasis digital di Mall Pelayanan Publik Sidoarjo. Teknik pengambilan sampel menggunakan purposive sampling dengan jumlah responden sebanyak 100–150 orang. Analisis data dilakukan menggunakan analisis deskriptif dan regresi linier sederhana. Hasil penelitian menunjukkan bahwa pelayanan berbasis E-Digital berada pada kategori baik dengan nilai rata-rata sebesar 4,13, sedangkan tingkat kepuasan masyarakat berada pada kategori tinggi dengan nilai rata-rata sebesar 4,21. Hasil analisis regresi menunjukkan bahwa pelayanan berbasis E-Digital berpengaruh positif dan signifikan terhadap kepuasan masyarakat. Hal ini menunjukkan bahwa semakin baik kualitas pelayanan digital yang diberikan, maka semakin tinggi tingkat kepuasan masyarakat. Meskipun demikian, masih terdapat kendala dalam implementasi pelayanan digital, khususnya pada aspek kualitas sistem dan literasi digital masyarakat. Oleh karena itu, diperlukan upaya peningkatan kualitas infrastruktur teknologi, penguatan sumber daya manusia, serta edukasi masyarakat dalam penggunaan layanan digital. Penelitian ini diharapkan dapat memberikan kontribusi dalam pengembangan pelayanan publik berbasis digital yang lebih efektif, efisien, dan responsif terhadap kebutuhan masyarakat.

**Kata Kunci:** Pelayanan E-Digital, Kepuasan masyarakat, Pelayanan publik, E-government

*Received Feb 12, 2026; Revised March 22, 2026; Accepted may 29, 2026*

\* **Siran Wahyudi:** *Email:* [Bangsuaib@gmail.com](mailto:Bangsuaib@gmail.com)

## INTRODUCTION

Youth occupy a strategic position in Indonesia's demographic structure. As the next generation, they are entrusted with the continuity of development across various sectors, including social and economic fields. The involvement of youth in community development, however, remains a persistent challenge, particularly in rural areas where access to resources and opportunities is limited (White, 2012, 2019). One of the formal wadah for youth empowerment in Indonesia is *Karang Taruna*, a community-based youth organization recognized under Law No. 11 of 2009 on Social Welfare and further regulated by Ministry of Social Regulation No. 77/HUK/2010 concerning Guidelines for *Karang Taruna*. This organization functions as a forum for developing youth potential, social responsibility, and community participation at the village level (Gumelar, 2021; Maghfiro, 2025).

Recently, the role of *Karang Taruna* has undergone a significant transformation. The Minister of Social Affairs, Saifullah Yusuf (Gus Ipul), in the Inauguration of the National *Karang Taruna* Leadership for the 2025-2030 period, emphasized that *Karang Taruna* must become the frontline of social empowerment in villages and act as an agent of transformation for community welfare. According to the Minister, *Karang Taruna* is not merely a gathering forum but a "big house" for Indonesian youth across generations, ethnicities, religions, and backgrounds, with a strategic role in fostering economic growth and community creativity. The Minister of Cooperatives, Ferry Juliantono, further reinforced this direction by encouraging *Karang Taruna* to become a driver of the village economy through cooperatives, positioning youth as managers and administrators of Village Cooperatives that can encourage rural communities to become cooperative members (Allolayuk, 2025).

This indicates that the government expects *Karang Taruna* to play not only a social role but also direct involvement in the people's economy. Academic studies have shown that *Karang Taruna* can serve as an effective vehicle for youth-driven economic development, particularly through entrepreneurial training and community-based economic programs (Azhar et al., 2020). However, challenges remain in optimizing this potential, as some *Karang Taruna* units still lack well-designed economic programs and require further capacity building (DM et al., 2025). Empirical research supports this direction. (Wardi et al., 2019) in a study on the contribution of scholars and activists to village development in Pamekasan Regency, found that activist strategies to build villages include synergizing youth who have experience and insight into village development and welfare through *Karang Taruna*, the establishment of Village-Owned Enterprises (*BUMDes*), the development of local tourism, and the establishment of Micro, Small, and Medium Enterprises (*UMKM*). The study concludes that the paradigm that needs to be built is that activists should create employment opportunities, not merely seek jobs.

Micro, Small, and Medium Enterprises (MSMEs) are the backbone of Indonesia's economy. Based on data from the Ministry of Cooperatives and SMEs, MSMEs contribute approximately 61.07% to GDP and absorb around 97% of the workforce (Qomariyah et al., 2024). In Pamekasan Regency, East Java, MSMEs play a significant role in the local economy, especially in coastal and rural areas such as East Pademawu Village. However, preliminary observations and empirical studies indicate that MSME actors in this region face classic constraints: limited capital, lack of production equipment, low technological literacy, and minimal access to formal financial institutions (Azizah et al., 2026; Nengsih et al., 2026). Moreover, the awareness and skills necessary for business development remain low (Qomariyah et al., 2024). (Prayuda et al., 2024)

in their study on family economic empowerment in coastal villages, identified similar challenges and demonstrated that collaboration with *Karang Taruna* can significantly improve production capacity and business management skills. Their participatory action research showed that following the intervention, production capacity increased from 1-2 liters to 5-10 liters per month, with 90% of members mastering simple bookkeeping and products successfully marketed through digital platforms.

One alternative solution to these financial constraints is the application of Islamic economic principles, particularly *ijarah* (lease or hire). In *fiqh muamalah*, Al-Zuhayli, (1989) defines *ijarah* as a contract for benefits and services with compensation, where the object of the lease must be known, usable, and transferable. In the context of MSME development, *ijarah* can be implemented through the provision of production equipment or business premises with a lease-based scheme that is *syariah*-compliant, avoiding *riba* (usury), *gharar* (excessive uncertainty), and *maysir* (gambling) (Ahmad, 2018). This model has been adopted in several regions in Indonesia. For instance, (Khasanah et al., 2025) implemented *ijarah* principles in their community empowerment program by providing semi-hydraulic coconut milk press equipment and fermentation containers to MSME actors in Selayar Regency, which successfully increased production capacity. However, its integration with youth-led social empowerment initiatives, specifically through *Karang Taruna* in the Pamekasan context, remains underexplored.

More specifically, the research site is located in Pademawu Timur Village, Pademawu Subdistrict, Pamekasan Regency, Madura. This village is situated in the southern part of Pamekasan Regency, directly bordering the Southern Sea, and thus exhibits the characteristics of a coastal area with economic potential based on marine resources and home-based industries. One of the flagship products in this village is rengginang lorjuk (blood clam) chips, which have been produced by local MSME operators for generations. However, like many other coastal villages, MSME operators in Pademawu Timur still face classic challenges: limited capital, rudimentary production equipment, minimal access to financing, and low levels of technological and business management literacy (Dwirahayu et al., 2025; Rauzana et al., 2026)

Amid these limitations, Karang Taruna Tunas Pamur has emerged as a youth organization striving to play an active role in the economic empowerment of the local community. More than just a venue for social or sports activities, Karang Taruna Tunas Pamur has initiated MSME empowerment programs based on Sharia principles, specifically through the concept of *ijarah* (leasing). This program enables SME operators in Pademawu Timur Village to access rental facilities for production equipment, such as stoves, large woks, drying machines, or packaging tools, under a scheme aligned with *muamalah* principles, specifically free from interest (*riba*), uncertainty (*gharar*), and speculation (*maysir*). In other words, Karang Taruna acts as a facilitator providing productive assets, while SME operators simply pay the *ujrah* (rental fee) periodically as agreed. This model aligns with the findings of (Khan et al., 2021; Mohamed et al., 2024) that *ijarah*-based empowerment has been proven to increase the production capacity of SMEs in coastal areas, and reinforces the results of (Moch Wispandono, 2019) study that the synergy between Karang Taruna and SME operators in Pamekasan holds great potential if managed with sound planning.

However, to date, there has been no systematic evaluation to assess the extent to which the *ijarah* program implemented by Karang Taruna Tunas Pamur has actually contributed to the development of MSMEs in Desa Pademawu Timur. The issues that arise are not only material in nature (limited tools) but also non-material, such as the low awareness among SME operators regarding the importance of good business management, basic financial record-keeping, and digital marketing. Therefore, this study is important to answer the fundamental questions: how is the *ijarah* concept implemented by Karang Taruna Tunas Pamur, and what

factors support and hinder this empowerment process? By answering these questions, this research not only fills the previously identified research gap but also provides practical contributions to the development of sharia-based SME empowerment policies at the village level.

Although various studies have been conducted on youth empowerment, the role of Karang Taruna, and the development of Sharia-based MSMEs, no research has specifically integrated these three variables into a single comprehensive analytical framework, particularly in Pamekasan Regency. (Sukowati, 2026; Wardi et al., 2019) for example, conducted an in-depth study on the contributions of university graduates and activists to village development and empowerment in Pamekasan Regency. His findings indicate that activists, including Karang Taruna leaders, play a significant role in establishing village-owned enterprises (BUMDes), developing local tourism, and fostering the growth of SMEs. However, this study did not specifically examine ijarah-based financing as a means of empowering SMEs. In other words, Munhari's focus was on general socio-economic contributions rather than on the specific mechanisms of sharia financing implemented by youth organizations.

Meanwhile, Khan et al., (2021); Khasanah et al., (2025); Mohamed et al., (2024) made a significant contribution to the empirical testing of ijarah-based empowerment in coastal areas. Using a participatory approach, they demonstrated that providing production tools through a lease (ijarah) scheme increased the production capacity of coconut MSMEs from 1–2 liters to 5–10 liters per month and enabled 90% of group members to master basic bookkeeping. Unfortunately, this study was conducted in Selayar Regency, South Sulawesi, which has a different socio-cultural context from Madura. Furthermore, the empowerment actors in that study were a community service team from a university, not an independent youth organization like Karang Taruna. Therefore, while the findings of Nengsih et al. are indeed relevant theoretically and methodologically, they cannot yet be generalized to the context of empowerment driven by local youth in Pamekasan.

Other studies on Karang Taruna generally focus more on social and humanitarian aspects, such as poverty alleviation, community service, or mentoring out-of-school youth. Very little literature links Karang Taruna to Islamic economics, let alone specifically discusses ijarah as a financing scheme for MSMEs at the village level. In fact, the latest policy from Social Affairs Minister Saifullah Yusuf (2025), which encourages Karang Taruna to become the vanguard of village economic empowerment, remains a general directive and has not yet been followed by empirical studies evaluating its implementation in the field. Based on the literature review conducted, it can be observed that studies simultaneously examining the social empowerment of Karang Taruna, the development of MSMEs, and the application of ijarah contracts within a single empirical framework remain extremely rare, particularly in the context of Pamekasan Regency. (Wardi et al., 2019) has contributed to capturing the role of activists and Karang Taruna in Pamekasan, but has not addressed the aspect of Sharia financing.

Nengsih et al. (2026) have empirically tested an ijarah-based empowerment model, but their research was conducted in Selayar, and the empowerment actors were not Karang Taruna. Meanwhile, studies on Karang Taruna are generally still dominated by a focus on social and humanitarian aspects, rather than on sharia-based economic empowerment. Thus, the research gap that this study aims to address is the limited literature linking these three domains: youth social empowerment, MSME development, and ijarah contracts within a single empirical study in Pamekasan Regency. This research aims to address the policy directives of the Minister of Social Affairs regarding the strategic role of Karang Taruna in the village economy, which, to

date, has not been extensively explored through in-depth academic studies. In other words, this study seeks to fill this gap while offering a sharia-based empowerment model driven by local youth, a model with the potential to be replicated and further developed in other regions with similar socio-economic characteristics.

Building on the identified research gaps, this study focuses on two main areas. First, this study aims to conduct an in-depth examination of how the ijarah concept is implemented by Karang Taruna Tunas Pamur to develop MSMEs in Pademawu Timur Village, Pamekasan Regency. In other words, the researcher is interested in comprehensively understanding the process, mechanisms, and concrete forms of this ijarah-based empowerment program, ranging from how the equipment leasing scheme is implemented, how agreements between Karang Taruna and SME operators are established, to whether these practices align with the principles of ijarah in Islamic commercial jurisprudence. Second, this study also aims to identify and analyze the factors that support and hinder the social empowerment process carried out by Karang Taruna Tunas Pamur in the development of ijarah-based MSMEs. These factors are not limited to material aspects such as the availability of equipment or capital, but also include non-material aspects such as the awareness of MSME actors, the human resource capacity of Karang Taruna administrators, support from the village government, and the socio-cultural values prevalent in the local community. By understanding both aspects implementation and supporting and hindering factors this study is expected to provide a complete and comprehensive picture of the sharia-based SME empowerment model driven by youth organizations at the village level.

With this research focus, this study is expected to make contributions, both theoretically and practically. Theoretically, this research enriches the body of knowledge in two fields simultaneously: youth-based social empowerment studies and Islamic economics, particularly regarding the application of the ijarah contract in the context of SME development in rural areas. The findings of this study can also serve as a reference for future researchers who wish to test or develop similar empowerment models in other regions with different socio-economic characteristics. Practically, this study provides relevant insights for youth organizations, particularly Karang Taruna Tunas Pamur in Pademawu Timur Village, in designing and evaluating sharia-based SME empowerment programs to ensure they are more effective and sustainable. Furthermore, the findings of this study can also serve as a basis for consideration by the Pamekasan Regency Government, as well as the Social Affairs Office and the Cooperatives & MSMEs Office, in formulating policies that support the strategic role of youth organizations as drivers of the village economy, in line with the directives of the Minister of Social Affairs and the Minister of Cooperatives for 2025.

## **METHOD**

This study employs a qualitative approach using a case study design. The choice of a qualitative approach is based on the consideration that the focus of this study is to gain a deep and holistic understanding of the phenomenon of social empowerment carried out by Karang Taruna Tunas Pamur in the development of ijarah-based MSMEs in Pademawu Timur Village, Pamekasan Regency. According to **(Creswell & Creswell, 2017)** a qualitative approach is appropriate when researchers wish to explore meanings, processes, and social interactions that cannot be measured quantitatively. The case study method was chosen because this research aims to examine a specific case namely the ijarah program implemented by Karang Taruna Tunas Pamur within a real-life context, as emphasized by Yin (2018) who states that the case study is a

suitable research strategy for answering the “how” and “why” questions regarding a contemporary phenomenon that does not require control over the subjects’ behavior.

This study was conducted in Pademawu Timur Village, Pademawu Subdistrict, Pamekasan Regency, East Java Province. This location was selected purposively, given that Pademawu Timur Village is where the Tunas Pamur Youth Organization has implemented an ijarah-based MSME empowerment program, thereby enabling the researcher to directly observe the phenomenon that is the focus of this study. Furthermore, based on a preliminary study, no similar research has specifically examined ijarah programs by Karang Taruna in this region, making the location an information-rich case relevant to the study’s objectives. Data collection was scheduled to last three months, allowing for repeated observations and in-depth interviews until data saturation was achieved.

The data sources in this study consist of two types: primary data and secondary data. Primary data was obtained directly from informants in the field without intermediaries. Informants were selected through purposive sampling based on the following criteria: (a) direct involvement in the ijarah-based MSME empowerment program implemented by Karang Taruna Tunas Pamur; (b) sufficient knowledge and experience regarding the program; and (c) willingness to serve as an informant and provide information voluntarily. The informants in this study consisted of: Active members of the Karang Taruna Tunas Pamur executive board (3 people), particularly those involved in managing the ijarah program; MSME operators in Pademawu Timur Village who are beneficiaries of the ijarah program (at least 5 people); Village officials who are aware of and support the program (1 person); and Community or religious leaders who understand ijarah practices from a Sharia perspective. The determination of the number of informants is not rigid but follows the principle of data saturation, meaning data collection is halted when the information obtained becomes repetitive, and no new findings are discovered (Miles et al., 2018). Secondary data was obtained from supporting documents relevant to the study, such as activity reports from the Karang Taruna Tunas Pamur youth organization, village profiles, data on MSMEs in Pademawu Timur Village, as well as literature and previous research findings related to the topics of youth empowerment, MSMEs, and ijarah contracts.

To obtain comprehensive data, this study employed three complementary data collection techniques: observation, in-depth interviews, and documentation. First, observation. The researcher conducted direct observation of the activities of Karang Taruna Tunas Pamur in implementing the ijarah program, as well as their interactions with MSME actors in Pademawu Timur Village. The observation involved systematically observing how the equipment rental scheme was implemented, how MSME actors utilized the facilities, and the social dynamics between the Karang Taruna leadership and the community. Observation results were recorded in the form of field notes, which included descriptions of activities, the atmosphere, and significant events relevant to the research focus.

Second, in-depth interviews. The interviews were conducted in person (face-to-face) with the selected informants. Prior to the interviews, the researcher prepared a general and flexible interview guide not a rigid list of questions, to allow the researcher to delve deeper into the information based on the flow of the informants’ responses. The questions in the interview guide were formulated based on indicators aligned with the research focus: the implementation of the ijarah concept, as well as the enabling and hindering factors of empowerment. Each interview was recorded (with the informant’s permission) and documented in the form of a transcript. The duration of each interview ranged from 45 to 90 minutes, depending on the informant’s circumstances and availability. Interviews were conducted repeatedly with key informants if

necessary to confirm data or elicit incomplete information. Third, documentation. Documentation techniques were used to collect secondary data in the form of official documents, archives, photographs of activities, and records relevant to the Karang Taruna Tunas Pamur ijarah program. Documentation served to supplement data obtained through observation and interviews, as well as to verify the accuracy of information obtained from informants.

To ensure that the data obtained is valid, credible, and scientifically accountable, this study employs triangulation techniques. The triangulation methods used are source triangulation and methodological triangulation (**Guba & Lincoln, 1989**) Source triangulation is conducted by comparing and verifying information obtained from various informants, such as comparing statements from Karang Taruna officials with those from MSME operators and village officials regarding the implementation of the ijarah program. If discrepancies in information are found, the researcher will seek further confirmation from the relevant informants until consistent data is obtained. Methodological triangulation is conducted by comparing the results of observations with the results of interviews and cross-referencing both with documentary data. For example, the researcher will compare what informants say about the ijarah program with what is directly observed in the field, and then cross-reference this with available documents or photos of the activities. Thus, the validity of the data does not rely solely on a single source or method but is strengthened by cross-referencing data from various perspectives.

Data analysis in this qualitative study was conducted interactively and continuously, beginning before fieldwork, continuing during fieldwork, and extending until data collection was complete. Referring to the model by Miles, Huberman, and Saldaña (2014), qualitative data analysis consists of three main interrelated components: data condensation, data display, and conclusion drawing and verification. First, data condensation. All raw data collected through observation, interviews, and documentation are selected, focused, simplified, and transformed. Recorded interviews are transcribed verbatim (exactly as spoken by the informants). The interview transcripts are then read repeatedly to identify the main themes relevant to the research focus, namely the implementation of ijarah as well as supporting and inhibiting factors. Irrelevant data is set aside.

Second, data presentation. The condensed data is then presented in the form of descriptive narratives, matrices, or charts to facilitate understanding and interpretation. The data presentation is organized systematically based on categories emerging from the data, for example: (a) the implementation mechanisms of the ijarah program by Karang Taruna; (b) the responses of MSME actors to the ijarah program; (c) factors supporting the program's success; (d) obstacles encountered; and (e) efforts to overcome these obstacles. The data presentation is also supplemented with direct quotes from informants to strengthen the researcher's interpretation. Third, drawing conclusions and verification. Based on the data presentation, the researcher drew preliminary conclusions, which were then repeatedly verified against the available data. Final conclusions were drawn after the researcher was confident that no further significant findings would emerge (data saturation). The conclusions of this study address the established research focus, namely, providing a comprehensive overview of the implementation of ijarah by Karang Taruna Tunas Pamur and the factors influencing this empowerment process. To maintain objectivity, the entire data analysis process was conducted systematically and well-documented, thereby enabling other researchers to trace back (auditability) the analysis process that has been carried out.

## RESULT AND DISCUSSION

### 1. Implementation of the Ijarah Contract in the Development of MSMEs in Pademawu Timur Village

#### a. Overview of the Empowerment Program

The Tunas Pamur Youth Organization in Pademawu Timur Village, Pademawu Subdistrict, Pamekasan Regency, has initiated an economic empowerment program for Micro, Small, and Medium Enterprises (MSMEs) in the area. Based on the data obtained, there are 30 MSMEs operating in Pademawu Timur Village. Some of these MSMEs operate independently, while others collaborate in business groups. The most well-known and flagship MSME product in this village is rengginang lorjuk (blood clam) chips. In addition, there are also various other products such as fried rice, cendol, rujak, campur lorjuk, oyster rujak, packaged rice, vegetable urap, and chicken noodles. Nearly all MSMEs in this village receive assistance from Karang Taruna Tunas Pamur in developing their businesses.

#### b. The Ijarah Contract Mechanism

The empowerment program implemented by Karang Taruna Tunas Pamur utilizes an ijarah (lease) contract scheme based on the principles of muamalah. In practice, Karang Taruna acts as the asset owner (mu'jir), leasing kiosks and production equipment to MSME operators as tenants (musta'jir). This ijarah contract is based on the pillars of ijarah, which include the sighah (ijab and kabul) that is, the mutual declaration of intent by both parties to enter into a lease agreement without coercion. As explained by Zainal Abidin (40), Chairman of Karang Taruna Tunas Pamur, in an interview conducted on March 15, 2025: "We lease these kiosks and plastic packaging equipment to SME operators. A 4x4-meter kiosk costs Rp3,600,000 per year to rent, and the plastic press machine costs Rp500,000. The kiosks are also equipped with electricity, but the electricity costs are borne by the tenants themselves." In the same interview, Zainal Abidin also emphasized that before the agreement was finalized, all terms had been transparently explained to prospective tenants: "As the kiosk owner, I have clearly explained the terms of the agreement to prospective tenants, and tenants must agree to comply with the agreement and existing rules without coercion or reluctance.

#### c. Terms of the Ijarah Agreement

Based on interviews and documentation, several terms were agreed upon in the ijarah contract between Karang Taruna Tunas Pamur and the MSME operators, namely: First, the tenant receives the kiosk in an empty and well-maintained condition and is obligated to return it to the kiosk owner at the end of the lease period in the same good condition. Second, the tenant is obligated to maintain and care for the kiosk as if it were their own property. If damage occurs due to the tenant's negligence, the tenant is responsible for covering the costs of repairs. Third, the tenant is obligated to pay electricity bills and other operational costs during the lease period. Fourth, the kiosk and the rented plastic press machine may only be used for business purposes (selling goods), not for resale or subleasing. One of the MSME entrepreneurs renting a kiosk, Siran (50), a rengginang lorjuk vendor, confirmed this: "I agree with the rules that have been established. Because with clear rules, I feel safe and comfortable selling

here. There is no coercion from Karang Taruna; everything is based on mutual agreement.”

**d. Payment System and Empowerment Objectives**

Rent payments for kiosks and equipment can be made in two installments per year (bi-annual installments). This installment policy was adopted by Karang Taruna Tunas Pamur to provide flexibility for MSME operators who may not yet have a stable cash flow. The primary objective of this program is to enhance the productivity and economic well-being of SME operators in Pademawu Timur Village. This aligns with the core principle of Karang Taruna, which is to develop the community’s economic potential, particularly in the SME sector. Throughout the program, the SME operators participating in this initiative have been assessed as compliant with the rules and agreements they have jointly signed. This compliance is a key factor in sustaining the business relationship between Karang Taruna and the SME operators in Pademawu Timur Village. Of the 30 SMEs receiving support, all remain actively operational, and there have been no reports of significant violations of the terms of the ijara agreement.

**2. Analysis of the Role of Social Empowerment by Karang Taruna in the Development of Ijarah-Based MSMEs**

To analyze the role of social empowerment carried out by Karang Taruna Tunas Pamur, this study employs a qualitative descriptive analysis based on the theory of empowerment proposed by Jim Ife and Frank Tesoriero (2014). Based on this theory, empowerment can be classified into four main categories: facilitation, education, representation, and technical support. The following are the research findings for each category.

**a. Facilitation**

According to the theory of Jim Ife and Frank Tesoriero (2014), facilitation is defined as efforts to encourage, provide opportunities, and support communities in accessing the resources, information, and opportunities they need. Based on observations and interviews, the Karang Taruna Tunas Pamur youth organization has effectively fulfilled its facilitation role. This is realized through the provision of production spaces (kiosks) and production equipment (plastic press machines) via an ijarah agreement. With these facilities, MSME operators can produce goods in a more suitable and comfortable manner.

Additionally, the facilitation role is evident in the continuous mentoring provided. According to Siti Aisyah (35 years old), an MSME operator who produces rengginang lorjuk: “Karang Taruna doesn’t just rent out kiosks and equipment; they also frequently ask about our difficulties. If there’s a problem, they respond quickly. So we don’t feel like we’ve been left to fend for ourselves.” This demonstrates that Karang Taruna Tunas Pamur does not simply leave SME operators to fend for themselves after training or after the agreement is signed, but continues to support and facilitate their needs as they arise. Thus, the role of facilitator is carried out effectively.

**b. Education**

The second category of Jim Ife’s empowerment theory is the role of education, which involves using knowledge and experience to provide advice, positive feedback, and insights to the communities being supported. This role includes efforts to raise community awareness, provide information, collaborate, and conduct training. Based on field findings, Karang Taruna Tunas Pamur has carried out its educational role through training in the production of rengginang lorjuk chips. In implementing this, Karang Taruna invited experts in this field to conduct the training. However, before the experts provided training to the MSME operators, internal training was first

conducted for two members of Karang Taruna's productive economic enterprise development division. Subsequently, these two members delivered the training directly to the MSME operators. This method has proven to be quite effective. Siran (50 years old), one of the training participants, shared: "Before the training, my rengginang would sometimes burn and sometimes still be soft. After being shown the correct method, the results are better, and customers say it tastes better. It's a small change, but the impact is significant." From this statement, it is evident that Karang Taruna Tunas Pamur has successfully fulfilled its role as an educator, providing tangible benefits for improving the quality of SME products.

**c. Representation**

The category of representation in Jim Ife's theory refers to efforts to represent the interests of the community, provide information about evolving situations, and offer alternative solutions to the problems faced. Based on the interview results, Karang Taruna Tunas Pamur plays a role in providing information about current market competition to MSME operators. One of the most significant forms of representation is when Karang Taruna encourages SME operators to shift from conventional sales methods (offline or consignment to agents) to online marketing.

Previously, Karang Taruna only consigned products to various wholesalers and local agent shops. However, this method was deemed inefficient because there were often still many products left over by the specified deadline. After trying online marketing, the results proved quite satisfactory and attracted high consumer interest. For example, lorjuk rengginang chips, which usually sell out in about a week, sold out 20 kg of raw rengginang in just two days after being marketed online for the first time. Zainal Abidin explained: "After we moved online, the consumer response was very positive. Purchase interest has increased drastically. This proves that our decision to offer online sales as an alternative solution was the right one." Thus, the advocacy efforts carried out by Karang Taruna Tunas Pamur are considered effective in achieving their objectives, namely increasing sales and promoting business independence.

**d. Technical**

The fourth category is the technical role, which involves providing concrete technical assistance to the community, particularly regarding promotion and marketing strategies. Based on field findings, Karang Taruna Tunas Pamur not only provides information about various online sales opportunities but also teaches technical methods for managing an online business. MSME owners are taught techniques for conducting online transactions, how to conduct market price research, and promotional strategies through social media. Siti Aisyah (35), a small business owner selling rengginang lorjuk, explained: "I was initially clueless about online sales. But Karang Taruna taught me from scratch: how to take good product photos, how to upload them to social media, and even how to respond to customer inquiries. Now I get a lot of orders from outside the village." This demonstrates that the technical support provided by Karang Taruna Tunas Pamur is practical, applicable, and delivers immediate benefits to SME owner.

**Discussion**

E-Digital di Mall Based on the research findings presented, this discussion will link empirical observations in the field with the theoretical framework and relevant previous research findings. In general, the ijarah-based MSME empowerment program implemented by Karang Taruna Tunas Pamur in Pademawu Timur Village demonstrates alignment between practice and theory, although there are several critical points that warrant further discussion. First, regarding the implementation of the ijarah contract, the research findings indicate that Karang Taruna Tunas Pamur has implemented a rental scheme for kiosks and plastic press machines under mutually agreed terms, including an annual rental fee of Rp3,600,000 for a 4x4-meter kiosk and Rp500,000 for a plastic press machine, as well as a payment system involving installments twice a year. This practice is theoretically consistent with the definition of ijarah proposed by Al-Zuhayli (1989)), namely a contract for the transfer of the right to use a good or service in exchange for a specific consideration without transferring ownership of the good itself. Furthermore, the five pillars of ijarah mu'jir (owner), musta'jir (lessee), ma'jur (object of lease), ujarah (rental fee), and sighthah (ijab kabul) are fulfilled in this practice, as confirmed by informants Zainal Abidin and Siran, who stated that the entire agreement was made consciously and without coercion. This finding reinforces the argument that the principles of Islamic economics, particularly ijarah, can be implemented in the context of empowering rural SMEs without having to go through formal Islamic financial institutions, in line with the research findings of (Khasanah et al., 2025; Mohamed et al., 2024) which demonstrated the effectiveness of the ijarah scheme in enhancing the production capacity of SMEs in coastal areas. However, the difference in the context of the empowering actors. involved a university community service team, while this study involved an independent youth organization, showing that ijarah can be initiated by various actors, not limited to formal institutions, which is also the novelty of this study. The flexibility of the installment payment system implemented by Karang Taruna also demonstrates support for MSME actors with unstable cash flow, a practice rarely found in conventional financing schemes, which tend to be rigid (Nengsih et al., 2026).

Second, when analyzed using the empowerment theory developed by (Ife, 2013; Tesoriero & Ife, 2014), the research findings indicate that Karang Taruna Tunas Pamur has carried out all four roles of empowerment facilitation, education, representation, and technical support simultaneously and in a mutually reinforcing manner. The facilitation role is evident in the provision of access to production facilities (kiosks and pressing machines) through ijarah contracts, as well as ongoing support following the contract. This aligns with Jim Ife's assertion that true empowerment is not sufficient merely by imparting skills but must also be accompanied by access to material resources. This finding confirms the results of (Wardi et al., 2019) research in Pamekasan that youth activists and organizations have great potential to serve as facilitators of village development, including in economic aspects. The educational role is carried out through training in the production of rengginang lorjuk chips using the Training of Trainers (TOT) method, where Karang Taruna first trains two of its members before they train the MSME practitioners. This TOT model excels at fostering the sustainability of knowledge and emotional closeness between trainers and participants, in line with the principles of participatory empowerment articulated by Freire (2020), who posits that liberating education is dialogic and grounded in the learners' realities. The impact is evident: informant Siran stated that after the training, her rengginang no longer burned or turned out soggy, and customers responded positively, indicating improved product quality as an indicator of empowerment success.

The role of representation is reflected in Karang Taruna's efforts to provide information on current market competition and encourage the shift from offline to online marketing. Before switching to online marketing, the lorjuk rengginang chips typically sold out in about a week.

After being marketed online, 20 kg of raw rengginang sold out in just two days, indicating a roughly 3.5-fold increase in inventory turnover. This finding demonstrates that the role of representation is not merely informative but also transformative, aligning with (Ledwith, 2011) empowerment theory that effective representation is one capable of translating information into tangible action. These results also reinforce Munhari's (2019) study that youth activists in Pamekasan play a strategic role in opening market access for local products through the use of information technology. Meanwhile, the technical role is carried out through practical mentoring in online business management, ranging from product photography techniques, uploading to social media, market price research, to online transaction techniques. This technical mentoring is crucial given that the digital divide remains a serious barrier for SMEs in rural areas. Siti Aisyah, who initially admitted to being "technologically challenged," is now able to manage online orders from outside the village, proving that step-by-step, hands-on technical guidance can bridge that gap. This approach reflects the principle of scaffolding in Vygotsky's (1978) learning theory, in which assistance is provided gradually and reduced as the learner's independence increases (Nordlof, 2014).

What is interesting about the findings of this study is that these four empowerment roles do not operate in isolation, but are interconnected and reinforce one another within an integrated system. Facilitation in the form of providing kiosks and pressing equipment creates the material conditions for production; education in the form of training improves product quality; representation in the form of market information opens up broader marketing channels; and technical support in the form of practical guidance ensures that MSME actors are able to operate these marketing channels. This synergy is crucial because, in empowerment practices, programs often focus solely on a single aspect for example, providing training without access to capital, or supplying tools without technical guidance which leads to the overall failure of the program. Miles, Huberman, and Saldaña (2014) emphasize that the success of community empowerment programs is largely determined by the simultaneous integration of various interventions, rather than a fragmented, sectoral approach. Karang Taruna Tunas Pamur demonstrates that integrative and multidimensional empowerment yields more holistic and sustainable impacts. Further research with a longitudinal design and a broader scope is highly recommended to test the generalizability of these findings. Nevertheless, this study has successfully demonstrated that *ijarah*-based social empowerment driven by youth organizations is not only feasible but has also been proven to have a positive impact on the development of MSMEs at the village level, while simultaneously filling a research gap that remains largely unexplored in the literature on youth empowerment and the Islamic economy in Indonesia.

## **CONCLUSION**

Based on the research results and discussion that have been elaborated, the following conclusions can be drawn. First, the implementation of the *ijarah* contract used by MSMEs through a muamalah contract with Karang Taruna Tunas Pamur has fulfilled the pillars and legal requirements of a valid *ijarah* contract. These pillars include the presence of the lessee (*musta'jir*), namely the MSME actors; the lessor (*mu'jir*), namely Karang Taruna; the leased object (*ma'jur*), namely the kiosk and plastic press equipment; the rental fee (*ujrah*); and the *ijab qabul* (offer and acceptance), which is expressed voluntarily without coercion. The legal requirements are also met, namely, the leased object is clear and lawful (*halal*), both parties are legally competent, and the agreement is based on mutual consent. With the fulfillment of these pillars and requirements, the

*ijarah* contract applied is considered valid according to Sharia law and functions as an administrative instrument that supports the smoothness and sustainability of transactions in the development of MSMEs in East Pademawu Village.

Second, the empowerment role played by Karang Taruna Tunas Pamur is crucial in the development of *ijarah*-based MSMEs in East Pademawu Village. Karang Taruna acts as the main driving force through various forms of intervention, including training and skills development (including online marketing and product development), promotion and marketing through the creation of digital platforms such as social media, and the provision of production facilities in the form of kiosks and plastic press equipment under the *ijarah* contract scheme. These interventions tangibly assist MSMEs that face limitations in capital and equipment to improve the development and growth of their businesses. With good synergy between Karang Taruna and related parties, MSMEs have the potential to become the main driver in improving community welfare, both at the village level and in broader areas.

## REFERENCE

- Ahmad, R. (2018). Konsep maslahat dan mafsadah menurut Imam al-Ghazali. *Tsaqafah*.
- Allolayuk, T. (2025). Sosialisasi dan Pembentukan Koperasi Merah Putih sebagai Upaya Pemberdayaan Ekonomi Masyarakat Kelurahan Waena, Distrik Heram, Kota Jayapura. *Celebes Journal of Community Services*, 4(2), 396–404.
- Al-Zuhayli, W. (1989). *al-Fiqh al-Islami wa-Adillatuh*. Dar Al-Fikr Al-Mouaser.
- Azhar, A. K., Zakia, A., Nurlina, A., & Insan, C. (2020). Peran Karang Taruna Dalam Pengembangan Masyarakat Desa Cangkuang Kecamatan Rancaekek Kabupaten Bandung. *Jurnal DIALEKTIKA: Jurnal Ilmu Sosial*, 18(3), 82–90.
- Azizah, R. N., Adi, M. N. P., Tasyukurina, Z., & Al-zubair, N. A. (2026). Strategi Pengembangan Inovatif Dan Berkelanjutan Pada Produk Lokal Umkm Desa Dasok Kecamatan Pademawu Kabupaten Pamekasan: Innovative and Sustainable Development Strategy for Local MSME Products in Dasok Village Pademawu District Pamekasan Regency. *JAMAS: Jurnal Abdi Masyarakat*, 4(1), 1147–1152.
- Creswell, J. W., & Creswell, J. D. (2017). *Research design: Qualitative, quantitative, and mixed methods approaches*. Sage publications.
- DM, A. P., Mattunruang, A. A., Amri, U., & Tayibu, N. Q. (2025). Pelatihan Kewirausahaan Karang Taruna Desa Pattallikang. *Jurnal Abdi Masyarakat Pendidikan*, 2(01), 17–27.
- Dwiraheyu, J., Ramdani, R., & Gumilar, G. G. (2025). Peran Kepala Desa Dalam Pemberdayaan Masyarakat Dan Pembangunan Infrastruktur. *Jurnal Ilmiah Wahana Pendidikan*, 11(12. B), 406–417.
- Freire, P. (2020). Pedagogy of the oppressed. In *Toward a sociology of education* (pp. 374–386). Routledge.
- Guba, E. G., & Lincoln, Y. S. (1989). *Fourth generation evaluation*. Sage.
- GUMELAR, G. A. (2021). *peran pemerintah daerah dalam pemberdayaan pemudadi bidang kewirausahaan tahun 2021 (Studi Kasus Pada Dinas Pemuda dan Olahraga di Kabupaten Pesawaran)*.
- Ife, J. (2013). *Community development in an uncertain world*. Cambridge University Press.
- Khan, M. J., Anwar, J., & Abbasi, A. S. (2021). Financial inclusion of small & medium enterprises: An analysis of *ijarah* based financing. *Academic Journal of Social Sciences (AJSS)*, 5(1), 18–36.

- Khasanah, U., Wicaksono, A. T. S., & Rahmawati, A. (2025). Ijarah asset contract: A product innovation for Islamic microfinance. *JEBIS: Jurnal Ekonomi Dan Bisnis Islam*, 11(1), 292–325.
- Ledwith, M. (2011). *Community development: A critical approach*. Policy Press.
- Maghfiro, L. (2025). Pemberdayaan Pemuda Oleh Pengurus Karang Taruna Bocah Padeg (Bopa) Dalam Bidang Sosial Dan Ekonomi Di Desa Padeg Kecamatan Cerme Kabupaten Gresik. *Triwikrama: Jurnal Ilmu Sosial*, 10(11), 61–70.
- Miles, M. B., Huberman, A. M., & Saldaña, J. (2018). *Qualitative data analysis: A methods sourcebook*. Sage publications.
- Moch Wispandono, R. M. (2019). Empowerment of Karang Taruna as an effort to sustainability of rural economic growth in Madura island. *IOP Conference Series: Earth and Environmental Science*, 255(1), 012048.
- Mohamed, I., Junyuan, A., & Fasaaha, M. (2024). The application of Service Ijarah in Islamic finance. *International Journal of Management and Applied Research*, 11(1), 24.
- Nengsih, R., Kasim, S., & Syahar, A. U. T. (2026). Pemberdayaan Ekonomi Keluarga Melalui Produksi Virgin Coconut Oil Berbasis Kearifan Lokal di Desa Pesisir Selayar. *Jurnal Pengabdian Kepada Masyarakat Patikala*, 5(3), 4128–4134.
- Nordlof, J. (2014). Vygotsky, scaffolding, and the role of theory in writing center work. *The Writing Center Journal*, 45–64.
- Prayuda, I. P. S. A., Basit, A., Zahari, Y. K., & Sakti, R. A. (2024). Peluang dan Tantangan Pengembangan Usaha Mikro Kecil Menengah (UMKM) dari Berbagai Aspek Ekonomi. *Economic Reviews Journal*, 3(3), 2670–2683.
- Qomariyah, B., Yuliaty, N., & Nurhadi, E. (2024). Peran Penggerak Pasar Daya dalam Memperluas Potensi Akses Pasar Digital Usaha Mikro Kecil Menengah (UMKM) Nasabah BTPN Syariah di Kecamatan Pademawu, Pamekasan Jawa Timur. *KARYA: Jurnal Pengabdian Kepada Masyarakat*, 4(2), 30–36.
- Rauzana, A., Dharmasari, W., Rahman, A., Bulba, A. T., & Rauzana, M. (2026). Pemberdayaan Ekonomi Masyarakat melalui Inovasi Produksi VCO Ramah Lingkungan Berbasis Teknologi Tepat Guna. *COMSEP: Jurnal Pengabdian Kepada Masyarakat*, 7(1), 190–197.
- Sukowati, P. (2026). The Role of Madura Coastal Women in The Public Sphere: Penelitian. *Jurnal Pengabdian Masyarakat Dan Riset Pendidikan*, 4(3), 18224–18237.
- Tesoriero, J. I. F., & Iff, J. (2014). Alternatif Pengembangan Masyarakat di Era Globalisasi. *Yogyakarta: Pustaka Pelajar*.
- Wardi, M., Munhari, M., Ismail, I., & Makki, A. (2019). Kontribusi Sarjana dan Aktivis dalam Pembangunan serta Pemberdayaan Desa di Kabupaten Pamekasan Madura. *Jurnal Darussalam: Jurnal Pendidikan, Komunikasi Dan Pemikiran Hukum Islam*, 10(2), 280–303.
- White, B. (2012). Agriculture and the generation problem: rural youth, employment and the future of farming. *IDS Bulletin*, 43(6), 9–19.
- White, B. (2019). *Rural youth, today and tomorrow*.
- Yin, R. K. (2018). *Case study research and applications* (Vol. 6). Sage Thousand Oaks, CA.