

# Implementation of Sharia-Based Bank Grameen Program through Empowerment of Women Batik Communities

Sri Handayani<sup>a</sup>, Mariatul Qibtiyah H.AR<sup>b</sup>, Amaliyah<sup>c</sup>, <sup>a,b</sup>Economics and Islamic Business Department, IAIN Institute Madura, Pamekasan, Indonesia, <sup>c</sup>Economics and Business Department, University of Trilogi, Jakarta, Indonesia, Email: <sup>a</sup>[andayani154@gmail.com](mailto:andayani154@gmail.com), <sup>b</sup>[qibtiamaria286@gmail.com](mailto:qibtiamaria286@gmail.com), <sup>c</sup>[amaliyah@trilogi.ac.id](mailto:amaliyah@trilogi.ac.id)

Implementation of Grameen Bank patterns resulted in a decrease in the level of significant poverty by providing funds to small businesses, especially by making provisions to unsecured women workers. Grameen Bank adoption in this study is based on sharia by forming a working group and adopting a joint responsibility system in overcoming the problem of loan repayment. However, if the working group does not know its potential, then it is unlikely that the Grameen Bank can run. This study includes qualitative results through the ABCD Model driven by the community itself. The results showed that the process of changing the mindset of Madura batik women community through the Focus Group Discussion was very effective when using the ABCD model. The Sharia-based bank grameen program in the community assistance process provides convenience and is not burdensome. The process of building potential by inviting discussion about self-potential is continued through workgroups that support one another.

**Key words:** *ABCD Model, Empowerment, Sharia-Based Grameen Bank.*

## Introduction

Empowerment is an important thing that should continue to be done to people who do not know their own abilities. The main responsibility in the development program is a community that is empowered or has power, strength, or ability. The intended strength can be seen from the physical-material, economic, institutional, cooperation, intellectual strength,

and joint commitment aspects in implementing the principles of empowerment (Widjajanti, Kesi, 2011). Empowerment allows people to become more independent and leads to improvements in the progress of a country. Empowerment is done by inviting people to learn about the potential that exists in themselves. Learning is meant to be empowering them for something more than their efforts. Community empowerment can be realised through active community participation facilitated by the empowerment actors.

The Government Work Plan has development priorities, and a macroeconomic framework is carried out on cooperatives and MSMEs (Bappenas, 2010). According to Sulaeman, the characteristics of the creative industries are mostly on the scale of MSMEs (micro, small and medium enterprises) (Sulaeman, 2009). Batik business is one of the creative businesses that support the development and is a priority to be developed. The business will run well if it has a vision and mission. Research results in Indonesia show that almost 90% of newly established companies often called Small and Medium Enterprises (SMEs) have failed to meet their business targets to continue to develop into the medium and large scale. One reason is the failure of the company not to have an intentional strategy, namely the existence of the vision and mission of the manager (Bambang Hariadi, 2005). Every business must have a mission given the importance of that role.

Competition between countries regarding products can be an obstacle for the small and medium business sector, especially with the ACFTA. On January 1, 2010, the implementation of the agreement Asean China Free Trade Area (ACFTA) officially began. Through ACFTA, as many as 2,528 tariff lines in the manufacturing industry sector in 2009 the tariff of five per cent must be zero per cent as of January 1, 2010. Ranking of the world competitiveness in 2008 shows Indonesia ranked 51 out of 55 countries. The purpose of the ACFTA is to open cooperation with countries in Asia and specifically China. This brings the effect of goods and services and products from abroad can be easily entered because of several convenience policies that have been agreed at ACFTA.

The development of MSMEs in this sector contributed significantly to the Gross Domestic Income (GDP) accounting for 33.47% of GDP The industrial sector, with a business unit population in 2010 of 3.8 million business units absorbing a workforce of 8.75 million people with a production value of IDR. 521 trillion and its contribution to foreign exchange earnings of US\$ 13.5 billion. The role of SMEs is very important as seen in the data above that demonstrate that foreign exchange earnings from this sector should be prioritised. Indonesia's economic growth rate in 2016 was 5.02%. Structure of GDP and economic growth according to the field of business in 2016 for the Industrial Sector amounted to 20.57% (BPS, 2017). This shows that revenues from the industrial sector should be prioritised. In Indonesia, the majority of poor households who work are in agriculture (BPS, 2017).

During the reign of the New Order, Indonesia showed amazing economic growth and social development (Soetandyo, 2005). But this achievement uses a very centralized system and development planning, implementation and finance system was controlled top-down (Soetandyo, 2005). From top-down causes subordinates only feel as workers. To overcome this, it is necessary to have empowerment that invites the community to be central in development so that the results obtained will be better.

Batik is a product of the works of the previous successors. Madura Batik Business is one of the largest potential growth sectors in SMEs. Batik shows the characteristics of an area. Every batik in Indonesia has its own characteristics apart from the combination of features and forms of batik from other regions and contemporary batik designs. Madura Batik products are products that have become national icons and have their own characteristics. The style and colour of Madura batik have a special and unique symbol from Madura. Efforts to advance batik in Madura have actually been made, one of them is making batik centres in Pamekasan. The batik centre in Pamekasan has been placed on the 17th August market at “Kabupaten” street, which is then moved to “Pintu Gerbang” street (Sri Handayani, 2010). Batik traders, as well as descendants from previous generations (Sri Handayani, 2010). The batik came from batik locations throughout Pamekasan.

Data from the results of previous studies explained that Traders Madura and Batik makers tendency of the percentage is almost the same, namely 49% Women and 51% men (Sri Handayani, 2010). The existence of female batik traders in the batik business is to help family finances as explained by Husna. The income earned by Madura batik is less than IDR. 500,000 as much as 40%, while the income range of IDR. 500,000 to IDR. 1,000,000 is as much as 26.7% so that about 66.7% of batik is only getting results below the UMR. The acquisition is indirect because the amount of capital used is small. Nearly 80% of the total capital owned ranges from IDR 1,000,000 to IDR 10,000,000 (Sri Handayani, 2010).

Collaboration with financial partners occurred in 77.9% as traders stated that they have not yet made loans to banks, due to the complicated process and the need for collateral to act as collateral. Additional funds were obtained from relatives of each batik Madura or colleagues by providing rewards according to the agreement (Sri Handayani, 2010). Access to credit for the Micro, Small and Medium Enterprises (MSMEs) nationally, which is only 20% of the total credit, it is necessary to increase access to MSME funding in the regions. Madura batik income is below the Regency UMR, which is around IDR. 500,000 - IDR. 1,000,000 depending on the capital owned. For this achievement, there needs to be the role of government and financial institutions and other institutions involved in the empowerment.

This achievement will be realised quickly if there is a strong understanding of development programs. The business building program should be carried out with a partnership between

the government and related agencies. Data on Madura's batik education level is low. Elementary school graduates constitute the most significant percentage compared to those with education level above it (Sri Handayani, 2010). The results of this study are in line with BPS data that the quality of the workforce is dominated by elementary school education workers amounting to around 49.97 million people (42.20%) (BPS, 2017). For this achievement, there is a need for business development training, bearing in mind the results of the study indicate that 88.9% of Madura batik makers have not received training (Sri Handayani, 2010).

The research is focused on empowering women in Madura batik because their existence provides added value for family welfare. Its existence will be the key to the success of a family without reducing the role of the husband in providing family income. Research on empowerment was carried out by Schensul SL, Nastasi BK, and Verma RK (2006), Widjajanti, Kesi (2011), Jitti Mongkolnchaiarunya (2012), DwiPratiwi Kurniawati, Bambang Supriyono, Imam Hanafi (2013). The results of the study indicate that collaboration with various cross-sectors and cross-disciplines can overcome community problems that are supported by the ability of empowerment actors.

One program that will support this empowerment research is Grameen Bank. Sharia-based Grameen Bank patterns through funding to small businesses, especially unsecured female workers. Prof. Muhammad Yunus first coined this pattern in Bangladesh in 1983. The model reduced poverty levels in the country of Bangladesh (Mahabud Hossain). This Grameen Bank adoption will be used to support the process of empowering Madura batik women, including product innovation. It is just that the Grameen bank program used in this study is based on sharia. Research that has a Grameen Bank pattern has been carried out by researchers, namely Rafiqur Rahman and Qiang Nie (2007), Hassanain Haikal (2009), Enny Syafrida Marpaung, Ma'mun Sarma and Wilson Halomoan Limbong (2013). The results of previous studies indicate that the Grameen Bank system is a loan pattern specifically for women without the use of collateral, and this method is very effective in increasing their business.

The empowerment model used in this study is the ABCD (model Asset Based Community Development). The ABCD has the character models appreciative approach, mapping and mobilization of assets and focuses on locality and bottom-up approach. This research is a study of economics in the narrow sense, especially the management part of the strategy in community empowerment. The problem in this research is about how to change the mindset Madura batik women that they have the potential to be developed in accordance with the potential of their region through the ABCD model, the potential in the context of community development, the Sharia-based Grameen Bank program process is run, building potential, and inventorying the constraints in research so that it can later be used as material consideration for future research.

The limitation of this study is only in the scope of women's empowerment in improving self and economic capacity by using the ABCD model through Sharia-based Grameen Bank. The significance of the problem in this study is expected to provide additional contributions in the field of strategic management in community empowerment, especially in the development of self and economic capability theoretically as well as practice in the creation of independence. In addition, this research will be useful as a reference for the development of community empowerment programs in Indonesia and the Madura IAIN Institute.

### **Research Methods**

This study includes qualitative research by exploring primary and secondary data through the ABCD Model with an asset-based approach that is driven by the community itself. In this study, there are 3 stages that researchers conducted, namely:

- a. Conducting observations and direct interviews with Madura batik women in Pamekasan about the potentials, business constraints on the existence of Madura batik business in preserving batik culture.
- b. Assist in business capital management so that it advances through Sharia-based Grameen Bank.
- c. Inventing constraints in the research that will be used as a reference for the next research both scientific studies and community organising research.

The location of this research in Candi Burung village, considering the existence of batik in other Centers has been more advanced in terms of innovation and economics. The object of research is the Madura batik women in Candi Burung village, famous for the batik cloth that has been given a "malam". Data collection techniques used were using interviews, observation and assistance to Madura batik women in the Pamekasan district, especially in Candi Burung village.

This research will use primary data sources and secondary data. The data analysis technique that will be carried out is to analyse all empowerment activities in 2 stages. Namely a program focused on mapping the potential of the community and forming working groups and a program focused on the Sharia-Based Bank Grameen Program.

### **Discussion**

In this discussion, several reasons for the chosen subject of assistance are the Candi Burung Village are because it is a batik village that produces white cloth that has been drawn and given "malam". This was done because of lack of funds, expensive colouring drugs, the

process being quite difficult and requiring strong energy so that the tendency of Batik Candi Burung makers to cut corners by only selling white cloth that had been drawn or that was already in the "malam". The manufacturing system goes through 3 stages, namely the giving of wax ("malam") to batik patterns that have been patterned on fabric, coloring, and releasing wax ("malam") from fabric. Whereas in Java the stages are centered on one batik centre location. Whereas on the island of Madura there is more than one separate centre (Juliuska Sah understanding, 2015). One reason is the explanation above because capital and expertise are still lacking.

Batik Village makers less independent than in the Village Klampar. In Klampar Village, traders and tend to be craftsman that are more advanced in terms of turnover and models. The tendency of the majority of Madura batik women in Candi Burung are workers and not batik traders. Due to these reasons, the subject of assistance was taken in Candi Burung Village. The first thing that researchers did was to see the potential in the Candi Burung Village. The potential researchers see is human capital and regional potential. Judging from the potential of human capital, there are many Madura batik craftsmen in Candi Burung Village, which can be improved, considering that Madura batik models come from Candi Burung Village. Batik activities in Candi Burung village are not very good because they are not supported by capital and marketing factors. This is in line with the results of research by Handayani (2010) that most batik artisans have difficulty in obtaining capital. The condition of assisting women in Madura batik in Candi Burung Village, seen from their economy, is still low.

The income earned by Madura batik makers was very low, as explained by Maisun's mother that the cost of drawing with a 2.5-meter white batik base pencil was only valued at IDR 1,500 while the more complicated drawing was valued at IDR 2,000. White batik cloth that has been drawn is valued at IDR. 10,000 for simple drawings while the more complicated one is valued at IDR. 15,000. The cost of "malam" borne by the batik. The price for the super B brand white batik cloth that has been given "malam" without dyed is IDR. 34,000. The price of super B brand quality batik is IDR. 55,000. In contrast to premise batik, the price is getting more expensive because of the price of basic ingredients and the price of the dye are also more expensive. The selling price of batik is around IDR 200,000 to 750,000 even more, depending on the batik model and how many times it has been dyed. The more colour combinations, the more expensive especially the Gurik batik.

The concept of making Madura batik specifically in Pamekasan tends to be separate from drawing to coloring like what Mrs. Nyai Katin said. This causes the concept of quality can not be done in full. The making of batik tends to be one of the causes due to lack of expertise in one of the techniques batik and minimal business capital and marketing systems as told by Maisun, Sulina, Ribah and Hatimah. Therefore, the assistance provided is to make a model of strengthening business capital through a Grameen bank pattern in the form of Islamic

cooperatives. The tendency of Madura batik women in Candi Burung village is that workers are not traders, but some trade batik, such as Maisun and Nyai Katin. This is because Madura batik women do not have the capital and often when their work is sold to traders, the payment system is delayed for up to 3 months.

The activity of earning a living in a family in the village of Candi Burung is not solely the responsibility of the husband even though it is Islamic religion that the breadwinner is the responsibility of the husband. Candi Burung village woman helps her husband to earn extra income by becoming a batik artist and trading batik. The income of the residents of Desa Candi Burung besides farming is batik, and a small portion is trading. The cooperation of women in Candi Burung village in looking for a living because of the necessities of life that must be met. This shows that family income is very minimal. Madura batik women actually have the potential to be able to build themselves and their families without threatening the husband's role as a family leader and breadwinner. The facilitating team had the goal that the mentoring condition should improve their business processes considering that Madura batik women have potential. The main thing the facilitator hopes is to build awareness that Madura batik women have the potential to be able to build and improve quality of life.

Below, the researcher analyses several things based on the formulation of the problem in this study:

### **The Process of Changing the Mindset Madura Batik Women**

In changing the mindset process of Madura batik women in the Candi Burung Village using the ABCD model. The ABCD concept views the community by seeing the potential that exists in itself. This concept includes that Madura batik women in Candi Burung Village have the potential of batik making. It is just that the potential is underappreciated as told by Mrs. Nyai Katin "that batik work is a difficult job with minimal income". Other results explained that if there were still other jobs, they would move and did not want to make batik. The existence of pessimism about batik caused by the results obtained are very minimal. From each piece of batik that is sold to traders the women only has IDR. 5,000. The potential of the community itself is the initial thing to get ahead without ignoring that the community has needs.

The concept of asset-based development is as follows (Marry Coyle, 2016):

1. Every time making development invests in opportunities;
2. Focus on assets;
3. Building on opportunities;
4. Companion funds, loans, and investments;
5. Investment-oriented;

6. Rely on the initiative of citizens or groups of citizens in the community;
7. Strength or power comes from partnership relationships;
8. Motivation to do dreams, fear, invitations to work, enthusiasm for learning;
9. The aim is the development that is driven and driven by the community;
10. Community members are considered citizens, members, producers, partners, agents and agents of change;
11. The people are the solution.

In this concept, the potential of a person or community is the most important thing to be used in building. By looking at self-potential, the spirit to move forward will be high so that it is easy to develop that potential. The ABCD concept process is inviting the public to be aware of the potential of each citizen. With the gathering of several potentials that exist in every citizen, these potentials can be developed. The end of the activity will provide added value to the residents themselves and their surroundings.

Awareness starts to grow when they understand the potential that is owned will bring an impact towards a better life. The potential of making batik will give good results if the batik work is carried out as a whole and consistently. Moreover, opening new marketing strategies not only rely on batik traders, but they also have to make direct sales to consumers or to the regions through the internet, media and connections with various parties.

### **Potential Exists in Madura Batik Women in the Context of Community Development**

Every batik woman in Candi Burung village feels that batik work is a skill that does not need to be learned because batik is a hereditary tradition of the previous generation. This potential is a gift that must be maintained. Given that batik is an Indonesian culture that has been endorsed by the international body of UNESCO. High hard work attitude in every Madura batik woman becomes the capital in achieving the desire to progress. The character of the Madurese is described as being tenacious, diligent, and having high morale (Rifai, 2007). This potential is excellent to be realised so that it will help the process of achieving desired goals.

The hospitality shown by the Madura batik women in Candi Burung village is capital to interact with other people, bearing in mind that the work of marketing goods needs to be demanded by each buyer. Often the slogan about the buyer being king, so the hospitality needs to be preserved. The passion for learning is a potential that must be built on. Without the enthusiasm for learning, it is not possible scientific transformation activities to be realised. In a Hadith single described "who demanded the Islamic Religious Sciences to be more advanced even to in the country China". Considering religious values are still strong in the village of Candi Burung by looking at religious symbols in the presence of the number 5

Mosque and Mushalla 25, then honesty is an essential thing in life. Receiving input for self-improvement is a potential that should be maintained. Input from outside parties is an opportunity and a gift for progress. Without input, one of them will have an impact on product development will be slow. This delay will bring progress late.

The rapid development of technology requires speed in adjusting to these changes. Regardless of changes from the effects of the times does not rule out the possibility that one day that Madura batik is just a name. Viewed from the characteristics of the batik industry is the high level of competition, which causes the batik industry to be very dependent on consumers, where the price of the product is determined by the market (Lo, Hong and Jeng, Lo WS, Hong TP, Jeng R., 2008). Therefore, the potential to accept input continues to be built continuously in the Madura batik women.

### **The Sharia-Based Grameen Bank Program Process is Run the**

Grameen Bank program process is carried out to overcome the capital difficulties of each member in this assisted community. This concept is outlined in the formation of the Islamic cooperative NAHDLOTUNA. Capital difficulties due to traders often make repayments between 1 to 3 months. This is what makes the bottleneck to reproduce. The Program is Grameen bank included by providing loans without collateral, but the system used is a joint responsibility.

This pattern was first coined by Prof. Muhammad Yunus in Bangladesh in 1983. The model was able to reduce poverty in Bangladesh (Mahabud Hossain). The difference with that applied to empowerment is the joint responsibility of each working group. If there is negligence on the part of the members, the other members in the group may not be given financial facilities so that between members in one group will remind each other. The loan is given within a period of 3 months. After 3 months the funds are returned in full. Regarding profit sharing a statement is given every 2 weeks as long as they carry out business activities. Return of capital within a period of 3 months greatly helps the process of business activities. As told by Mrs. Nyai and Mrs. Katin Mausuh, the profit-sharing system implemented according to the mentoring community is very light and does not feel burdened.

From the results of the cooperative's initial activities, the revenue-sharing income with an initial capital of IDR. 7,000,000 and added compulsory contributions and basic contributions of IDR. 700,000, then the cooperative gets a profit of IDR/month. The concept of providing financing uses the concept of mudharabah with a profit-sharing system because it is confused with the calculation system. When compared with financing from financial institutions, the value may be greater, only for the results given large to indicate the benefits obtained by large batik too. Provision of profit sharing does not use systematic calculations. Members do

this by estimating profits and submitting profit shares with sincerity. This concept provides a learning space for members of the assisted community in understanding their business and thinking about the continuation of the business they are in.

### **Limitations**

Constraints that exist when conducting this devotion research are actually almost non-existent. This is due to the extraordinary acceptance from the community; especially the women batik assisted community faced when there is no assistance. Constraints that occur because the level of education of women batik is low, the implementation of assistance needs to be diligent in directing to provide input on changes that occur. Patience in this assistance is important so that the information delivered reaches the target.

The process of assisting the batik-making community is needed in partnership with related institutions. The partnership process is still focused on the Madura IAIN Institute. Policies on the formation of cooperatives still need to be finalised regarding the Statues so that further assistance is needed. Considering this activity is still new, cooperation with financial institutions has not yet been realised, it is just that the partnership system with the Mini Islamic Sharia Bank IAIN Madura can be a start for cooperation with financial institutions.

### **Conclusions**

The implementation of empowerment in the Madura batik community in Candi Burung village using the ABCD model through Grameen the sharia-based bank is as follows:

1. The process of changing the mindset of the Madura batik community in Candi Burung village through the Focus Group Discussion (FGD) forum was very effective when using the ABCD model;
2. The sharia-based bank Grameen model that uses the concept of joint responsibility is beneficial for batik makers and is not burdensome;
3. The potential that exists in the assisted community of Madura batik women is that the potential for batik expertise is a gift that must be maintained in addition to other potentials;
4. The Grameen Bank program in the process of assisting the Madura batik women community that is run provides convenience and is not burdensome;
5. The process of building the potential of women Madura batik makers is to invite discussion in discussion forums, to get to know their potential which is then developed through working groups that support each other;

6. The tendency of obstacles is small in the research process in the Madura batik women assisting community in Candi Burung village because of the positive attitude of the community;
7. The obstacle faced is the low education of Madura batik women in Candi Burung village so that the mentoring process needs patience in providing input for changes so that information can be received correctly.

### **Suggestion**

1. IAIN Madura as a college and has held Community Service Lectures (CSL) it is necessary to formulate to bring the model of community service using the ABCD model;
2. Community service activities should be carried out continuously so that poverty alleviation can be overcome and used as a community development plan going forward;
3. Community empowerment in the Madura batik women community using the ABCD model through the Grameen Bank program should be continued.

### **Recommendations**

These recommendations are based on the following research reports in community service:

1. The history of the Candi Burung Village may be made part of the background for empowerment;
2. Empowering the community of Madura batik artists should be accompanied continuously so that the goal of improving the quality of life can be realized;
3. The Sharia-based Grameen Bank Program should continue to be implemented until cooperative sharia is registered at the MSME office and cooperative;
4. The stages of community empowerment by the Research Team as well as the Facilitator Team actually still have not been resolved because the empowerment program for the community is not just once but continues to achieve changes towards more advanced ones, so it needs further empowerment.

## REFERENCES

- Arah Kebijakan dan Prioritas Pembangunan Nasional 2010-2014, [www.bappenas.go.id/index](http://www.bappenas.go.id/index)
- Azel Raoul Reginald, Imron Mawardi., 2014., Kewirausahaan Sosial Dan Tanggung Jawab Sosial Perusahaan: Tantangan Sinergi Multi-sektor dan Multi-dimensi JESTT Vol. 1 No. 5 Mei., P. 333-345,
- Bambang Hariadi, 2005, Strategi Manajemen Strategi Memenangkan Perang Bisnis, Malang, Banyumedia P. V.
- Data Sosial Ekonomi Strategis Badan Pusat Statistik, April 2017, P. 30
- Dwi Pratiwi Kurniawati, Bambang Supriyono, Imam Hanafi, 2013, Pemberdayaan Masyarakat Di Bidang Usaha Ekonomi (Studi Pada Badan Pemberdayaan Masyarakat Kota Mojokerto) Jurnal Administrasi Publik (JAP), Vol. I, No. 4, Hal 9-14
- Enny Syafrida Marpaung, Ma'mun Sarma dan Wilson Halomoan Limbong, 2013, Dampak Pemberian Kredit Pola Grameen Bank Terhadap Peningkatan Pendapatan Usaha Kecil Masyarakat Pesisir Oleh Koperasi Lembaga Ekonomi Pengembangan Pesisir Mikro Mitra Mina di Kabupaten Tuban, Jurnal Manajemen IKM, Februari, Vol 8. No 1 P. 20-26
- Evaristus Mainsah, Schuyler R. Heuer dan Aprajita Kalra, Aprajita Kalra, dan Qiulin Zhang, 2004, Grameen Bank: Taking Capitalism to the Poor, Chazen Web Journal Of International Business, The Trustees of Columbia University in the City of New York. All rights reserved P.1
- Hassanain Haykal, Sistem Grameen Bank, 2009, dalam Upaya Meningkatkan Pangsa Pasar Wanita, Jurnal Dialogia Luridica, November, Vol 1 no 1, P. 78-87
- Hempri Suyatna, Reorientasi Kebijakan UMKM di Era Asia China Free Trade Area (ACFTA) adalah mahasiswa S3 Sosiologi Program Pasca Sarjana Fakultas Ilmu Sosial dan Ilmu Politik, Universitas Gadjah Mada, Yogyakarta. Email: [hempri@ugm.ac.id](mailto:hempri@ugm.ac.id)
- Jitti Mongkolnchaiarunya, 2012, "Establishing and Sustaining a Micro Hydropower Plant at Klong-Rua village, Southern Thailand," Paper Presented at International Conference On Envisioning New Social Development Strategies Beyond Millenium Development Goal, Yogyakarta
- Juliuska Sahertian, Entrepreneurship Perajin Batik Tulis Madura (Studi Kasus Perajin Batik Tulis di Desa Paseseh dan Telaga Biru, Kabupaten Bangkalan), 2016, Jurnal Entrepreneur dan Entrepreneurship, Volume 5, Nomor 2, September, P. 49



- Law, K. S., Wong, C. S., & Mobley, W. H. 1998, Toward a taxonomy of multidimensional constructs. *Academy of Management Review*, 23, 741-755.
- Lo, Hong dan Jeng, Lo WS, Hong TP, Jeng R., 2017. Framework of escm multi-agent systems in the fashion industry, *International Journal of Production Economics*, vol. 114, hal. 594-614 dalam Indra Cahyadi† dan Ika Deefi Anna, Penentuan Strategi Pemasaran Batik Madura Dengan Pendekatan Multi Criteria Decicion Making. *Journal Industrial Servicess* Vol. 3 No. 1 Oktober, P. 186
- Marry Coyle, 2016, Model Baru Kemitraan Universitas-Masyarakat untuk Perguruan Tinggi di Indonesia, (Jakarta : Kementerian Agama Republik Indonesia, P. 17
- Mahabud Hossain, Credit For Alleviation or rural Poverty: The Grameen Bank In Bangladesh, (Bangladesh, International Food Policy Research Institute In Collaboration With The Bangladesh Institute Of Development Studies) P. 9
- Noruzi, M. R., J. H. Westover, dan G. R. Rahimi, 2010. An Exploration of Social Entrepreneurship in the Entrepreneurship Era. *Asian Social Science*, 6(6): 3-10.
- Nur Firdaus, Pengentasan Kemiskinan Melalui Pendekatan Kewirausahaan Sosial, *Jurnal Ekonomi Dan Pembangunan* Vol 22, No. 1, 2014 P. 55-67
- Rafiqur Rahman, Qiana Nie, 2011, The Synthesis of Grameen Bank Microfinance Approaches in Bangladesh, Canadian Center of Science and Education, *International Journal of Economics and Finance*, Vol. 3, No. 6; November, P. 207-218
- Rencana Strategis 2015-2019, Deputi Bidang Koordinasi Ekonomi Makro dan Keuangan, P. 3
- Rifai., 2016, Entrepreneurship Perajin Batik Tulis Madura (Studi Kasus Perajin Batik Tulis di Desa Paseseh dan Telaga Biru, Kabupaten Bangkalan), *Jurnal Entrepreneur dan Entrepreneurship*, Volume 5, Nomor 2, September, P. 46
- Schensul SL, Nastasi BK, dan Verma RK, 2006, “Community-Based Research In India; A Case Example of International and Trandisiplinary Collaboration”, *AM Journal of Community Psychology*
- Sri Handayani, 2010, ”Pedagang dan Pengrajin Batik Madura dalam Perpektif Manajemen Ekonomi Islam”, *Nuansa*, Vol. 7 No. 1 Januari – Juni (Pamekasan, STAIN), P. 123.
- Sri Mastuti, Saiful Muluk, 2015, Panduan Penelitian Peningkatan Kapasitas untuk Pemimpin Local dalam Mengembangkan Forum Public yang Efektif, Jakarta, SILE, P. 104-106



- Sulaeman Rahman, 2009, Sumber Pembiayaan Industri Kreatif untuk Kesejahteraan Bangsa, dalam buku Kapita selekta Ekonomi Indonesia, Jakarta, Kencana Prenada Media Group, P. 40
- Umi Karomah Yaumidi, 2013, Social Entrepreneurship And Corporate Social Responsibility: Synergy Challenge For Multi-Sectors And Multi-Dimension, Jurnal Ekonomi Dan Pembangunan Vol 21, No. 1, Juli, P. 103-123
- Weerawardena Jay and Gillian Sulivan Mort, 2006. Investigating Social Entrepreneurship: A Multidimensional Model, Journal of World Business 41, P.21-35
- Widjajanti, Kesi, 2011, “Model Pemberdayaan Masyarakat”, Jurnal Ekonomi Pembangunan Volume 12, Nomor 1, Juni, P.15
- Wignyosoebroto, Soetandyo, 2005, Dakwah Pemberdayaan Masyarakat Paradigma Aksi Metodologi, Yogyakarta, PT LKIS Pelangi Aksara, 2005, P. 135
- Winarto V., 2008. Membangun Kewirausahaan Sosial: Meruntuhkan dan Menciptakan Sistem Secara Kreatif, Yogyakarta, 22 Februari.