EMPOWERMENT OF MSMEs AN EFFORT TO FULFILL THE MAQASHID SYARIAH ASPECTS THROUGH THE AGRARIAN REFORM ACCESS PROGRAM

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Abstract

The agrarian reform access program was launched by the National Land Agency (BPN) has been able to make MSMEs have more capital than before the program. So, the objectives of this study are, first, to explore the process of empowering MSMEs through the agrarian reform access program, second, the formulation of fulfilling the magashid sharia aspect through the agrarian reform access program in empowering MSMEs. This study used a qualitative approach with a case study type on various MSMEs that received the agrarian reform access program. Data were collected using interview, observation, and documentation techniques. Data were analyzed descriptively with the interactive model stages from Miles and Huberman. Data validity uses source triangulation and technique triangulation. The results of the study stated that the MSME empowerment process was carried out with the stage of discovering strengths by building more partnerships, being able to build MSME dreams to be competitive, designing activities and determining activities. Second, the magashid sharia aspect is realized through halal certification carried out by MSMEs so that it can increase sales profits and have an impact on increasing MSME income.

Keywords: access to agrarian reform, empowerment of MSMEs, magashid sharia

INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) are one of the important pillars in the economic development process in Indonesia(Gonel&Partal, 2025). In practice in the field, various obstacles are faced by MSMEs in developing their businesses in order to compete in local, national and international markets(Kong, 2025). Many MSMEs only develop locally and cannot develop nationally(Marsiwi et al., 2024). Various causes that have been identified come from internal and external sources(Moyo et al., 2025). Internal causes can come from limited capital, human resources that are not qualified in developing a business, too high profit orientation, time and financial management patterns that are still not well structured and several other causes (Govindasamy et al., 2024). External factors consist of low access, marketing reach,

digitalization, inflation rates that have an impact on market mechanisms and other causes (Sugiyanto & Kartolo, 2024).

These obstacles require their own solutions, so that MSMEs can be competitive and have quality products(RamadaeyBangsa et al., 2024). Although only local products, they can have an international market. Seeing this problem, the National Land Agency has a program, namely access to agrarian reform. This program is a program to provide opportunities for access to capital and other assistance to subjects of agrarian reform in order to improve welfare based on land use. This activity is carried outthrough the provision of government support in the form of assistance and other support as an effort to empower communities and increase land productivity, so that the land given to the community is not only guaranteed in terms of its legality, but also provides benefits for its rights holders. The agrarian reform access activities are carried out through several activities (1) social mapping; (2) increasing institutional capacity; (3) business assistance; (4) increasing skills; (5) use of appropriate technology; (6) business diversification; (7) capital access facilities; (8) marketing access facilities (off-takers); (9) strengthening commodity databases and information; and (10) provision of supporting infrastructure(Habib Ferian Fajar et al, 2022; Umar et al., 2023; Utomo, 2023; Wulan Pujiriyani, 2022).

If simplified, the implementation of agrarian reform access has 3 schemes, namely first; access follows assets (scheme 1), namely agrarian reform access implemented after asset arrangement activities. Second; access followed by assets which are then followed up with asset arrangement activities (scheme 3). Third, access and assets are implemented in the same year (scheme 3) meaning that the handling of reform access and asset arrangement are implemented simultaneously (Pandamdari, 2023).

Target for Handling Access to Agrarian Reform (Access Reform) based on the Strategic Plan of the Ministry of Agrarian Affairs and Spatial Planning/National Land Agency 2020 - 2024.

Target for Ha	Total					
Year	2020	2021	2022	2023	2024	
Number of	334,358	120,975	101,368	399,508	388,758	1,344,967
Heads of						
Families						
Receiving RA						
Access						
Number of	57,034	122,758	129,600	114,900	115,400	539,692
Target					(Indicative)	
Realization of						
Head of						

Target for Ha	Total					
Year	2020	2021	2022	2023	2024	
Family						
Receiving RA						
Access						

Source: Regulation of the Minister of Agrarian Affairs and Spatial Planning/Head of the National Land Agency Number 27 of 2020 concerning the Strategic Plan of the Ministry of Agrarian Affairs and Spatial Planning/National Land Agency for 2020 – 2024.

Based on the data, the impact of the agrarian reform access program can provide access opportunities ranging from capital to market access to MSMEs. This program is carried out with a community empowerment model through MSME empowerment. So, MSMEs can be competitive not only locally but also internationally(Hafidz et al., 2023). After the empowerment process is carried out, then the empowerment process using the agrarian reform access program is analyzed to meet the dharuriyat, hajjiyat and tahsiniyat needs of MSME owners. The analysis used is the analysis of the maqashid sharia of Imam as Syatibi, which includes 5 things, namely hifdzaddin (fulfillment of religious needs), hifdzannafs (fulfillment of soul needs), hifdz al aql (fulfillment of reason needs), hifdz al mal (fulfillment of the sustainability of property)(Qasur, 2024).

Therefore, this article has research objectives, namely, firstly; exploring the process of empowering MSMEs through the agrarian reform access program, second, the formulation of fulfilling the maqashid sharia aspect through the agrarian reform access program in empowering MSMEs. This research is interesting to do, because so far agrarian reform access has only been considered a program about expanding the area or dealing with land alone. However, it is actually not only about the issue of obtaining land certificates, but also about access to capital.

Researchers found that there were several studies on access to agrarian reform, but none were specific to empowering MSMEs and using the analysis of magashid Sharia. Thus, this study still has novelty in terms of the locus of study. Agrarian reform research was conducted by Sumanto L (2023) who discussed historical genealogy, from the concept to the implementation of agrarian reform. This study examines the historical existence of agrarian reform more historically, so that it is implemented in society. So based on this study, agrarian reform is not only related to land affairs but is related to community access to capital and infrastructure access(Sumanto, 2023). So the research of Sumanto L (2023) became the starting point of the study on agrarian reform. This study is strengthened by the implementation of agrarian reform in business development. Sinaga E et.al (2023) strengthens this research with the development of fisheries businesses. Through agrarian reform, fisheries businesses that initially did not develop and only had a business volume that was not optimal. Agrarian reform provides opportunities to expand businesses in the fisheries sector, especially increasingly easy and wide agrarian access(Sinaga et al., 2023). In the field of national law, agrarian reform is used for the prosperity of the people, meaning that this program is aimed at increasing the level of public welfare, both in the fields of agriculture, fisheries and fisheries (Afriliyeni et al., 2021; Pandamdari, 2023). Therefore, looking at several existing articles, this research can be categorized as new, because the positioning of this research in agrarian studies has not been discussed in previous studies.

Analysis of maqashid shariah is an important point that distinguishes this study from several previous studies (Kusnan et al., 2022). Thus, this study is interesting and relevant to discuss. In addition, the empirical gap of this study is that this program provides access to reform to advance MSMEs, but it has not been implemented optimally due to low understanding and literacy. Especially literacy about this program which should be provided continuously by the local Land Office. This then creates a gap and still raises questions regarding the fulfillment of the maqashid sharia aspect when it has been implemented. Therefore, this study needs to be explored more deeply and becomes an interesting theme to discuss.

RESEARCH METHODS

In order to achieve the objectives to be achieved, researchers use a series of research stages that have been structured as explained below:

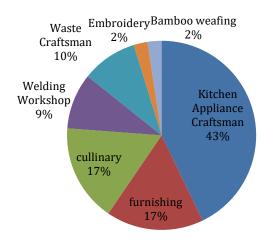
Data

The data used is primary data from the study. Primary data is important data in research with a qualitative approach through case study types(Chu, PH. and Chang, 2017). In this study, primary data is used as a reference for conducting analysis in the next stage(Creswell, 2003b). The primary data obtained is in the form of information from interviews about empowering MSMEs, access to agrarian reform and aspects of fulfilling maqashid sharia(Creswell & Creswell, 2018). In addition, primary data is also obtained through observation and documentation. In addition to primary data, there is secondary data as a support in the study, namely in the form of regulations on access to agrarian reform from the National Land Agency (BPN).

Informants and Procedures

In this research, the research subjects or informants were selected purposively, namely the method of selecting informants with certain criteria (Palinkas et al., 2015). In this study, the criteria for the informants selected were people involved in determining the policy of the agrarian reform access program, namely the BPN, the UMKM party, the Village Head, the community who were the objects of agrarian reform access and UMKM consumers. In obtaining data, researchers went into the field using observation, interview and documentation techniques. The data that had been collected was then selected or reduced for the purposes of data analysis (Miles & Huberman, 2014). From the data analyzed, then there was a contribution of Thought related to the maqashid Sharia in making UMKM empowered. The specific data for this study came from Mapping data for MSMEs conducted by the Jember Regency National Land Agency in Suci Village as an object of the agrarian reform access program as detailed below:

Mapping Data for MSMEs in Suci Village, Panti District



Source: Social Mapping Report on Agrarian Reform Access Activities

Data Analysis

Before conducting data analysis, the research approach used was qualitative. The type chosen was a case study, because the problem studied specifically occurred in the research locus in Jember Regency which has various types of MSMEs. Thus, the data that had been collected was analyzed using descriptive techniques through the stages of the Miles and Huberman interactive model(Lisabella, 2013). The stages are data collection, data reduction, data presentation, and finally drawing conclusions(B. & Miles, 2007). These stages continue so that the data is truly valid. Data is tested for validity using source triangulation and technique triangulation(Miles & Huberman, 2014). In source triangulation, researchers check one source to another source(Creswell, 2003a). While in technique triangulation, researchers check data with one technique confirmed using another technique, for example after observation, reinforced by interviews or documentation

RESULTS AND DISCUSSION

This research has research results that are in accordance with the research objectives, namely:

The Process of Empowering MSMEs Through the Agrarian Reform Access Program

In this activity, there are several steps taken to empower MSMEs. These steps include:

First; find strength by building partnerships. Building partnerships is an important strategy to achieve common goals, whether in a business, social, or government context. Partnerships allow various parties to combine their strengths, resources, and expertise to achieve greater results than they could achieve alone. Efforts that have been made include collaborating with several agencies to strengthen the agrarian reform access program carried out by the Jember Regency BPN, such as

signing a memorandum of understanding with several agencies, one of which is the Jember Regency Food Crops, Horticulture and Plantation Service. This shows that cooperation with agencies or OPDs is needed to support the smooth running of the agrarian reform access program so that empowerment can be achieved by the Jember Regency National Land Agency. The cooperation that has been carried out by the Jember Regency Land Agency is the Industry and Trade Service, the Food Crops, Horticulture and Plantation Service, the Cooperatives and Micro Business Service and the Suci Village Government.

Second; making dreams. Efforts to realize the hopes and ideals of recipients of the agrarian reform access program to have a better life through several activities such as group discussion forums or forming small groups to discuss future goals to develop businesses that have been carried out by recipients of the agrarian reform access program. This activity is a stage of making dreams, at this stage the potentials are mapped to then identify the opportunities, the activities carried out are by gathering people who have businesses to discuss together to solve problems together, such as a proposal from one of the business owners to be assisted with licensing and halal certification management.

Third; designing. After discussions and problem solving, the next step is to plan activities that will be carried out by business actors and recipients of the agrarian reform access program in Suci Village, Panti District. This designing activity was carried out by the BPN of Jember Regency by involving the village and MSME business actors who were the objects of this activity. This planning process was obtained from the results of small discussions with business owners, so that the activity obtained conclusions that were planned to be realized and the opportunities that emerged. The statement above shows the request of MSME business owners to be assisted in managing permits and halal certification for their processed products. This option was chosen because licensing is the beginning of the legality of a business establishment or product that is made which has long-term potential for the sustainability of a business.

Fourth; determine. Making assets that will be used as strength and resources in empowerment, in this case the strength of resources is very necessary for the process of developing MSMEs carried out by the community in Suci Village, Panti District, securing assets is very important to do in order to maintain assets for capital. Assets are not only physical, a network is an asset that must be maintained because network access can facilitate the development of a business. Ownership of assets is very important for business development.

Fifth;do/action. Carrying out empowerment activities with conceptualized goals, several activities that have been carried out are product packaging training by the Jember Regency Trade Office and halal label certification assistance by UMKM businesses in Suci Village, Panti District in collaboration with certification institutions, with this halal certification, people who have packaged food businesses feel helped, because the distance is far and the administration is a lot so it takes time so people don't want to take care of it, even though halal certification is very important to increase sales of food products. Over time, the management of business permits and halal certification can be overcome with the agrarian reform access program by the Jember Regency National Land Agency in collaboration with the Industry and Trade

Office for its management. This impact is felt by the community, especially food product entrepreneurs because after halal certification, their sales have increased.

Agrarian Reform Access Activities

The empowerment program carried out by the Jember Regency BPN, namely access to agrarian reform, is a government program that aims to improve the welfare of the community based on independence, so that the community is not spoiled by the existence of assistance. After the program is carried out, it is necessary to measure the impact caused by each activity that has been carried out, its function as a performance achievement of a program and evaluation material in the future so that it continues to innovate with programs that have an impact. In addition, MSME Empowerment can be measured through several parameters, namely:

First; power/authority. Power has the right and authority to determine the direction of its policies carried out by MSME entrepreneurs in Suci Village, Panti District, namely strengthening land ownership. Land management in this case facilitates MSME access to land through agrarian reform, including legalization of land rights and simplification of procedures for obtaining land certificates, in Suci Village in 2021 received a national strategic program, namely cross-sector certificates (lintor) whose basis is MSMEs that have business land that does not yet have land legality, so that the National Land Agency collaborates with the Cooperatives and MSMEs Service to certify the land that is their business land so that they do not worry about land grabbing. The agrarian reform access program is a government program through the Ministry of Agrarian Affairs and Spatial Planning/National Land Agency which is implemented by regional work units by the National Land Agency of Jember Regency which aims to improve the welfare of the community through existing assets, this program involves several stakeholders to assist in the success of planned activities. Suci Village, Panti District was chosen as the object of agrarian reform access because it has received several asset management programs, so that one of the requirements for this program to be placed in the village can be fulfilled.

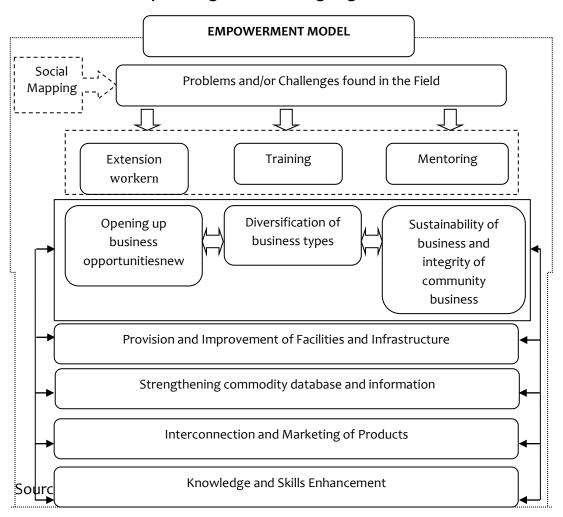
Second; formation of cooperation. Cooperation is an activity or effort carried out by several people (institutions, governments and so on) to achieve common goals. The purpose of the formation of cooperation carried out by the National Land Agency of Jember Regency in the Agrarian Reform Access Program is to implement programs that have an impact so that they can be enjoyed by the community. The establishment of cooperation carried out by the National Land Agency of Jember Regency collaborates with several regional apparatus organizations (OPD) such as the Jember Regency Cooperatives and Micro Enterprises in terms of helping branding and promoting MSMEs, the Industry and Trade Service to help with technical guidance, product evaluation marketed by MSMEs and the Jember Regency Food Crops, Horticulture and Plantation Service to help with Assistance and Institutional Strengthening, especially for Farmers who support MSME production in Suci Village, Panti District, especially for Coffee farmers, the hope is that the establishment of this cooperation can make the agrarian reform access program a success, which is a strategic program of the Ministry of Agrarian Affairs and Spatial Planning to improve

the welfare of the community through legal assets that have been obtained by the community so that it has an impact on those who receive it.

Third; awareness to develop business. Providing training on business management, marketing, and modern agricultural technology to MSMEs is an important step to increase their capacity and competitiveness. This training can help MSMEs to be more effective in managing their businesses, marketing their products better, and utilizing agricultural technology that can increase yields and efficiency. Some ways and strategies to organize training such as business management, marketing, modern technology, training methods, collaboration with institutions and organizations and evaluation and follow-up.

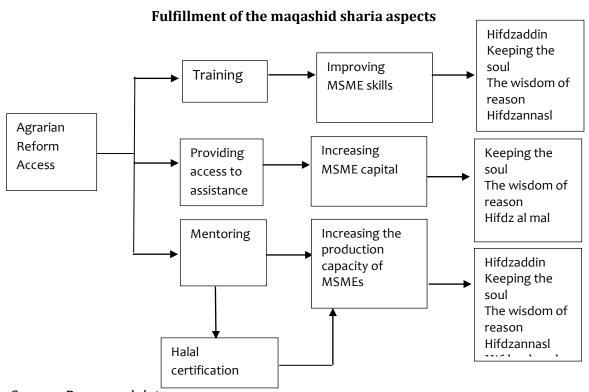
In addition to the training, mentoring is carried out by the Jember Regency National Land Agency to MSMEs as objects of access to agrarian reform, one of which is the catering business. Mentoring is also carried out by the Jember Regency National Land Agency in collaboration with the Jember Regency Cooperative and Micro Business Service and the Jember Regency Trade Service, namely Packaging Training for MSMEs in the food, beverage and cake sectors, product branding training, and halal label management services for MSMEs in Suci Village, Panti District.

The Process of Empowering MSMEs Through Agrarian Reform Access Activities



Fulfillment of Maqashid Shariah Aspects Through the Agrarian Reform Access Program in Empowering MSMEs.

Based on the data above, it is stated that there are 3 things that are done from the agrarian reform program process, namely; training, providing access to assistance and assistance. These three things, in fulfilling the aspects of maqashid Syariah, can be mapped, namely;



Source: Processed data

Through the agrarian reform access program, BPN provides training, capital access and assistance. Through this program, it is able to provide empowerment to MSMEs, so that MSMEs can fulfill the kulliyatul khomsah of the maqashid Syariah. This means that there is additional income so that it can improve the standard of living of MSME owners. One of the assistance programs that has been implemented is the halal certification program for MSMEs. Through this program, there is an increase in production capacity, because the product is guaranteed to be safe and halal. Increasing production capacity will have an impact on increasing profits, so that MSMEs can better meet their dharuriyat needs, even to the need for tahsiniyat depending on the additional production capacity obtained.

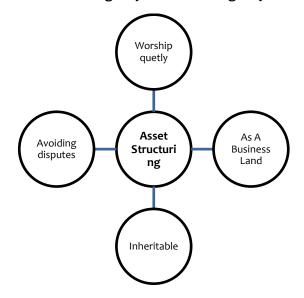
Besides, the three things above pThe agrarian arrangement program carried out by the Jember Regency Land Office through several processes, namely asset arrangement and access arrangement, access arrangement is important because after the community gets land/controls the land they also need to be given access and support to be able to manage and utilize the land productively. Asset arrangement is one of the main components in agrarian reform, in addition to access arrangement.

Asset arrangement focuses on land redistribution to people in need, especially farmers and low-income people who do not have or only have a little land and are related to land legality. Asset arrangement is important to maintain a person's ownership assets so as to minimize encroachment that is not their property. The Jember Regency National Land Agency as a state administrative institution carries out several programs to maintain a person's ownership assets.

Suci Village, Panti District is included on the slopes of Mount Argopuro, most of the livelihoods are as farmers, the area of Panti Suci Village is 6,558,810 m2 and the land that has been certified is 6,165 plots through the Cross-Sector Certification and Complete Systematic Land Registration (PTSL) program, almost all land plots in Panti Village, Panti District are certified, the potential is fulfilled, namely 7,000. The program has a great impact on the economy of the community, especially Suci Village, Panti District, they can be calm to establish a business on private land that already has its legality, especially Suswayanto who started a handicraft business in the form of kitchen utensils who felt the impact through this agrarian reform access program in addition to having a land certificate through asset management, he also received assistance in the form of a craft press so that his business could grow, initially he could produce 5 crafts a day after receiving assistance he could do 10 crafts a day.

In addition, the agrarian reform access program can be felt by Mrs. Endang as a food catering entrepreneur and several chip/snack entrepreneurs, through halal certification assistance and packaging training as well as assistance in marketing carried out by the Jember Regency National Land Agency in collaboration with the Jember Regency Trade Service, which has a positive impact on her business so that she is more professional in managing her business. The impact of asset management is reviewed based on magashid sharia, namely as follows:

Manifestation of the Agrarian Arrangement Program by National Land Agency of Jember Regency



Source: Processed data

CONCLUSION

The findings of this study can be concluded that, first; the empowerment process of MSMEs through access to agrarian reform has gone well. The process has been carried out in accordance with the stages in the economic empowerment of MSMEs. Thus, access to agrarian reform plays an important role in the success of implementing community economic empowerment. Second; through this empowerment process, the maqashid Sharia aspect has been fulfilled from 5 aspects as per the theory of Imam Asy Syatibi. Thus, the agrarian reform access program has been able to bring the status of MSME actors to a more prosperous family.

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