

The Role of Melinjo Cracker MSMEs in Boosting the Local Economy in Serambangan Village, Batu Bara Regency an Islamic Economic Perspective

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Abstract

This study aims to analyze the role of the emping melinjo (melinjo chips) MSME in improving the economy of the Serambangan Village community, Batu Bara Regency, and examine its business practices from an Islamic economic perspective. The study employed a qualitative field research approach through observation, in-depth interviews, and documentation of the predominantly female entrepreneurs, run from generation to generation using simple equipment. The results indicate that the emping melinjo MSME contributes significantly to family income (Rp 300,000–Rp 1,000,000 per month), particularly for female heads of households and laborer/farmer families. The production process remains traditional and dependent on weather, raw material availability, and the physical limitations of the elderly entrepreneurs. From an Islamic economic perspective, these business practices reflect the values of honesty, hard work, and the halal utilization of local resources, which align with the principles of maqasid al-Shariah. The findings also reveal that the income generated from this business contributes to household welfare and the fulfillment of family needs, demonstrating the practical implementation of maqashid al-Shariah. The study recommends strengthening support through marketing innovation, improving work ergonomics, and Islamic social finance interventions to increase the capacity and sustainability of MSMEs.

Keywords

Msmes, Emping Melinjo; Economic Growth; Islamic Economics; Women's Empowerment; Maqashid Al-Sharia.

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1. INTRODUCTION

Sustainable economic development is one of the primary goals of a nation in achieving the well-being of its people. However, in the course of this development, various obstacles are frequently encountered, including underdevelopment, powerlessness, dependency, ignorance, and poor health—all of which ultimately lead to poverty. Therefore, an approach is needed that can directly mobilize the potential of the community through economic empowerment based on micro, small, and medium enterprises (MSMEs).

MSMEs have proven to be one of the main pillars of the Indonesian economy. According to data



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from the Ministry of Cooperatives and MSMEs of the Republic of Indonesia, the number of MSMEs in 2019 reached 65,456,497 business units and employed 119,562,843 people (Kementerian Koperasi Dan UKM RI, 2020). The existence of MSMEs not only contributes to job creation but also to increased household income and poverty reduction, particularly in rural areas with limited access to formal employment. In the context of rural households, MSMEs often serve as a source of supplementary income—one that is most frequently run by women, particularly homemakers, who use the time between domestic chores to help support the family's economy.

One type of MSME that is thriving in rural areas is the melinjo emping processing industry. Melinjo is a plant that is widely distributed throughout Indonesia, from the Andaman region and Sumatra to the island of Java. Nearly every part of the melinjo tree can be utilized, particularly the fruit and leaves. As a processed product, melinjo crackers hold significant economic value because they can be produced with simple equipment, using local raw materials, and are made by homemakers as either a side business or a primary source of income. The characteristics of this business—which requires no large capital investment, allows work to be done from home, and offers flexible working hours—make melinjo crackers a business option that is particularly well-suited to the circumstances and dual roles of rural homemakers, who manage the household while also serving as providers of supplementary or primary income for their families.

Seramingan Village is one of the villages located in Batu Bara Regency, North Sumatra Province. Batu Bara Regency is a relatively new regency, formed through the division of Asahan Regency in 2007, with its capital in Limapuluh. Geographically, Batu Bara Regency is situated on the eastern coast of North Sumatra and borders the Malacca Strait to the north, Serdang Bedagai Regency to the west, and Asahan Regency to the east and south. Most of the population earns a living in the agriculture, plantation, and construction sectors. The village of Seramingan itself is one of the villages in Batu Bara Regency that possesses natural resources in the form of melinjo trees that thrive there, making it the primary raw material for the melinjo emping industry pursued by the local community, particularly housewives. For most business owners in this village, melinjo crackers are not merely a side business but a crucial source of family income—especially for female heads of households, farmers' wives, and the wives of day laborers whose husbands' incomes are unpredictable.

Melinjo emping production in Seramingan Village is generally carried out manually using simple tools, conducted within the household, and managed through generations. The housewives involved in this business play a dual role: as homemakers and as economic actors who contribute to the family's income (Atiah et al., 2020). This dual role underscores that the economic contribution of homemakers through the melinjo crackers business is not merely supplementary but a tangible pillar supporting the family's livelihood, particularly amid limited access to formal employment in rural areas. Women's

participation in this productive economic activity aligns with the spirit of community empowerment, which serves as the foundation for regional economic development (Anambel, 2022).

Previous research conducted by Simatupang et al., (2021) showed that the melinjo emping home industry in Purbaganda Village, Simalungun Regency, was found to have a significant impact on increasing the income of housewives working in it. The results of the paired-sample t-test showed that the calculated t-value (-6.166) was greater than the critical t-value (-1.714) at the 5% significance level; thus, the null hypothesis (H_0) was rejected and the alternative hypothesis (H_a) was accepted, indicating a significant difference between income levels before and after working in the home industry. Meanwhile, a study by Budiandriani et al., (2025) on the Melinjo Cracker MSME in Bonea Makmur Village, Selayar Islands, found that optimizing production costs through direct negotiations with local farmers and utilizing melinjo husks as an alternative fuel to LPG successfully increased net profit by Rp930,000—from Rp1,250,000 to Rp2,180,000 in one month.

Furthermore, research conducted by Siregar et al., (2024) confirms that MSMEs based on local resources play a strategic role in strengthening economic resilience for rural communities, especially when these businesses receive support in the form of skills training and access to capital from the government or Islamic financial institutions. Furthermore, Wahyuni et al., (2025) found that it is important to operate businesses in accordance with Sharia principles, such as avoiding usury in financing, practicing honesty in transactions, and emphasizing the blessings of halal businesses integrated with the principles of Islamic economics.

From the perspective of Islamic economics, engaging in business and working are highly recommended obligations (Batubara et al., 2024). As Allah SWT states in the Qur'an, Surah At-Taubah, verse 105, which commands people to always work and states that Allah, His Messenger, and the believers will witness the results of that work. Islam also highly values those who earn their livelihood through their own efforts, as evidenced by the hadith of the Prophet Muhammad (peace be upon him) narrated by Al-Bukhari, which states that there is no food better than that earned through one's own hard work. This obligation to strive aligns with the concept of *maqashid al-sharia* articulated by Imam Al-Ghazali and later systematized more comprehensively by Al-Shatibi in his book *Al-Muwafaqat*, which states that the primary purpose of sharia is to realize human welfare through five fundamental elements (*al-kulliyat al-khams*), namely *hifzh al-din* (preserving religion), *hifzh al-nafs* (preserving life), *hifzh al-'aql* (preserving reason), *hifzh al-nasl* (preserving lineage), and *hifzh al-mal* (preserving wealth). In the context of the melinjo emping MSME, the economic activities carried out by the community of Serambingan Village can be viewed as a manifestation of the principles of hard work, responsible use of natural resources, and the fulfillment of family needs through lawful and proper means.

Unlike many previous studies on MSMEs that primarily emphasize productivity, profitability, or business performance, this study focuses on the resilience of elderly women entrepreneurs who sustain household economic stability through the utilization of local resources. Beyond their economic contribution, these MSMEs represent a form of moral economy, where honesty, self-reliance, and mutual support are preserved as Islamic values in maintaining sustainable livelihoods. Therefore, this study offers a novelty by integrating the role of women-led rural MSMEs with the perspective of Islamic economics and *maqashid al-Shariah* in explaining local economic resilience.

The purpose of this study is to analyze the role of melinjo emping MSMEs in improving the economy of the community in Serambangan Village, Batu Bara Regency, and to examine the implementation of these business activities from the perspective of Islamic economics. Specifically, this study seeks to answer two main questions: (1) What is the role of melinjo emping MSMEs in improving the income and welfare of the community in Serambangan Village? and (2) What is the Islamic economic perspective on the melinjo emping business practices carried out by the community of Serambangan Village?.

2. METHODS

This study employs a qualitative approach using field research (Creswell & Creswell, 2022) to gain an in-depth understanding of the role of melinjo emping MSMEs in boosting the local economy and to examine their business practices from the perspective of Islamic economics. This study was conducted in Serambangan Village, Datuk Lima Puluh Subdistrict, Batu Bara Regency, which is known as a community where many households operate melinjo emping businesses. This location was selected because the melinjo emping MSMEs in the village involve many homemakers and serve as a source of additional income for farming families and day laborers.

The data sources used consist of primary and secondary data. Primary data was obtained through direct interviews, observation of the production process, and interactions with MSME stakeholders. Meanwhile, secondary data was obtained from scientific journals, books, village archives, and literature related to MSMEs and Islamic economics. Data collection techniques included observation, in-depth interviews, and documentation. Observations were conducted by directly observing the melinjo emping production process, the division of labor, and marketing activities. In-depth interviews were conducted to gather information on income, employment, and business practices aligned with Islamic economic values such as fair wages (*al-ujrah*), public interest (*maslahah*), and well-being (*al-falah*). Documentation was carried out by collecting photographs of activities, business records, and supporting data from the village.

During the analysis phase, the researcher compiled a list of questions to be used in interviews with

informants for data collection. This data was then analyzed to understand the information provided by the informants. The researcher conducted several stages, including interviews based on the research focus regarding the role of melinjo emping MSMEs in improving the economy of the community in Serambangan Village and their management from an Islamic economic perspective (Silalahi et al., 2025). This analysis was reinforced by an approach grounded in Islamic economic values, particularly the principles of *maslahah* (public interest), *'adalah* (distributive justice), and *falah* (well-being) as benchmarks for assessing the impact of industrialization. To ensure the validity of the data, the researchers employed source triangulation and methodological triangulation, as well as member checking with the informants.

3. FINDINGS AND DISCUSSION

Research Findings

a. Profile of Melinjo Cracker MSMEs in Serambangan Village

Based on interviews conducted with melinjo cracker entrepreneurs in Serambangan Village, Batu Bara Regency, it was found that this business has been operating for quite some time and has become one of the main sources of livelihood for the local community. The business operators are predominantly women aged 29 to 75, and most have been running their businesses for anywhere from a dozen to several dozen years. The following appendix contains data on melinjo emping business operators in Serambangan Village.

Table 1.1 Data on Melinjo Emping Business Operators

No	Name	Age	Length of Business Operation	Year Started	Background & How the Business Began
1	Ms. Susi	53 years old	20 years	2005	Started the business to meet her family's financial needs after her husband passed away. This business has become a source of additional income to support her family.
2	Ms. Nurlela	46 years old	18 years	2007	Started the business to help her parents meet the family's needs.
3	Ms. Khadijah	65 years old	20 years	2005	Running a business out of necessity. This business is operated to meet daily needs.

No	Name	Age	Length of Business Operation	Year Started	Background & How the Business Began
4	Grandma Tumina	66 years old	15 years	2010	Starting a business to meet daily needs.
5	Ms. Yatini	46 years old	32 years	1993	The most experienced business owner. Started a business with the highest production capacity among fellow business owners.
6	Ms. Srik	29 years old	4 years	2021	Starting a business to supplement her husband's income. Inspired after seeing a neighbor make melinjo crackers.
7	Ms. Sumarni	70 years old	5 years	2020	Starting a business to meet daily needs in old age.
8	Ms. Ana	57 years old	12 years	2013	Running a melinjo crackers business as a side business to supplement income
9	Ms. Tari	35 years old	11 years	2014	Starting a business by helping parents, which later grew into an independent business.
10	Ms. Paijem	71 years old	30 years	1995	Initially just a trial as a side business, it has since endured and grown for 30 years.
11	Grandma Sukarni	75 years old	18 years	2007	Starting a business by following a neighbor's example; it is run as a side business to supplement income.

Source: Author's Own Analysis (2026)

Based on data from melinjo cracker entrepreneurs in Serambangan Village, Batu Bara Regency, it can be concluded that this business is a long-standing household economic activity and serves as the

primary source of livelihood, particularly for women ranging from those of working age to the elderly, many of whom have decades of business experience. Most business operators started their businesses due to family economic needs—whether to support their husbands, assist their parents, or become the primary breadwinners after losing a spouse. Some even evolved from simply helping their parents or being inspired by their surroundings into running independent businesses. Marketing is conducted through agents, retail sales, and a made-to-order system, although they still face challenges such as dependence on weather conditions during the drying process, limited raw materials during the rainy season, and physical limitations due to age. All business owners also emphasize that their businesses are run in accordance with Islamic principles by ensuring the accuracy of their scales and the quality of their products, demonstrating the application of Islamic economic ethics in the practice of the melinjo emping business.

b. The Melinjo Cracker Production Process

The production of melinjo crackers in Serambangan Village is carried out using traditional, time-honored methods with simple equipment. Based on interview findings, there are several main stages involved in processing melinjo seeds into ready-to-sell crackers. The first stage is the selection of raw materials. The melinjo seeds selected are those that are fully ripe and red in color, as this level of ripeness produces a better texture and crispiness in the emping. The red melinjo seeds are then soaked in water for approximately two days. This soaking process aims to soften the outer skin of the melinjo seeds so they are easier to peel and to shorten the processing time. The second stage is peeling. After soaking, the outer skin of the melinjo seeds is peeled off one by one by hand. This process requires precision and patience, especially for older business owners. Once peeled, the clean melinjo seeds are sun-dried for about two hours. This initial drying is intended to reduce the moisture content of the seeds before they move on to the frying stage.

The third stage is frying with sand. Unlike conventional frying methods that use oil, melinjo crackers in Serambangan Village are fried using clean sand heated in an iron wok (*wajan besi*). The heated sand acts as a medium that distributes heat evenly, ensuring the melinjo seeds cook uniformly without burning. This method is a form of local wisdom that has been passed down from generation to generation and gives the melinjo crackers their distinctive flavor. The fourth stage is the removal of the outer skin. After the melinjo seeds are finished being fried in sand, the skin is still attached to the seeds. The process of separating the outer skin is carried out using a stone or a traditional tool known as a “*gebukan*”—a simple mallet designed to crush and separate the outer skin from the fried melinjo seeds. This process requires precise control of force so that the seeds are not crushed but simply separated from their skins.

The fifth stage is pressing (flattening). The melinjo seeds, once cleaned of their outer husks, are then flattened using a special melinjo emping press or clamping device. This tool works by pressing the melinjo seeds until they are flat and thin, forming the characteristic emping sheets. The thinness of the pressed product determines the quality and crispness of the emping when it is refried by consumers. The final stage is the final sun-drying. The flattened melinjo chips are then dried again under the scorching sun until they are completely dry. This drying process is highly dependent on weather conditions and is the main challenge frequently cited by the informants. As Kak Yatini explained, melinjo crackers that do not receive sufficient exposure to the sun's heat will result in a product that is less crispy (*terapa*) and of lower marketable quality. Once completely dry, the melinjo crackers are packaged and ready to be sold to distributors and end consumers.

Discussion

a. The Role of Melinjo Cracker MSMEs in Driving Community Economic Growth

From a macro perspective, the presence of melinjo emping MSMEs in Serambangan Village makes a tangible contribution to community economic growth through several interrelated channels. First, in terms of household income generation, these businesses contribute between Rp300,000 and Rp1,000,000 per month to the families of business owners—a significant amount for families of laborers and farmers whose primary income is unpredictable. This additional income serves as an economic buffer that maintains the stability of household consumption, especially during periods when income from the agricultural or labor sectors declines due to seasonal factors or the availability of work.

Second, in terms of employment and empowerment of the local workforce, the melinjo emping industry engages a wide range of working-age individuals, from 29 to 75 years old, demonstrating that this industry is capable of accommodating workers who face difficulties finding employment in the formal sector, particularly older women. This aligns with the national characteristics of MSMEs, which absorb a large number of workers; as recorded by the Ministry of Cooperatives and MSMEs, MSMEs in Indonesia were able to absorb 119,562,843 workers in 2019 (Kementerian Koperasi Dan UKM RI, 2020). This pattern is replicated on a micro scale in Serambangan Village, where home-based businesses serve as a lifeline for groups marginalized from the formal labor market.

Third, in terms of the local multiplier effect, the presence of melinjo emping MSMEs helps drive the surrounding economic chain—from melinjo farmers who supply raw materials, to collectors, and to agents and retailers who distribute the product to a wider market. This value chain creates economic linkages among business actors at the village level, so that the economic benefits are felt not only by emping producers but also by melinjo farmers and distributors. Fourth, in terms of preserving local wisdom as an economic asset, traditional production methods passed down through generations—such

as frying in sand and the use of a pestle—constitute a “local wisdom advantage” that distinguishes Serambangan Village’s melinjo crackers from similar products in other regions. This uniqueness has the potential to become a distinct selling point if supported by more modern marketing strategies, as demonstrated by research by Zanuar Rifai and Meiliana, which shows that digital marketing assistance can help MSMEs maintain and increase sales through social media (Rifai & Meiliana, 2020).

However, the contribution of melinjo emping MSMEs to the community’s economic growth is still developing organically and has not yet reached its full potential, given that the marketing system still relies on agents and regular customers, there is a lack of innovation in derivative products, and access to both formal and Sharia financing remains limited. If these three aspects—strengthening production capacity, expanding distribution networks, and digital-based marketing innovation—can be addressed systematically, then the contribution of melinjo emping MSMEs to the economic growth of Serambangan Village has the potential to increase significantly, in line with the findings of Saefullah et al., (2021) that optimizing marketing channels and production tools can enhance the competitiveness of melinjo emping MSMEs.

Beyond their economic contribution, the uniqueness of the melinjo cracker MSMEs in Serambangan Village lies in their ability to preserve a moral economy rooted in honesty, mutual cooperation (*ta’awun*), and self-reliance. Despite limited technology, the advanced age of many entrepreneurs, and unstable raw material supplies, they continue operating their businesses as a means of securing halal livelihoods rather than depending on external assistance. This resilience reflects not only economic persistence but also the practical implementation of Islamic values in sustaining household welfare and community solidarity. Therefore, the MSMEs represent a distinctive model of local economic development that integrates traditional entrepreneurship with the principles of Islamic economics.

b. Melinjo Cracker MSMEs as a Pillar of the People’s Economy

The findings of this study indicate that melinjo cracker MSMEs in Serambangan Village play a significant role in the local community’s economy. This aligns with Rokan’s view, which emphasizes that the economic rights of small vendors in traditional markets must be recognized and protected as part of a just economic system. In the Islamic context, small businesses that provide a real livelihood for the community hold great value because they contribute to the fulfillment of basic needs (*dharuriyat*), which is the primary objective of the *maqashid al-sharia* (Nurhayati et al., 2022). Soemitra emphasizes that the relevance of Islamic economics lies in its ability to empower communities through institutions grounded in Sharia values, including microenterprises operated in accordance with halal principles (Soemitra, 2021). The melinjo emping entrepreneurs in Serambangan Village consistently demonstrate the internalization of these values through their commitment to honest weighing and product quality,

which is a concrete implementation of the principles prohibiting gharar and fraud in Islamic transactions.

c. The Role of Women in Economic Empowerment from an Islamic Perspective

All of the melinjo crackers business owners interviewed were women—most of them elderly—who ran these businesses as a survival strategy or to supplement their family's income. This situation reflects the phenomenon analyzed by Nawawi, Soemitra, and Mahfuzah regarding women's economic empowerment through sharia microfinance institutions, in which women demonstrate high capacity and perseverance in managing microenterprises (Nawawi et al., 2022). This finding is also relevant to the study by Soemitra, Kusmilawaty, and Rahma on the role of the Micro Waqf Bank in empowering women's microenterprises, which shows that women MSME entrepreneurs make a tangible contribution to household economies (Soemitra et al., 2022).

The phenomenon of women as the driving force behind household-based microenterprises aligns with Wahab and Mahdiya's study on the role of Islamic financial institutions in the growth of MSMEs within the context of economic revitalization in Indonesia, which concluded that access to Islamic financing is one of the key factors determining the sustainability of microenterprises run by women (Wahab & Mahdiya, 2023). This situation is relevant to the melinjo crackers entrepreneurs in Serambangan Village, most of whom are elderly and still rely on personal capital without access to formal Islamic financial institutions. Furthermore, Novitasari's study on the impact of women's empowerment on household economic resilience found that women's participation in productive economic activities makes a tangible contribution to household economic stability, particularly in families where the primary income is vulnerable to fluctuations (Novitasari, 2021). These findings reinforce the role of women melinjo cracker entrepreneurs as key actors in maintaining the economic resilience of laborer and farmer families in Serambangan Village.

On the other hand, the development of community-based empowerment models also serves as a strategic alternative. Wahyudi and Pradana, in their study on digital-based business incubation programs for women-owned MSMEs in Indonesia, demonstrated that structured mentoring can significantly enhance women's business capacity, both in terms of management and marketing (Wahyudi & Pradana, 2023). This approach is relevant for replication among melinjo cracker entrepreneurs, given that their marketing systems remain conventional and have not yet benefited from institutional mentoring. From an Islamic economic perspective, women's economic activities are not only permitted but also encouraged as a form of productive engagement that strengthens family economic resilience. A study by Imsar, Nurhayati, and Harahap on the impact of the halal industry on Indonesia's economic growth provides a foundation for the argument that halal-product-based MSMEs,

such as those producing melinjo crackers, can be an important component of the national Islamic economic ecosystem (Imsar et al., 2024). Thus, the role of women entrepreneurs producing melinjo crackers in Serambangan Village is part of the broader narrative of the ongoing economic empowerment of Indonesian Muslim women—through enhanced access to sharia-compliant finance, strengthened family economic resilience, and community-based business capacity-building support.

d. Challenges Facing MSMEs and Solutions from an Islamic Economic Perspective

The three main challenges identified from the interviews are: (a) the dependence of the production process on weather conditions; (b) fluctuations in the availability of melinjo raw materials; and (c) the physical limitations of business owners, who are predominantly elderly. From an Islamic economic perspective, these limitations can be overcome through the application of the principle of ta'awun (mutual cooperation) and the strengthening of fair distribution networks. A study by Batubara and Harahap on halal industry development strategies indicates that partnerships between MSMEs, the government, and Islamic financial institutions are a strategic solution to overcome the structural barriers faced by microenterprises (Batubara & Harahap, 2022). Furthermore, research by Nasution et al., on sharia business development strategies provides a framework indicating that Islamic institutions play a role in strengthening the business ecosystem of the Muslim community (Nasution et al., 2024).

This framework for addressing structural constraints is further reinforced by a study by Algifari and Andrini, which asserts that the maqasid al-sharia are not merely a normative reference but rather an analytical tool that can be directly applied to design solutions for production and distribution barriers in micro-scale businesses (Algifari & Andrini, 2024). In line with this, Linda et al., (2022) demonstrate that the application of maqashid syariah in the management of micro and small enterprises plays a crucial role in ensuring business sustainability even without formal oversight, as reflected in the survival strategies of melinjo cracker entrepreneurs amid constraints on raw materials and labor. Partnerships as a solution to structural constraints are also confirmed by Isnaini Harahap, Nawawi, and Syahputra, who found that the significance of MSMEs' role in the economic development of Medan from a Sharia perspective is largely determined by the synergy among business operators, local governments, and other supporting (Harahap et al., 2022). A similar point is emphasized by Nawawi et al., in their literature review on the implementation of halal certification for MSME products, which demonstrates that strengthening halal-certification-based distribution networks can serve as a structural solution while simultaneously enhancing the competitiveness of microenterprises (Fuadi et al., 2022).

e. Islamic Analysis of the Melinjo Cracker Supply Chain

The production and marketing system of melinjo crackers in Serambangan Village demonstrates a supply chain that generally aligns with the principles of Islamic business ethics. Based on the interview findings, raw materials are obtained directly from local farmers or village collectors through mutual agreement on prices without coercion. The transactions are conducted voluntarily (*an taradin minkum*), ensuring that both sellers and buyers willingly accept the agreed prices. This practice reflects the Islamic principle of justice (*al-'adalah*) in commercial transactions. Based on the interview findings, no business practices indicating *riba* (usury), excessive uncertainty (*gharar*), or hoarding (*ihtikar*) were reported by the informants during the production and marketing processes. The entrepreneurs explained that they relied primarily on personal capital and conducted transactions through direct cash payments when purchasing raw materials and selling their products. These findings suggest that the business practices observed in this study were generally transparent and consistent with the fundamental principles of Islamic commercial ethics.

In addition, payments between producers, suppliers, and buyers are generally made directly after the completion of transactions, minimizing the potential for disputes and strengthening mutual trust among economic actors. This trust-based relationship reflects the Islamic values of *amanah* (trustworthiness) and *sidq* (honesty), which are essential foundations of sustainable business relationships. The findings suggest that the melinjo cracker MSMEs not only contribute to local economic development but also maintain ethical commercial practices that support justice, transparency, and mutual benefit within the village economy.

f. The Principles of Honesty and Islamic Business Ethics in MSME Practices

The most consistent finding among all informants was the emphasis on the accuracy of scales and product quality as core values in trade. This reflects the direct application of the hadith of the Prophet Muhammad (peace be upon him), which prohibits fraud in transactions (*la ghisysh*). The commitment of melinjo cracker entrepreneurs to these values—even without formal oversight from any institution—is evidence of the internalization of Sharia values in everyday economic practices. This aligns with the study by Marliyah et al., (2022) on an integrative Islamic approach as a model for surveying the values that underpin Muslim economic behavior.

These findings are supported by Silviah and Lestari, who found that the application of Islamic business ethics contributes significantly to increased consumer trust and the sustainability of MSMEs (Silviah & Lestari, 2022). Aminah, through a study on SME operators' knowledge of transactions based on Islamic business ethics, also confirms that an understanding of Sharia values—even when acquired informally can still shape honest and trustworthy transactional behavior, a pattern similar to how

melinjo cracker entrepreneurs inherit the value of honesty without formal training (Aminah, 2023). Similar findings were also presented by Martin, Pangiuk, and Saputra in their analysis of traditional merchants' behavior, which showed that the values of honesty and justice in Islamic business ethics are consistently practiced by small merchants as part of their religious beliefs, rather than due to regulatory pressure (Martin et al., 2023).

g. Implications of Maqashid al-Shariah for the Role of MSMEs

Within the framework of maqashid al-sharia, the melinjo cracker business in Serambangan Village can be analyzed through five dimensions: (1) *hifzh al-nafs* (protection of life), as this business fulfills food needs; (2) *hifzh al-mal* (protection of wealth), through the generation of halal income; (3) *hifzh al-nasl* (protection of progeny), as this income helps cover children's needs; (4) *hifzh al-'aql* (protection of intellect), through the sustainability of a business that requires skills; and (5) *hifzh al-din* (protection of religion), through the application of Islamic values in every aspect of the business. The interview findings further indicate that the income earned by women entrepreneurs contributes significantly to household welfare and the fulfillment of family needs. These findings demonstrate the practical realization of *hifzh al-mal* (protection of wealth) through the generation and proper management of halal income while strengthening household resilience in accordance with the objectives of *maqashid al-Shariah*. Therefore, the melinjo cracker MSMEs not only function as income-generating activities but also contribute directly to strengthening the long-term resilience of Muslim households.

In their study on maqashid al-sharia in MUI fatwas regarding worship during the pandemic, Nurhayati and Nasution emphasize that the maqashid approach is adaptive and relevant in various contexts of life, including the economy (Nurhayati & Nasution, 2020). Thus, the melinjo emping MSME is not merely an economic activity but rather part of the effort to achieve *falah* (happiness in this world and the hereafter), which is the ultimate goal of Islamic economics. The dimension of *hifzh al-mal* in this melinjo emping business is further clarified by Wahyuni and Putri, who demonstrate that the application of *hifzh al-mal* in the financial accountability of Sharia-based MSMEs serves as a concrete form of protection for halal and responsibly managed assets, as reflected in the simple yet honest record-keeping practices of business owners (Wahyuni & Putri, 2023). Meanwhile, Isnaini Harahap, Nawawi, and Sugiarto, in their study of the creative industries among MSMEs in Medan from an Islamic economic perspective, emphasize that the five dimensions of maqashid do not stand alone but rather mutually reinforce one another in fostering the sustainability of microenterprises grounded in Islamic values (Harahap et al., 2022). Thus, the melinjo emping MSME is not merely an economic activity but part of the effort to achieve *falah* (happiness in this world and the hereafter), which is the ultimate goal of Islamic economics.

4. CONCLUSION

Based on the results and discussion above, it can be concluded that the melinjo emping MSMEs in Serambangan Village, Batu Bara Regency, play a significant role in boosting the local economy, particularly for female-headed households and economically disadvantaged groups. These businesses are operated in accordance with strong Islamic values, especially a commitment to honesty and halal products, which reflect the maqashid al-shariah in practice. However, systemic intervention is needed through Islamic social finance instruments, including zakat, infaq, sadaqah, productive waqf, and *qardhul hasan* financing, as well as partnerships with Islamic financial institutions and the strengthening of distribution networks. These initiatives are expected to improve production capacity, facilitate equipment regeneration for elderly entrepreneurs, enhance business sustainability, and increase the contribution of MSMEs to local economic development.

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