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The Role of Government in Improving the Welfare of Street Vendors in Kopelma Darussalam With an Ultramicro Empowerment Approach Based on Islamic Economics

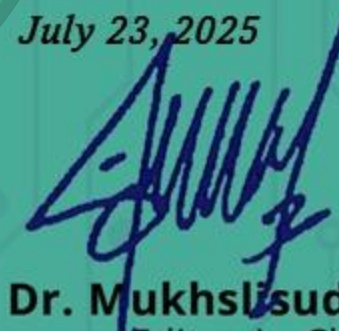
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THE ROLE OF GOVERNMENT IN IMPROVING THE WELFARE OF STREET VENDORS IN KOPELMA DARUSSALAM WITH AN ULTRAMICRO EMPOWERMENT APPROACH BASED ON ISLAMIC ECONOMICS

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ARTICLE INFO	
Article history: Received Received in revised form Accepted Available online	Street vendors (PKL) in Kopelma Darussalam play an important role in the local economy, but they face a number of challenges in running their businesses. The main phenomenon that stands out is the vital role of PKL as drivers of the informal economy, providing affordable goods and services to the community, especially students. However, this sector remains vulnerable to exclusion from the formal financial system and uncertainty regarding business locations. This study identifies several critical issues, including low financial literacy, limited market access, and the dominance of non-institutional financing sources with high interest rates that burden PKL. Through an ultra-micro empowerment approach based on Islamic economics, the government has initiated entrepreneurship training programs, Islamic financing, and the establishment of more legal and strategic business locations. The research findings indicate that the application of principles of justice, sustainability, and Islamic business ethics can enhance the motivation and independence of street vendors. However, the need to strengthen collaboration between the government, Islamic financial institutions, and local communities remains a key challenge to create a more
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1. Introduction

Street vendors (PKL) are an important element in the economic structure of Indonesian society. Their presence not only drives the economy at the micro level, but also plays a role in providing goods and services at affordable prices for the community. (Wardhana *et al.*, 2023). At the Darussalam Student Complex (Kopelma), street vendors are one of the informal sectors that support the local community. However, this sector often faces various challenges, ranging from limited access to capital, lack of training and guidance, to minimal policy support for traders.. This situation has the potential to hinder the welfare of street vendors and reduce their contribution to the regional economy. (Putri & Lataruva, 2024; Sofa & Yulia, 2024; Perkasa *et al.*, 2024).

In the context of Islamic economics, social welfare is one of the main goals that must be achieved through the principles of justice, sustainability, and empowerment. Islam views that every individual has the right to a decent life, including those who work in the informal sector such as street vendors. (Aprilia *et al.*, 2024). Therefore, an Islamic economic approach could be a relevant solution to overcome the various problems faced by street vendors in Kopelma Darussalam. (Mudzakky, Bianda, & Lilhaq, 2024).

The government has a strategic role in creating policies and empowerment programs that support the welfare of street vendors (Sheila, 2023; Pituringsih *et al.*, 2024). However, existing policies often fail to fully reach ultra-micro groups such as street vendors. An Islamic economic empowerment approach that integrates the values of justice, solidarity, and sustainability can be an effective alternative to improve their welfare. One approach that can be applied is ultra-micro empowerment, which focuses on developing small businesses by providing access to sharia-based capital (Putri, 2021), skills training (Suyantri *et al.*, 2024), and business assistance (Noviansyah *et al.*, 2022).

In Kopelma Darussalam, the potential for applying this approach is enormous, given the high number of street vendors operating in the area. However, to date, there has been little research specifically exploring how the government can play a role in improving the welfare of street vendors through an Islamic economy-based ultra-micro group empowerment approach. This study aims to fill this gap by analyzing the role of the government in creating policies and empowerment programs that align with the principles of Islamic economics (Hairullah, *et al.*, 2024).

The main issue that this study seeks to address is: to what extent can the government contribute to improving the welfare of street vendors in Kopelma Darussalam through an Islamic economy-based ultra-micro empowerment approach? To answer this question, this study will identify the main challenges faced by street vendors, evaluate existing government policies, and propose an empowerment model that is in line with Islamic economic principles. This study will also explore how such an approach can be practically applied to create positive impacts on the welfare of street vendors (Jasri *et al.*, 2023).

With this background, this research is not only academically relevant, but also has practical value for policy makers at Kopelma Darussalam. The results of this research are expected to provide concrete recommendations for the government in designing more effective and equitable policies for empowering street vendors. In addition, this research is

also expected to enrich the literature on the application of Islamic economic principles in empowering the informal sector in Indonesia. (Habibah & Toha, 2025).

This research is important because the informal sector, such as street vendors, often serves as the backbone of the local economy but receives insufficient attention from the government. By adopting an Islamic economics-based approach, it is hoped that the welfare of street vendors can be improved without compromising social justice and sustainability values. The government has a moral responsibility to ensure that every individual, including those working in the informal sector, has the opportunity to develop and live prosperously. Therefore, this research serves as an initial step to identify the government's role in achieving these objectives through an Islamic economics-based ultra-micro empowerment approach.

Street vendors (PKL) are a key component of the informal economy and make a significant contribution to the local economy (Teangsompong *et al.*, 2024). Despite their important role, street vendors often face various structural problems that hinder their welfare, such as limited business capital, lack of legal protection, minimal access to business training, and uncertainty regarding where they can sell their goods. In addition, limited access to formal financial institutions means that many street vendors are dependent on non-institutional sources of financing with high interest rates.

Over the past few years, Indonesia's economy has enjoyed solid growth, which has contributed to the country's overall economic growth. In particular, the country has launched inclusive development policies that include all citizens in promoting small, micro, and medium-sized enterprises, as they form the backbone of the economy (Insap Santosa *et al.*, 2019).

From an Islamic perspective, economic empowerment of communities, including street vendors, is very important. Islamic economic principles such as ta'awun (cooperation) and justice can be applied in the form of savings and loan cooperatives, arisan (social gatherings), and annual activities to strengthen capital and improve the welfare of street vendors. In addition, guidance in buying and selling practices in accordance with Islamic law can also increase awareness and improve the quality of street vendors' businesses.

2. Literatur Review

Islamic economics comes from two words, namely “economics” and “Islam.” Islamic economics is a field of study that explores economic issues and problems in society based on Islamic teachings (Haedar *et al.*, 2025). Islamic economics is a science that is examined from various dimensions, is integrated, and comprehensive (Setiawan & Fitriani, 2024). The objectives to be achieved in an Islamic economic system are based on the basic concepts of Islamic teachings, namely tauhid (monotheism) and references to the Qur'an and Sunnah. The Sunnah referred to here is providing food, clothing, and shelter for humans.

2..1. Basic Concepts of Street Vendors (PKL)

Street vendors are a type of job in the informal sector that is unstructured, unregistered, and does not yet have legal status. Those who engage in this work typically have low levels of education, limited capital, and manage their businesses in a fairly simple manner. Street vendors are characterized by their place of sale, the categories of goods they sell, and the type of facilities they use (Cheng, 2023).

2.2. Ultramicro Empowerment Approach

Ultramicro empowerment is a systematic effort to improve the capacity, independence, and welfare of ultramicro entrepreneurs—that is, productive businesses owned by individuals or sole proprietorships with a very small economic scale. This segment is often not reached by formal banking services and is very vulnerable to economic pressures. (Nst & Syahbudi, 2024). Various studies have shown the challenges faced by MSMEs (including ultra-micro enterprises), namely problems related to financial aspects, such as capital and declining income, as well as non-financial problems covering organizational issues, management, distribution barriers, and human resources (Yang, 2024).

2.3 Implementation of Islamic Economics in Empowering Street Vendors

The empowerment of street vendors in the perspective of Islamic economics is a process of strengthening the economic capacity of disadvantaged groups so that they become independent, empowered, and able to meet their needs fairly and ethically. Islamic economics emphasizes the principles of justice, mutual assistance, honesty, and the prohibition of economic practices that harm others (Habibah & Toha, 2025).

3. Methodology

selected purposively based on their involvement in government assistance or intervention programs. Secondary data was obtained from official government documents, empowerment program reports, academic literature related to Islamic economics, and socioeconomic statistics for the research area. The informants in this study were located in the Darussalam area, as detailed in Figure 2..



Figure 2. Distribution of street vendors as research samples

Source: Remote Sensing and Cartography Lab, Banda Aceh, Indonesia (2025)

3.3 Data Analysis Techniques

Data analysis in this study was conducted qualitatively using a descriptive-analytical approach. The stages of analysis included data reduction, data presentation, and conclusion drawing. Data reduction was carried out by sorting important information from interviews and observations relevant to the research focus. Data presentation was carried out in narrative form to describe the patterns of experience and perceptions of street vendors regarding the role of the government and Islamic economy-based ultra-micro empowerment programs.

Next, the data was analyzed by examining its relevance to the basic values in Islamic economics, such as justice (al-'adl), welfare (al-maslahah), and the elimination of hardship (raf' al-haraj) as a reflection of maqashid syariah. The validity of the data was strengthened

by using source and method triangulation techniques to ensure the validity of the information obtained from various parties.

4. Result

4.1. Challenges faced by street vendors in the Kopelma Darussalam area.

The Kopelma Darussalam area, which is the center of education and student activities in Banda Aceh, is a strategic location for street vendors to run their businesses. With the presence of three universities—Syiah Kuala University (USK), UIN Ar-Raniry, and STIK Teungku Chik Pante Kulu—this area has significant market potential, particularly among students, faculty members, and the local community. However, amid these opportunities, street vendors also face various challenges that impact the sustainability of their businesses. Below are some of the main challenges faced by street vendors in this area.

The Kopelma Darussalam area is known as a hub for small-scale economic activity, with numerous street vendors selling a variety of foods, beverages, and daily necessities. However, the high number of street vendors in this area has created intense competition. Vendors must compete to attract customers by offering competitive prices, high-quality products, and satisfactory service.

This competition often forces street vendors to lower their selling prices in order to attract customers. As a result, profit margins become thin, making it difficult for vendors to grow their businesses or even meet their daily needs.

Most street vendors in the Kopelma Darussalam area are micro-entrepreneurs with limited capital. This makes it difficult for them to innovate or improve the quality of their products and services. For example, many vendors are unable to purchase modern equipment or high-quality raw materials due to limited funds.

In addition, access to capital loans from formal financial institutions is also a challenge. Most street vendors do not have the collateral or official documents required to obtain loans from banks. As a result, they often rely on informal loans with high interest rates, which further burden their financial condition.

Licensing and Regulatory Issues

One of the main challenges frequently faced by street vendors is licensing and regulatory issues. Many vendors operate without official permits because the permit application process is considered complicated and time-consuming. On the other hand, local

governments often crack down on vendors who do not have permits or violate rules related to the use of public spaces.

These crackdowns often lead to conflicts between vendors and government officials. In addition, uncertainty about trading locations is also a major problem for street vendors. They are often moved from one place to another without a clear long-term solution

As small businesses operating in open spaces, street vendors in the Kopelma Darussalam area often face challenges related to basic facilities. For example, many trading locations are not equipped with trash bins, access to clean water, or sanitation facilities. This not only makes it difficult for vendors to run their businesses, but can also cause environmental hygiene problems.

Additionally, the lack of facilities such as shelters poses a challenge for street vendors, especially during extreme weather conditions like heavy rain or intense heat. These conditions can reduce the number of customers visiting and impact their daily income.

As an educational area, activities in Kopelma Darussalam are heavily influenced by the academic schedules of higher education institutions. During semester breaks or exam periods, the number of students active in this area tends to decrease dramatically. This causes a decline in the number of customers for street vendors. These fluctuations in the number of customers pose a major challenge for vendors in maintaining the stability of their income. Some vendors are even forced to temporarily cease operations during quiet periods to reduce losses.

In addition to facing competition among fellow street vendors, small traders in Kopelma Darussalam also have to compete with large traders or permanent shops in the surrounding area. Large shops usually have more capital, enabling them to offer products at lower prices or provide various attractive promotions.

This pressure often makes it difficult for street vendors to compete directly, especially in terms of price and product variety. As a result, many street vendors lose their regular customers..

In today's digital age, the use of technology has become an important factor in business development. However, many street vendors in the Kopelma Darussalam area have not yet optimally utilized technology to support their businesses. For example, most vendors have not yet used digital payment applications or online platforms to market their products..

In fact, by utilizing technology, street vendors can reach more consumers, improve operational efficiency, and expand their business opportunities. Lack of digital literacy and limited access to technological devices are the main obstacles in this regard.

It cannot be denied that the existence of street vendors is often considered to be the cause of problems such as traffic congestion or urban spatial disorder. This negative stigma means that street vendors often receive little support from the community or local government.

In fact, if managed properly, street vendors can make a positive contribution to the local economy and create jobs for the local community.

Street vendors (PKL) in the Kopelma Darussalam area face various challenges in running their businesses. One of the main obstacles is the lack of official permits to sell, as experienced by Jafar, who has been selling coconut ice for 20 years. He is always haunted by the risk of eviction because he does not have business legality. In addition, the income of street vendors is highly dependent on the presence of students as their main customers. When the campus is on break, their income drops significantly. Other factors hindering their operations include limited capital, rising raw material prices, and bad weather such as rain, which forces the PKL to cease operations. The capital used typically comes from personal funds and is only sufficient to cover daily expenses. Despite these challenges, the relationships among the vendors remain strong and filled with solidarity.

Implementation and strategies that can be applied with an Islamic economy-based ultra-micro empowerment approach to improve the welfare of street vendors in Kopelma Darussalam.

Islamic-based economic empowerment has become one of the relevant solutions in efforts to improve the welfare of the community, especially economically disadvantaged groups such as street vendors. In the Kopelma Darussalam area, which serves as a hub for academic and economic activities, street vendors play a crucial role in supporting the local economic cycle. However, they often face various challenges, including limited capital, market access, and income instability. Therefore, an Islamic-based ultra-micro empowerment approach could serve as an effective strategy to improve their well-being.

The Concept of Ultra-Micro Empowerment Based on Islamic Economics

The Islamic economy-based ultra-micro empowerment approach is grounded in Sharia principles that emphasize justice, equality, and sustainability. This concept integrates Islamic values into financial management, capital provision, and small business development. Some of the main principles underlying this approach include:

1. The principle of justice (al-'adl): providing fair access to all street vendors without discrimination.
2. Prohibition of usury: funding is provided without interest or burdensome practices.
3. Zakat, infak, sedekah, and wakaf (ZISWaf): utilizing Islamic social funds to support business capital.
4. Principle of cooperation (ta'awun): encouraging collaboration among business actors to support and strengthen one another.

By adopting these principles, ultra-micro empowerment is not only oriented towards economic improvement but also encourages the creation of blessings and holistic welfare.

Implementation of the Ultramicro Empowerment Approach

This approach can be implemented through several integrated and sustainable strategic steps. The following are the implementation stages that can be applied at Kopelma Darussalam.

- a. Identification and Data Collection of Street Vendors
The first step is to identify and collect data on street vendors in the area. This data includes business profiles, average income, capital needs, and challenges faced. This data collection is important to understand the real conditions and determine the right strategy.
- b. Establishment of Sharia Microfinance Institutions
- c. Sharia microfinance institutions can be a key driver in empowering street vendors. These institutions provide interest-free financing, such as qard al-hasan (benevolent loans) or mudharabah (profit sharing). In addition, these institutions can also manage ZISWaf funds to support street vendors' business capital.

d. **Business Training and Assistance**

Empowerment is not limited to providing capital, but also includes improving the capacity of traders through training and mentoring. Business mentoring is carried out on an ongoing basis to ensure that traders are able to manage their businesses well and independently.

e. **Strengthening Market Networks**

Market access is one of the keys to the success of micro businesses. To that end, it is necessary to build a broader market network for street vendors in Kopelma Darussalam. Some steps that can be taken include: Opening access to online markets through local e-commerce platforms. holding bazaars or weekly markets to increase interaction between vendors and consumers, establishing cooperation with universities or educational institutions around Kopelma Darussalam to utilize street vendors' products as part of daily needs.

Strategies for Improving the Welfare of Street Vendors

To ensure the success of the Islamic economy-based ultra-micro empowerment approach, specific strategies are needed to address the needs and challenges of street vendors in Kopelma Darussalam. Here are some strategies that can be implemented.

a. *Optimization of ZISWaf Funds*

ZISWaf funds have great potential to support the economic empowerment of small communities. This strategy can be implemented by:

- Collecting zakat funds from the community around Kopelma Darussalam.
- Allocating productive waqf funds for micro-business financing.
- Providing revolving capital assistance through the qard al-hasan scheme.

With the optimization of ZISWaf funds, street vendors can obtain capital assistance without being burdened by high interest rates or installments.

b. *Development of the Sharia Business Ecosystem*

The sharia business ecosystem needs to be developed comprehensively to support street vendors' activities. This ecosystem includes the provision of proper trading facilities that comply with sharia principles, the existence of a sharia business community to share experiences and business opportunities. Support from Sharia financial institutions in the form of financing and education.

5. Conclusions

Taking into account existing social, economic, and cultural dynamics, this study provides deep insights into empowerment strategies that are not only focused on increasing income, but also on strengthening spiritual values and social solidarity.

1. Context and Challenges Facing Street Vendors in Kopelma Darussalam

Street vendors in the Kopelma Darussalam area face various challenges, such as limited capital, restricted market access, and regulatory uncertainty. In addition, fierce competition and a lack of managerial skills further exacerbate their situation. In this context, the government's role is crucial in creating an ecosystem that supports the sustainability of micro-enterprises, particularly through approaches aligned with local and religious values.

2. Islamic Economy-Based Ultra-Micro Empowerment Approach

Pendekatan pemberdayaan ultra mikro berbasis ekonomi Islam menekankan pada prinsip-prinsip keadilan, keberlanjutan, dan solidaritas sosial. Dalam penelitian ini, ditemukan bahwa penerapan prinsip-prinsip seperti zakat produktif, qardhul hasan, dan musyawarah dapat menjadi instrumen yang efektif untuk memberdayakan pedagang kaki lima. Pendekatan ini tidak hanya membantu mereka secara finansial, tetapi juga memperkuat rasa tanggung jawab sosial dan spiritual.

3. The Role of Government in Empowerment

The government has a strategic role in creating policies that support the empowerment of street vendors. Based on research findings, several steps that the government can take include providing ultra-micro capital: the government can collaborate with sharia-based financial institutions to provide business capital with fair schemes and without usury. Training and mentoring: entrepreneurship training programs based on Islamic economics need to be intensified to enhance the managerial capacity of street vendors. Clear and vendor-friendly regulations need to be implemented to create business stability, and market access facilitation: the government can facilitate market access by providing strategic locations and developing sharia-based digital platforms

4. The Impact of Empowerment on Welfare

The results of the study show that the Islamic economy-based ultra-micro empowerment approach has a significant impact on improving the welfare of street vendors. These impacts include, increased income: with better access to capital, vendors are able to

increase their business capacity, strengthening social solidarity: Islamic economic principles encourage the creation of more harmonious relationships between vendors and the surrounding community, improved spiritual welfare: the integration of religious values into economic activities has a positive impact on the spiritual balance of vendors.

5. Policy Recommendations

Based on the findings of the study, here are some policy recommendations that can be implemented, local governments need to establish special units to manage Islamic economy-based ultra-micro empowerment programs, cooperation with zakat and waqf institutions needs to be enhanced to support small business financing, the provision of sharia-based entrepreneurship training should be an integral part of community empowerment program, the development of supporting infrastructure, such as suitable trading locations and access to digital technology, should be prioritized.

This research underscores the importance of the government's role in creating an inclusive and sustainable empowerment ecosystem for street vendors in Kopelma Darussalam. The Islamic economy-based ultra-micro empowerment approach has proven effective in improving their holistic well-being. With synergy between the government, Islamic financial institutions, and the community, it is hoped that the well-being of street vendors will continue to improve while supporting a more equitable and ethical economic development.

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