

THE ROLE OF SMALL AND MEDIUM ENTERPRISES (UKM) IN IMPROVING EMPLOYEE WELFARE ACCORDING TO A SHARIA ECONOMIC PERSPECTIVE (STUDY ON UKM CV. BAKSO IKAN CAHAYA BAHARI LAMPUNG)

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Abstract

SMEs in Indonesia have an important role in economic development, especially in creating jobs and reducing unemployment. This research examines the role of UKM CV. Bakso Ikan Cahaya Bahari Lampung in improving employee welfare based on a sharia economic perspective. Welfare in Islam includes material and spiritual aspects, which are measured through decent wages, a comfortable working environment, and good relations between employees and management. This study uses a descriptive qualitative research method with semi-structured interviews with SME owners and managers. The research results show that these UKMs provide wages above the minimum wage, housing facilities, prayer rooms and food incentives, thereby helping to meet the basic needs of employees and their families. This UKM also implements a selective recruitment policy and provides a harmonious work environment. However, challenges such as managing employee loans are obstacles to improving welfare. Nevertheless, this UKM's commitment to sharia principles and employee welfare makes it a successful MSME model in providing positive social and economic impacts.

Keywords: SMEs, Employee Welfare, Sharia Economics, Fish Balls

Abstrak

UKM di Indonesia mempunyai peran penting dalam pembangunan ekonomi, khususnya dalam menciptakan lapangan kerja dan mengurangi pengangguran. Penelitian ini mengkaji tentang peran UKM CV. Bakso Ikan Cahaya Bahari Lampung dalam meningkatkan kesejahteraan karyawan berdasarkan perspektif ekonomi syariah. Kesejahteraan dalam Islam mencakup aspek material dan spiritual yang diukur melalui upah yang layak, lingkungan kerja yang nyaman, dan hubungan baik antara karyawan dan manajemen. Penelitian ini menggunakan metode penelitian deskriptif kualitatif dengan wawancara semi terstruktur kepada pemilik dan pengelola UKM. Hasil penelitian menunjukkan bahwa UKM ini memberikan upah di atas upah minimum, fasilitas perumahan, musala, dan insentif makanan sehingga membantu memenuhi kebutuhan dasar karyawan dan keluarganya.

UKM ini juga menerapkan kebijakan rekrutmen selektif dan menyediakan lingkungan kerja yang harmonis. Namun tantangan seperti pengelolaan pinjaman pegawai menjadi kendala dalam meningkatkan kesejahteraan. Meski demikian, komitmen UKM terhadap prinsip syariah dan kesejahteraan karyawan menjadikannya model UMKM yang berhasil memberikan dampak sosial dan ekonomi yang positif.

Kata Kunci: *UKM, Kesejahteraan Karyawan, Ekonomi Syariah, Bakso Ikan*

Introduction

Small and Medium Enterprises (SMEs) have an influence and an important role in the economy in various countries, including Indonesia. SMEs have a significant contribution to the country's economic development, including opening new job opportunities, increasing people's income and as a medium for developing local innovation, so that can reduce the unemployment rate in Indonesia and of course has the most important pillar in Indonesia's economic development. Based on data from the Ministry of Cooperatives and SMEs, the number of MSMEs has currently reached 64.2 million with a contribution to GDP of 61.07% or worth 8,573.89 trillion rupiah. The contribution of MSMEs to the Indonesian economy includes the ability to absorb 97% of the total existing workforce and can collect 60.4% of the total investment. Through support from the government to develop SMEs for the better, Indonesia can encourage inclusive economic growth, reduce social disparities, and improve the welfare of society as a whole. (Haryo Limanseto 2021)

Social welfare is something that needs attention because it is directly related to the quality of life of individuals and society. When prosperity is achieved, people can fulfill their basic needs such as guaranteed health, get access to quality education, and feel safe in carrying out their daily lives. Employee welfare is a condition where employees feel healthy, prosperous and fulfilled in physical, mental and social aspects in the workplace environment. This does not only refer to a decent salary, but also includes a comfortable working environment and good relationships. with coworkers and superiors, as well as support for mental and physical health. Employee welfare needs to be paid attention to by the company, because if employees are prosperous then indirectly employees will be more productive, motivated and active in their work. By creating holistic employee welfare, companies can increase morale team, and achieve organizational goals more

effectively. This is a strategic step in supporting business growth while creating a positive impact on society.

Based on the phenomenon that occurs, many employees in companies and MSMEs complain that the incentives provided cannot fulfill their daily needs, both primary, secondary and even tertiary needs. This is because the expenditure for shopping for daily necessities is greater than the income earned. So that individuals or Employees who work in companies can be said to have a low level of welfare. Therefore, this research was carried out to explore more deeply the role of SMEs in improving the welfare of employees in their businesses.

Based on the background that the researcher stated above, the research formulation in this study is: What are the methods and indicators for SMEs to improve employee welfare in their businesses. Based on the problem formulation and background above, the objectives of this research are: To find out methods and indicators for SMEs in order to improve employee welfare in their businesses.

Theoretical Basis

MSMEs are productive businesses owned by individuals or business entities that meet the criteria as micro-enterprises. As regulated in dalam (Undang-Undang Republik Indonesia Nomor 20 Tahun 2008), according to the definition of MSMEs, the criteria for MSMEs are differentiated individually, including micro businesses, small businesses and medium businesses. In chapter I (General Provisions), Article 1 of the Law, it is stated that micro businesses are productive businesses owned by individuals and/or individual business entities that meet the criteria of having assets of at least Rp. 50,000,000.00 (fifty million rupiah) without including land. and buildings where businesses are located or have annual sales proceeds of at least IDR 300,000,000.00 (three hundred rupiah).

Small businesses are productive economic businesses that stand alone, which are carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or are part, either directly or indirectly, of medium or large businesses that meet the criteria of having net worth from IDR 50,000,000.00 (fifty million rupiah) to at least a maximum of IDR 500,000,000.00 (five hundred million

rupiah) does not include land and buildings for business premises or has annual sales proceeds of more than IDR 300,000,000.00 (three hundred million rupiah) to at least a maximum of IDR 2,500,000,000.00 (two billion five hundred million rupiah).

On the other hand, medium businesses are stand-alone productive economic businesses carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or are part, either directly or indirectly, of micro businesses, small businesses or large businesses that meet the criteria of having assets of more than IDR 500,000,000.00 (five hundred million rupiah) up to at least a maximum of IDR 10,000,000,000.00 (ten billion rupiah) not including land and buildings for business premises or ownership annual sales proceeds of more than IDR 2,500,000,000.00 (two billion five hundred million rupiah) up to at least a maximum of IDR 50,000,000,000.00 (fifty billion rupiah).

Business from an Islamic perspective is not only an economic activity, but is also a form of worship that has spiritual value. By adhering to sharia principles such as halal, honesty and justice, business can be a way to achieve blessings and improve personal and community welfare. The Qur'an and hadith teach that good business is effort that is carried out with sincere intentions and in the right way, so that the results bring benefits to all parties.

Business is a form of worship that is highly valued in Islam. This activity is not only a means to meet life's needs, but is also a way to achieve blessings and provide benefits to other people. In Islam, business has a strong foundation from the Al-Qur'an and hadith that emphasize the importance of working halally, honestly and trustworthy (Aravik, et.al, 2023).

The proposition of the Qur'an which explains about business:

1. Seeking sustenance as worship

Allah SWT says *"It is He who makes the earth easy for you, so walk in all its corners and eat some of His sustenance. And to Him you will (return after being resurrected)"* (QS. Al-Mulk: 15). Verse This teaches that humans are commanded to try to find sustenance on earth while remaining aware that all the results of their efforts are a gift from Allah SWT. (Febriani 2023).

2. Don't stop trying after praying

Allah SWT also says "*When the prayer has been performed, then scatter on the face of the earth; and seek the grace of Allah and remember Allah often so that you will be successful*" (QS. Al-Jumu'ah: 10). This verse explains that Islam does not limit its people only do ritual worship, but also encourage them to work to earn a living in a halal way after fulfilling their obligations to Allah. (Haram n.d.)

3. Prohibition of seeking sustenance through haram means

Allah SWT also says, "*O you who believe, do not devour each other's wealth in a false way, except by means of commerce which is carried out with mutual consent between you.*" (QS. An-Nisa: 29). This verse emphasizes that the business carried out must be free from usury, fraud and all forms of transactions that harm other people. (Ayat n.d.)

Hadith about the importance of business:

a. The virtue of working with your own hands

Rasulullah SAW said: "*There is no better food than food from the work of one's own hands. In fact, Prophet David AS ate from the work of his own hands.*" (HR. Bukhari). This hadith shows that working hard in a halal way is a noble deed that is exemplified by the prophets. (Hadis tentang Makan Hasil Kerja Sendiri — Steemit n.d.)

b. Every Muslim is obliged to try

Rasulullah SAW said: "*Indeed, the best sustenance is from the results of one's own efforts, and a servant who buys goods halally and sells them halally.*" (HR. Ahmad). This hadith explains halal business for business people and the people around them. (Jakarta Islamic Center 2022)

Working to seek sustenance in a halal manner is one form of worship recommended in Islam. The Al-Qur'an and hadith emphasize the importance of efforts carried out in an honest, fair manner and not harming other people. fraud, shows Islam's commitment to justice and blessings. By working hard and avoiding illegal methods, Muslims not only fulfill worldly needs, but also gain the blessings of life and the pleasure of Allah SWT (Aravik, et.al, 2024).

According to the opinion of the scholar Muhammad Abdul Manan (1992), Islamic economics is a social science that studies the economic problems of society which are inspired by Islamic values, namely based on the Al-Quran, As-Sunnah, ijma' and qiyas. In an era that continues to develop the need for Islamic values that need to be realized as a form of effort to achieve the goals of Islamic economics, namely creating an economic system that has principles and foundations of balance, honesty, justice and benefit for people. (Rianto and Arif n.d.)

Welfare in Islam covers all aspects of life, both material and spiritual, and includes human relationships with themselves, with other people, and with Allah SWT.

In the Qur'an the concept of prosperity is often connected with *falah* (happiness or good luck) and *sa'adah* (happiness). As in His words in the Qur'an surah *At-Tawbah* verse 105 "And say, work, then Allah and His Messenger and the believers will see your work, and you will be returned to (Allah) Who Knows the unseen and the real, then He will report to you what you have done. do it. This verse explains the importance of charity (effort and action) in the life of a Muslim. This shows that prosperity, both in this world and in the afterlife, cannot be achieved without hard work and real action. A Muslim must be proactive in living his life, both in worldly affairs (economic, social, health) as well as in matters of worship and pious deeds. (Azizah et al. 2024)

Prosperity according to the scholar Al-Ghazali is the achievement of benefit. Benefit itself is the maintenance of *syara'* (*Maqasid al-Shari'ah*). Humans cannot feel happiness and inner peace, but only after achieving true prosperity for all human beings in the world through fulfilling their needs. spiritual and material needs. To achieve sharia goals so that benefits can be realized, Imam Al-Ghazali describes the sources welfare, namely: the preservation of religion, soul, offspring and property. (Suardi 2021)

In the Big Indonesian Dictionary (KBBI) the definition of welfare comes from the word prosperous, which means safe, secure and prosperous. Welfare can also be interpreted as a condition where people feel peaceful, secure and calm in their lives. In a broader context, welfare is also can be interpreted as where individuals can fulfill their life needs, including health, education, economics and can feel environmental stability, namely that the ecosystem of an environment is in a balanced state, not experiencing

changes that can threaten or harm the sustainability of human life and other living creatures.

Employee welfare has become one of the main issues in the modern world of work. As one of the company's most important assets, employees who feel prosperous will make a greater contribution to achieving organizational goals. Not only does it have an impact on productivity, employee welfare also influences the level of employee retention and loyalty towards company.

Employee welfare is not only related to salary or benefits, but welfare can be measured by the extent to which individuals can fulfill their life needs such as clothing, food and shelter, as well as freedom from physical and mental threats. Employees who feel cared for will be more motivated, focused and capable. face work challenges better. On the other hand, employees who feel stressed or underappreciated tend to experience physical, mental and emotional fatigue, which has a negative impact on the quality of work.

Employee well-being is a long-term investment for the company. By creating a supportive work environment, companies not only help their employees, but also pave the way for sustainable success. Organizations that prioritize employee well-being will become workplaces that are respected and desired by many talents.

Employee welfare facilities are an important element in supporting workforce productivity while creating a decent work environment. Law Number 13 of 2003 provides a legal basis for ensuring employees receive protection and welfare facilities. Based on this law, welfare facilities include occupational safety and health (article 86), social security (article 99), leave and rest time, competency development (article 12), and additional facilities including transportation, rest rooms and recreation programs. (No Title 2003)

Previous Research

Based on research conducted by (Tambuwun, Trang, and Palandeng 2023) it is concluded that SMEs making bricks in Lower Kaayuran Village have a very important role such as helping to improve the family economy, empowering the community and

also opening up employment opportunities for the people of Kaayuran Bawah Village in the future. improving the welfare of employees of the Brick Making UKM in Kaayuran Bawah Village always provides motivation to all employees that the point is to work diligently and enthusiastically to obtain good results. Brick making UKM in Kaayuran Bawah Village is a real example of how small businesses can have a big impact on society. Not only improving economic prosperity, but also empowering local communities and creating jobs. With a spirit of cooperation between employees and management, it is hoped that this SME can continue to develop and provide greater benefits for local communities.

Research methods

This research uses a descriptive qualitative research method. Qualitative research is a research method based on philosophy that is used to research scientific conditions (experiments) where the researcher as an instrument, data collection techniques and qualitative analysis emphasize meaning rather than generalization (Nasution 2023).

This research uses data collection techniques through interviews with Top level Managers (UKM owners) and Middle Level Managers (financial employees). The interview technique is "a meeting of two persons to exchange information and ideas through questions and responses, results in communication and joint construction of learning about a particular topic." An interview is a meeting of two people to exchange information and ideas through questions and answers, so that meaning can be constructed on a particular topic. Esterbeg (2002). The interview technique used is a semi-structured interview, meaning the aim of researchers to find problems more openly, so that resource persons not only provide appropriate answers to the researcher's questions, but resource persons are also asked to convey their opinions and ideas regarding the phenomenon being studied. This research uses samples of primary and secondary data sources. Primary data was obtained directly from the results of data collection through interviews with UKM business owners and managers. Owners and managers who are responsible for UKM operations provide information regarding company policies related to employee welfare, such as salaries, allowances, work facilities and employee training and

development. Secondary data is data obtained from various sources that can support this research include reports and publications such as data obtained from government agencies, SME associations, and academic literature related to employee welfare and the role of SMEs in absorbing labor. These primary and secondary data sources are used entirely to obtain relevant information. comprehensive and in-depth regarding the role of SMEs in improving employee welfare from a sharia economic perspective.

This research was carried out at the UKM CV.Bakso Ikan Cahaya Bahari Lampung. The UKM is located in Linggar Jati Village, Merbau Mataram District, South Lampung Regency. UKM CV.Bakso Ikan Cahaya Bahari Lampung was chosen as the research location because it has a tuna-based business which only exists in Merbau Mataram District and operates in the field of processing tuna fish as the main raw material for making fish balls.

Discussion

UKM CV. Bakso Ikan Cahaya Bahari Lampung is a UKM which operates in the food and culinary sector. The main raw material for making meatballs is tuna which is exported directly from Muara Baru, North Jakarta. This UKM was founded by Hilman Alfarizi in 2011 in the village of Linggar Jati, before founded an SME with the business name CV.Cahaya Bahari Lampung, he collaborated with the Sinar Bahari company after he felt he had enough capital and the owner founded his own company with a recipe for making meatballs different, over time and with an effective marketing strategy the tuna fish balls produced are in great demand by consumers not only in South Lampung but have covered 3 provinces namely Lampung, Bengkulu and Palembang to date and have developed into a branch company which was opened in 2024 in Sukabumi, West Java under the name of a subsidiary company CV. Bakso Ikan Cahaya Bahari Sukabumi with the tag line "Typical Sundanese Meatballs".

This UKM was founded with the motivation of "wanting to help the economy and the welfare of employees' families," said Jana Solihin as (Middle Level Manager) of the company and with the mission of increasing production output so that it can further increase employee income and welfare. Based on research conducted by the author, this

UKM is CV.Bakso Ikan Cahaya Bahari Lampung pays great attention to the welfare of its workforce. The wages given to employees range from IDR 3,000,0000 to IDR 5,000,000 per month, a figure that exceeds South Lampung's standard UMR is Rp. 2,889,193,- (Gt et al. 2024). The workforce structure in this UKM consists of.

1. 7 production personnel, whose job is to produce the company's main products
2. 2 packers, whose job is to pack the product neatly and safely
3. 6 people distribution team, whose job is to distribute products to various regions.
4. 5 billing team whose task is to manage payments from business partners and customers.
5. 350 marketing personnel or traveling traders, whose job is to reach consumers directly

With the wages provided, the employees' welfare indirectly increases because the employees who work for this company previously worked elsewhere but the wages they received were not enough to meet their family's living needs. Apart from that, there were also employees who had not worked, so new job opportunities were opened. This is able to change the lives and economy of families and is in accordance with the role of MSMEs in Indonesia, namely reducing the level of unemployment and having a significant contribution in developing the Indonesian economy.

Employee Recruitment System

Recruitment is the process of searching for and attracting job applicants with the motivation, abilities, skills and knowledge needed to overcome deficiencies identified in personnel planning (Simamora, 2015; 212). UKM CV.Bakso Ikan Cahaya Bahari Lampung in looking for workers according to the human resources manager Mr. Jana Sholihin has taken several steps, including providing information about job vacancies via social media, namely Facebook, and also through providing information directly, especially conveying it to your family and company area, whoever wants it. work. This mechanism is implemented because the goal of the UKM owner is to improve the welfare of his family, relatives and the company environment. The criteria for UKM in recruiting employees are as follows :

1. Production employees

Production department employees have an important role in production activities because they have an influence on the smooth running and maintaining the quality of the products produced so that they still meet good standards and quality. In this recruitment the company needs employees who have the ability to work with a team, discipline and punctuality, initiative and have a sense of responsibility.

2. Packaging department employees

Employees in the packaging department have the responsibility to package the product so that it is safe, neat and meets company standards before the product is distributed to the marketing team or traveling salesmen. In this recruitment, the company needs workers who have accuracy in calculating because before the meatballs are put into plastic bags, the meatballs must be calculated with the specified measurements, namely 150 small meatballs and 100 large meatballs in one plastic bag, then workers are required to work quickly because the meatballs that have been printed must be immediately put into plastic bags.

3. Distribution employees

Distribution employees have the duty and responsibility to distribute goods from factories to traders and ensure that the meatballs sent reach their destination safely, on time and according to procedures. In this recruitment, the company requires workers who have the skills to drive a car and have a driving license. along with other letters.

4. Marketing employees

Marketing employees are the spearhead in the company's success in achieving its sales targets. Therefore, the company needs employees who have good communication skills with customers, are diligent, thorough and maintain the cleanliness of sales facilities and transportation. This is an indicator in recruitment because it is a point important in customer assessment of UKM CV. Bakso Ikan Cahaya Bahari Lampung

Compensation provided by the company for the welfare of employees

1. Providing Wages to Employees

Wages are a form of service compensation given by the company to employees, namely as a form of appreciation and reciprocal relationship between the company and employees for what they have done. Welfare can be measured by whether or not the wages given to employees are appropriate because with the wages given, employees can meet their living needs. especially primary needs such as getting nutritious food, maintained health and quality education. The mechanisms or schemes and compensation given to employees are as follows:

Table 1.1**Details of Wages for UKM CV. Bakso Ikan Cahaya Bahari Lampung employees
Year 2024**

No	Employee	Wages/Person/Month	Information
1	Production Department	Rp.5.600.000	The contract system pays Rp. 7,000,000 Every week divided by 5 people = Rp. 1,400,000
2	Packaging Department	Rp.3.000.000	There are 2 employees working
3	Distribution Department	Rp.4.000.000	There are 6 employees working
4	Billing Section	Rp.4.000.000	There are 5 employees working
5	Marketing department	Rp.3.000.000	The wages earned are based on how many meatballs are sold, in a day the average trader is able to sell 4 plastic

			bags containing 1,200 meatballs with an estimated average profit of IDR 100,000
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Source: UKM data CV. Bakso Ikan Cahaya Bahari Lampung

Based on the data above regarding the details of wages given to employees, UKM CV. Bakso Ikan Cahaya Bahari Lampung has provided decent wages and is able to meet the living needs of employees and their families

2. Facilities provided to improve employee welfare

Welfare is the main factor that contributes to the productivity and success of a company. UKM CV. Bakso Ikan Cahaya Bahari Lampung has taken strategic steps in providing facilities to support the welfare of its employees.

a. Providing housing

Housing is a basic human need to take shelter and live daily life, especially for employees who work far from home. The company provides housing facilities in the form of a mess located around the company area. This facility is intended for production, packaging, driver and construction employees. collectors without being charged rent. This step was taken to ensure employees can live in a safe place and close to the workplace.

Apart from supporting the activities of marketing personnel spread across three provinces (Lampung, Bengkulu and Palembang), the company also provides allowances in the form of boarding fees and free transportation. This facility not only eases the burden on employees but also ensures that they can work more focused and efficiently.

b. Prayer room facilities

As a form of attention to the spiritual needs of employees, the company also provides comfortable and clean prayer room facilities. This prayer room is a place of worship that is easily accessible to all employees, enabling them to carry out their religious obligations without time or distance constraints. The existence of the prayer

room reflects the company's commitment to maintaining balance. between the worldly and spiritual aspects of employees.

3. Incentive for food needs

In an effort to improve employee welfare, companies have an important role in providing various forms of incentives, one of which is meal incentives. These incentives aim to meet employees' energy needs while carrying out their duties and responsibilities at work. By providing meal incentives, companies not only supports productivity, but also creates a healthy and comfortable work environment.

Meal incentives are provided directly by the company through the provision of catering services that are ready to serve food three times a day. With this facility, employees can allocate their time more efficiently without having to worry about meeting their daily food needs. This facility also helps them get sufficient nutritional intake to support their optimal performance.

This step shows the company's attention to employee welfare as one of the organization's most important assets. According to research (Astuti 2012), incentives provided directly, such as food facilities, have been proven to increase employee motivation and productivity. Providing fair and consistent incentives also creates a positive work atmosphere, thereby supporting loyalty and work morale.

Work Environment As A Measure Of Well-Being

The work environment is an important factor in determining employee comfort and productivity. Good relationships between fellow employees and with company leaders can create a conducive work atmosphere and support employee welfare. Harmonious attitudes and effective communication are the keys to success in creating a healthy work environment.

In an ideal work environment, each individual feels spiritually calm. This means that they can work without excessive pressure, both from colleagues and superiors. This condition will help employees reach their maximum potential in carrying out their assigned tasks.

Based on an interview with one of the SME company managers, it is known that since the establishment of the business, no major problems have occurred. However, occasionally there are misunderstandings between co-workers, which are generally caused by a lack of unity in carrying out the assigned responsibilities. This is not the case. a significant problem, because management is always ready to provide constructive warnings, advice and direction. With this approach, employees can return to carrying out their work well.

The importance of effective communication in the work environment is the main solution in overcoming obstacles like this. By building open communication, companies can ensure that every employee feels heard and appreciated, thereby creating harmony in the workplace.

This research is in line with research conducted by (Nurhasanah 2024) which concluded that a healthy work environment has a positive and significant effect on the performance of employees of PT. Inti Dufree Propertindo in Denpasar. With a healthy work environment, employee welfare can increase, both in terms of physically and psychologically. This has a positive impact not only for individuals but also for the company as a whole, because healthy and happy employees tend to work more productively, creatively and committed.

Obstacles In Efforts to Improve Employee Welfare

In running a business, companies often face various challenges, especially in efforts to improve the welfare of employees. These obstacles cannot be avoided, but can still be overcome with various effective solutions. One of the main obstacles faced by companies is the problem of employee debt.

Employees, in meeting their living needs, sometimes need additional assistance in the form of loans from the company. Companies usually have good intentions to help through loan assistance programs for employees. However, problems often arise when some employees do not have good intentions to return the loan money. In fact, there are cases where employees choose to leave the company without completing their obligations.

A situation like this is a serious challenge for companies, both from a financial and moral perspective. Companies must maintain a balance between helping employees in need and ensuring the continuity of company operations. Therefore, it is important for companies to implement clear loan policies, including terms and strict provisions. This can help reduce the risk of violations by employees while still providing benefits to those who really need them.

Conclusion

UKM CV. Bakso Ikan Cahaya Bahari Lampung is a clear example of a small and medium enterprise that successfully combines social and economic missions. Founded in 2011 by Hilman Alfarizi, this business has grown from a local scale to a business covering three provinces, even opening a new branch in Sukabumi in 2024. This success cannot be separated from the quality of its superior product, namely tuna fish balls, as well as its marketing strategy. effective.

The company's main motivation is to help improve the welfare of employee families and the surrounding community. This is realized through the provision of wages that exceed the minimum wage standard, various supporting facilities such as free housing, boarding fees, catering services, and places of worship. With an average employee wage ranging from IDR 4 million to IDR 5 million, this company makes a real contribution to improving the standard of living of its workforce.

In the management system, this SME shows good management capabilities with a clear division of work tasks, from production to marketing. The recruitment process is carried out selectively by considering abilities, responsibilities and work skills. This ensures that every employee is able to support productivity and quality of products produced.

The main obstacle faced is the management of the employee loan program which sometimes does not run smoothly. However, the company has implemented policies to reduce this risk without compromising the goal of helping employees in need. In addition, a harmonious work environment and good communication support help create a conducive work atmosphere and support productivity.

Overall, UKM CV.Bakso Ikan Cahaya Bahari Lampung is a successful model for MSMEs that not only creates economic value, but also provides positive social impacts. With attention to employee welfare, contribution to reducing unemployment, and commitment to local economic development, this SME has proven that small businesses can be an important pillar in Indonesia's economic growth. This success shows the great potential of MSMEs in creating significant change if managed well and oriented towards shared prosperity.

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