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The Power of Zakat in Contemporary Development: How Islamic Philanthropy Alleviates the Economic Impact of Toll Road Projects on MSMEs

Abstract: This research examines the impact of toll road construction on Micro, Small, and Medium Enterprises (MSMEs) using Creative Destruction theory and contemporary Islamic philanthropy. The construction of toll roads, although accelerating distribution and accessibility, has had a significant negative impact on MSMEs in various regions. This study explores how MSMEs, particularly in North Sumatra, Pekalongan, and Brebes, are experiencing a decline in income due to reduced vehicle traffic. In addition, this article highlights the role of *zakat*, *infaq*, and *sadaqah* as mechanisms to increase the resilience of MSMEs. This research uses a qualitative approach with observation methods, in-depth interviews, and a literature review, showing that Islamic philanthropy can support the adaptation and sustainability of MSMEs amidst infrastructure changes. The research results show that the negative impact of toll road construction is significant, especially for MSMEs that depend on vehicle traffic, such as dodol in Serdang Bedagai, batik in Pekalongan, and restaurants in Brebes. The turnover decline reached 70-80% in some regions. Many MSMEs were also forced to lay off their employees due to decreased income. However, this study also found that Islamic philanthropic practices such as *zakat*, *infaq*, and *sadaqah* play an important role in increasing the resilience of MSMEs. MSME players who regularly carry out *zakat*, *infaq*, and *sadaqah* can show better adaptation, including product diversification and transition to online business models. Thus, Islamic philanthropy provides short-term assistance and supports long-term positive economic changes for MSMEs.

Keywords: Contemporary Islamic Philanthropy, Economic Resilience, MSMEs, Toll Road Construction; Zakat.

INTRODUCTION

The development of toll road infrastructure is an important means of supporting the community's economy. Good infrastructure will facilitate distribution channels, speed access, and shorten travel distances. This is one of the reasons why the government is trying to improve the quality and quantity of toll roads. Based on the Ministry of Public Works data in 2015 - 2018, the government has built 616 km of the Trans Java Toll Road connecting Merak to Banyuwangi and 87.45 km of the Trans Sumatra toll road. There are different views about the impact of toll road construction on the economy, especially for MSMEs. Using panel data from 100 countries spanning 1960-2000, Calderon finds that the stock of infrastructure assets positively influences economic growth, and income inequality decreases as the quantity and quality of infrastructure ¹increases. Calderon also found that the elasticity of GDP (Gross Domestic Product) towards infrastructure was between 0.07 and 0.1. This means that a 1 (one) percent increase in infrastructure availability will increase GDP growth by 7% - 10%.

Theoretically, toll road construction will improve the quality and accessibility of the community's economy. For example, Nailatalmuna discovered that overall investment in the Semarang-Solo toll road had a significant positive effect on agricultural and industrial sector activities in the areas of Central Java Province that it traversed. This is shown by a 1% increase in toll road investment, which causes an increase in GDP in the industrial sector by 0.29 % and 0.16% in the agricultural sector.² Septian found that the construction of toll roads increased regional taxes, but in terms of benefits, more were enjoyed by areas that were movement destinations. In contrast, areas that were not movement destinations tended to benefit less from the decline in economic activity after the toll road operation.³

¹ César Calderón and Luis Servén, "Infrastructure and Growth," in *The New Palgrave Dictionary of Economics* (London: Palgrave Macmillan UK, 2014), 1-9, https://doi.org/10.1057/978-1-349-95121-5_2885-1.

² Fahmi Salam Ahmad, "The Impact of the Construction of the Trans Java Toll Road on Economic Growth in Central Java," *Journal of Economics and Development Policy* 11, no. 1 (July 30, 2022): 1-18, <https://doi.org/10.29244/jekp.11.1.2022.1-18>.

³ Septian Andi Prasetyo and Ahmad Djunaedi, "Changes In Regional Development Before and After Toll Road Construction," *Sukowati Research and Development Journal: Research and Development Media* 3, no. 1 (November 15, 2019): 14, <https://doi.org/10.32630/sukowati.v3i1.98>.

However, in some areas, the construction of toll roads is considered to cause a decline in MSME income. For example, the Pantura toll road affects the income of MSMEs in Brebes because it is not passed by vehicles using the toll road, so the red onions and salted eggs that MSMEs usually sell do not sell.⁴ The same thing was also found in Pekalongan, where the construction of toll roads caused 70% of restaurants to close, 30% of businesses experienced a drastic decline, 70% of gas station turnover fell, and sales of Pekalongan batik decreased by 70%. The ⁵same thing also happened in North Sumatra. Dodol MSMEs in the Bengkel Perbaungan Village area complained that there were so few buyers that 30 of the 80 dodol MSMEs went bankrupt.⁶

In economic studies, the term *creative destruction is known*, and it generally describes the need for innovation and creativity among entrepreneurs when facing a depressed economy. Khan (2015) tried to connect this theory with his writing entitled Schumpeter, Entrepreneurship, and Creative Destruction and found that the destruction of business, wealth, products, and careers is the price of progress. This is what Joseph Schumpeter described as "Creative Destruction." Economic developments during the two World Wars, the Great Depression, and the beginning of the Cold War demonstrated rapid change. Change after change must be made to adapt to an ever-changing environment.⁷ With this concept, infrastructure development claimed to weaken MSMEs will give rise to MSME innovation, for example, changing conventional sales patterns to online sales, launching new products, and new production technologies.

⁴ Erni Unggul Sedyatami, Bahri Kamal, and Ghea Dwi Rahmadiane, "Impact of Brexit Toll Road Construction on Livelihood Conditions and Income of Salted Egg MSMEs," *Monex Journal Research Accounting Tegal Polytechnic* 7, no. 2 (June 30, 2018), <https://doi.org/10.30591/monex.v7i2.932>.

⁵ Victorianus Aries Siswanto, Tri Pudji Wahjuningsih, and Murtini Murtini, "The Impact of Toll Road Construction on Social, Economic and Environmental Factors in Batik and Hospitality Businesses in Pekalongan City," *Pekalongan City Research and Development Journal* 17 (2019): 83-92, <https://doi.org/10.54911/litbang.v17i0.110>.

⁶ Hendra Andy Mulia Panjaitan, Sri Mulatsih, and Wiwiek Rindayati, "Analysis of the Impact of Infrastructure Development on Inclusive Economic Growth in North Sumatra Province," *Journal of Economics and Development Policy* 8, no. 1 (2020): 43-61, <https://doi.org/10.29244/jekp.v8i1.29898>.

⁷ Iqbal M. Khan, "Schumpeter, Entrepreneurship, and Creative Destruction," *SSRN Electronic Journal*, 2015, <https://doi.org/10.2139/ssrn.2558433>.

However, in reality, many MSMEs are still surviving even though the construction of toll roads has inevitably affected the existence of MSMEs, making them weak and in danger of being destroyed. Moreover, MSME actors among Muslims have the belief that *Zakat*, Islamic Philanthropy is *infaq sadaqah*, is believed to be one potential solution in dealing with business decline and their problems. This belief in Islamic philanthropy should be able to build resilience, adaptation, and sustainability of their MSMEs.

Much research on *zakat*, *infaq*, and *sadaqah* focuses on economic changes for *zakat* recipients. Research conducted by Dr. Musa Kasihi found that *zakat* recipients experienced a significant increase in welfare within five years. In interviews with several *zakat* recipients, they reported increased income and ability to finance basic needs such as education and health. This research shows that *zakat* provides short-term assistance and supports long-term economic change for recipients.⁸

Additionally, Andrian M Irham and M. Hannase's research supports these findings. The study revealed that *zakat* recipients from various *zakat* institutions in Indonesia showed significant increases in income, access to education, and improved living conditions.⁹ *Zakat* not only improves the economic conditions of recipients but also promotes social inclusion. By receiving *zakat*, many individuals feel more valued and motivated to participate actively in their communities.¹⁰

This paper is slightly different from those studies. The paper will reveal the courage of MSME business actors to eliminate the negative impact of the construction of the cross-Sumatra toll road, which was exacerbated by the impact of the Covid-19 pandemic, trying to survive with creative destruction by paying *zakat*, *infaq*, and *sadaqah* regularly and continuously. This study examines the influence or role of *Zakat*, *infaq*, and *sadaqah* in overcoming the impact of toll road construction on MSMEs as givers and recipients of

⁸ "دور الزكاة في تحقيق التنمية الاقتصادية والاجتماعية" موسي كاسحي, مج 6 لة الشريعة والاقتصاد, no. 1 (June 29, 2017): 214-39, <https://doi.org/10.37138/jceco.v6i1.262>.

⁹ Andrian Mohammad Irham Rasyid and Mulawarman Hannase, "The Impact of *Zakat* on National Social and Economic Welfare," *Journal of Social Science* 1, no. 9 (September 15, 2021): 957-67, <https://doi.org/10.36418/sosains.v1i9.193>.

¹⁰ Sitti Faoziyah, "Social Inclusion from an Islamic Perspective: Improving Social Welfare for All," *Acceleration: National Scientific Journal* 5, no. 1 (April 5, 2023): 47-56, <https://doi.org/10.54783/jin.v5i1.677>.

Zakat, infaq, and sadaqah. Does the construction of toll roads stimulate MSMEs to be more creative, innovative, and compliant with their *zakat, infaq, and sadaqah* practices? What are the differences before and after they carry out *zakat, infaq, and sadaqah* for the existence of their MSMEs?

It is hoped that this study can provide the development of discourse that Islamic philanthropy has been proven to influence the lives of Muslim communities, especially in this case, MSMEs. This study can also reinforce MSME actors' confidence and strength in maintaining their belief that *Zakat, infaq, and Sadaqah* have given them resilience and adaptation to changes in technology and transportation.

METHOD

This research uses qualitative methods that examine a research problem according to its nature. The qualitative research intended in this research is a research process to uncover an economic phenomenon and problems faced by MSME entrepreneurs in the form of economic behavior, perceptions, motivation, or other economic actions. In general, this qualitative research will use the economic environment of MSME entrepreneurs as a data source. The economic events and activities experienced by MSME entrepreneurs are the main subjects of this research. The data sources for this qualitative research are oral and written expressions that researchers from MSME entrepreneurs have examined in detail so that the meaning implicit in the behavior can be captured. In this research, the truth is dynamic and is discovered through studying MSME entrepreneurs through the researcher's interaction with the economic and social situation.

This research uses primary data from observation, in-depth interviews, and a literature review. The research subjects were MSME entrepreneurs who were used as samples. MSME entrepreneurs were selected by *sampling*, namely, MSME entrepreneurs located in MSME centers affected by infrastructure development, namely Dodol MSMEs in Serdang Regency. Bedagai, Pekalongan Batik MSMEs and Restaurants in Batang, Brebes Salted Egg MSMEs, and Trusmi Batik MSMEs in Cirebon. The method used in processing

research data is a qualitative descriptive method. The procedure includes a description or orientation stage, a reduction stage, and a selection stage.

RESULTS AND DISCUSSION

Impact of Toll Road Construction on MSMEs

1. The Impact of Toll Roads on Dodol MSMEs in Perbaungan

The dodol business in Serdang Bedagai is a business that developed in the 1980s and was introduced by Mr. Saleh from Langkat. Pak Saleh *introduced dodol and invited the residents of Bengkel Serdang Bedagai Village to produce and sell dodol in groups at their homes. At that time, the taste of dodol was still the original brown sugar flavor, but then it was innovated into various flavors, such as durian flavor and pandan flavor.* This business then developed and became a feature of Bengkel Village. During its heyday, from 2006-2014, residents felt extraordinary profits from this business. Thus achieving an income of 50 to 100 million per week. The dodol business then experienced a decline around 2016 after the Medan-Tebing Tinggi toll road became operational. *Before the toll road, there are 120 shops. In 2020, there were only around 59, and now, in 2021, there are only 50 shops left; and sometimes they close, sometimes they do not. Before the toll road, one day's production could be more than five cauldrons; now, even one cauldron a week is not certain. Production decreased to 70 percent of turnover, around 100 thousand per week.*

The impact of the construction of the Medan-Tebing Tinggi toll road tends to be negative, as stated by Riski Arif Sinaga:

" I sell dodol under the shop name 'Dodol Pak Iwan.' After tolls and the pandemic, it experienced a drastic decline. Previously, you could take hundreds of packs, but now you only take 10 - 30 packs of products; the important thing is to fill the display case and have them..."

The same thing was also expressed by Rita M, owner of Dodol Sejahtera, " *Before the toll road and pandemic, our turnover reached a minimum of 1-5 million per day. However, after the toll road (Medan-Tebing, Pen) and the pandemic, almost 70 - 80 percent of the turnover was lost. The toll problem and the pandemic have impacted our business.*" Another impact felt is the shift

in business focus of MSME players, from dodol to other businesses that are survival in nature. However, the impact felt by MSMEs is not purely due to toll road construction.

"The impact of the toll road is only around 30-40 percent. However, dodol entrepreneurs forgot to prepare for the toll road construction project during their heyday, even though they had been informed about it in the 2000s. Entrepreneurs lack self-introspection during the glory phase... For the past 10 years, business permits have been helped, they have been helped. Often, artisans feel strong on their own and forget about the phases that can decline, so they forget to develop businesses outside themselves because they have egos during the glory days of the Workshop Market. Forget the craftsmen to manage and create project files like Dodol Garut like building a big factory..."

The source also revealed that the beginning of the setback was unhealthy competition from MSME players: "... in this period competition also emerged, business monopolies emerged and there were those who created their dodol bases. "This dodol base collaborates with KUPJ and rental transport cars so they can stop by their dodol base." Based on the sources above, it can be seen that initially, the decline of the dodol business in Serdang Bedagai was due to the emergence of a kind of capitalization by MSMEs who had capital and large land areas. However, it grew after the construction of the toll road, which caused significant changes in the income of MSMEs in the Bengkel area. If before the construction of the toll road, the income of MSMEs in the workshop area reached a minimum of 1,000,000 to 5,000,000 million per day, then after the construction of the toll road and the pandemic almost 70 – 80% of the turnover was lost, which then also affected the operations of the shops. The shop is in the workshop market, where before the construction of the toll road, 120 shops were operating, but in 2020, only around 59 shops were operating, and now, in 2021, there are only 50 shops left; sometimes these shops are closed, and sometimes they are not.

2. The impact of the toll road on Pekalongan Batik MSMEs and restaurants in Batang Regency

Pekalongan City is one of the areas that passes through the Trans Java toll road, which is connected to surrounding districts/cities such as Brebes, Tegal, Pemasang, Batang, and Semarang. Pekalongan City has access to a toll exit in the border area between Pekalongan City and Batang Regency, where the toll exit has direct access to the Sentono batik wholesale market. Toll users who exit the Pekalongan City gate will immediately be able to see the location of the wholesale market, which is the largest batik wholesale market

in Pekalongan City. The Pekalongan City Government hopes that the construction of the toll exit will help facilitate access to the Sentono wholesale market so that batik traders from outside the city who want to shop in Pekalongan will find it quicker and easier. However, a growing phenomenon among batik traders in the Sentono wholesale market states that the toll road construction caused their sales turnover to decrease quite a lot.

Apart from Sentono, people in the Al-Fairuz Mosque area also carry out batik sales. This mosque is before the toll road and is very busy with tourists who stop by it to worship and rest. This mosque has several kiosks for MSMEs at affordable prices and also has a resting place for visitors or travelers. It can be said that this mosque is a *rest area* for travelers, whether they want to make a pilgrimage or go on a religious tour.

“ First time opening a business with an initial capital of 30 million. The business name is Batik Arrahman, and it was founded in 2015. Previously, my father opened it, but now I can continue it. Initially, as an employee, I finally opened a business because it was busy here. The initial number of traders was around 35 traders. At my kiosk, there are two employees. The reason for opening a business is to meet daily needs. There are no other businesses, ma'am. Husband and wife working together. The first step was to invest more than 30 million in product variants. One series of batik, many. The uniqueness of batik negligee.”

This business is quite promising and provides huge profits. This is because before the existence of the toll road, the al-Fairuz Mosque not only functioned as a place of worship but also as a *rest area* for travelers who wanted to make a pilgrimage, both local and domestic tourists. This mosque built several shops and accommodations, which were then rented out. So many traders have opened businesses in this mosque area because many visitors come to the mosque hoping for high sales.

"You do not have to have a monthly turnover, a minimum of 50 million; that is a normal day. If it is a pilgrimage, it could cost hundreds of millions for a maximum profit of around 25%. If it is 50 million, we get 12.5 million, but it is still dirty, without electricity, employees, transportation, etc. "Knowledge is a bit difficult, especially with this ppkm."

Before the toll, the turnover received by traders selling in the al-Fairuz mosque area was high. However, this turnover is due to the existence of tolls because this mosque is rarely passed by buses or passing vehicles. So many passengers or pilgrims no longer stop by this mosque. This has resulted in a decrease in the number of tourists stopping by this mosque. This causes the sales turnover of traders to decrease drastically. The impact of PPKM is another factor that has reduced the turnover of traders at the al-Fairuz Mosque.

"We are in business because, at the mosque, we only wait for visitors. The first is shopping on purpose, and the second is visiting our mosque. Previously, it could be open 24 hours a day, morning, dawn, afternoon and evening shifts. That night until Isha. After the toll road, it never arrived until evening. Because for days, there were no buyers. Until now, there has been no role for the government, even during this pandemic, when PPKM often even ordered Satpol PP to close. The number of traders has decreased drastically; previously, we worked in 3 shifts, and on toll roads, only two shifts; the pandemic means one shift, sometimes the shop opens, and sometimes it closes; it does not open every day. "Frequently, friends used to be in sales because it was busy, but now they are not there anymore. Salespeople sell snacks, and they return to the old way again."

This decrease in turnover also impacts traders' ability in the mosque area to finance employee salaries. Where initially, before there were tolls, traders in the mosque area had a high turnover and were able to pay kiosk rentals, employee salaries, and so on, but now, since the tolls have been added to the PPKM, many traders are no longer able to pay salaries. Even for operational costs such as electricity, water, and others, these traders must use their savings to pay for them. So many of these traders laid off their employees and reduced them due to high costs while their turnover was small.

Based on the sources above, it can be seen that Pekalongan Batik sellers experienced a decline in income and employees at the al-Fairuz Mosque, Batang Regency. This decrease was mainly due to the reduced number of buses and vehicles passing through the al-Fairuz Mosque, which previously served as a rest area for people passing through Batang. Restaurant entrepreneurs around the Pantura crossing road also felt the existence of tolls that resulted in decreased income. Before there was a toll road, the restaurant businesses around the Pantura area were busy with visitors because they were places to eat for travelers. So, this restaurant business gets a fairly high turnover, especially during holidays. However, since the introduction of the toll road, the turnover of this restaurant business has decreased. The impact of the toll road resulted in many restaurant businesses closing. Several restaurants have survived because they collaborate with several bus companies. So, with this collaboration, the buses will stop at this restaurant. Respondents stated:

"In the past many years, before there was a toll road, sir, the Pantura was always full before Eid, especially the homecoming traffic; there were many tourist buses or public buses that used to fill our restaurants, sir. Furthermore, our biggest income was during the homecoming flow. Then, it is followed by the return flow; the sequence is like that only if the return flow lasts longer, so it is not as busy as the homecoming flow. Since the existence of this toll road,

the routes from Jakarta, Wonogiri, Solo, and so on have become shorter, so they automatically use the toll road more. So we can only take buses that have a work contract with us. The rest is no longer possible. Furthermore, it is not just us who feel it. Almost all restaurants that serve public buses around the Gringsing sub-district (Batang Regency) experience the same thing: every time Eid, there is nothing more to look forward to. "Unless we have contracted buses and the number is significant, it is likely that this will have an impact ."

Many restaurant MSMEs feel the inability to utilize this toll road is problematic. Many restaurants have been unable to survive and have closed due to a drastic decrease in turnover caused by buses no longer passing by these establishments. According to food stall MSMEs, the decline reached 25%. This decreasing turnover has forced restaurant MSMEs to innovate to cover their business operational costs.

3. Impact of Toll Roads on Brebes Salted Egg MSMEs

One of the places or areas that the construction of the Brebes toll road will pass through is Brebes District and Jatibarang District. The two villages experienced land acquisition in parts of the land adjacent to the Brebes toll road. The land affected by the acquisition consists of houses and also garden land. The livelihoods of those around the Brebes toll road area are food traders, grocery stores, farmers, and so on who are located in front of the house and as workers, and the livelihood of some other people is farming at the back of the village. Several livelihood areas are the exit access for users of the Brebes toll road, so the road is widened by freeing up land or buildings adjacent to the Pantura route. As a result, people whose houses are affected by building land acquisition can cause problems in the village, such as changes in livelihoods for people whose livelihood is as traders at home.

The construction of the Pejagan-East Brebes toll road has had both positive and negative impacts on Brebes Regency. The positive impacts received include the shorter journey to Jakarta because the Pejagan-East Brebes toll road is connected to the Kanci, Palimanan, and Cipali toll roads. However, it turns out that this impacts MSMEs around Brebes. Many Brebes MSMEs famous for their salted eggs have closed their businesses and gone out of business due to reduced turnover due to many vehicles no longer plying along Brebes roads and choosing toll roads. Following are the respondents' responses:

" In the past, when people from Jakarta, Bogor, or Bandung, office gentlemen who wanted to retire often wanted to know how to make eggs, this was how they continued in a group of buses here. Today, I wanted to come here, so I got ready. Yes, like that, when they come, they will leave souvenirs. It used to be like that; now it is no longer."

One of the negative impacts received by Brebes Regency, especially for Micro, Small, and Medium Enterprises (MSMEs), is the decline in sales turnover of superior regional products, such as salted eggs. Many salted egg MSMEs have gone bankrupt, resulting in business actors doing many things to survive. One of them is collaborating in toll road rest areas. However, this only applies to MSMEs who have large capital. For small salted egg MSMEs, more and more bankruptcies were added to the pandemic, which made these MSMEs even sell their shops. The salted egg MSMEs that survive also have other businesses besides salted eggs that enable them to survive. Respondent said

"...previously to the east, East Brebes was busy selling eggs to Tegal. However, over time, they slowly closed... after the toll road was able to continue, if you first reached the eastern boundary, the exit would be busy with people selling eggs on the east side. "But after they reached East Java and Semarang, they slowly and surely closed there."

The decline in turnover was also not small, forcing salted egg sellers to close their businesses. The reduction in salted egg turnover is around 90 percent. The decline in the turnover of Brebes Regency's superior products is due to toll roads being considered faster and free of obstacles, so they have become an alternative for private vehicle users.

4. The impact of toll roads on MSMEs in Cirebon

Before the operation of the toll road along the Cirebon Pantura corridor, it was dominated by entrepreneurs selling typical Cirebon souvenirs (batik), restaurants, hotels, and shopping centers. After the toll road operation, there was a change in land use along the Pantura route corridor in Cirebon City. After the toll road operation, the Cirebon urban Pantura route corridor experienced an increase in economic activity. From the results of interviews with business actors, it is known that the increase in turnover for Cirebon batik sales businesses is 100%, restaurants are 30%, and hotels in Cirebon continue to experience an increase in the number of visits both on weekdays and at weekends, both for tourism, business and business purposes.

In general, the impact of tolls on Batik Trusmi MSMEs is quite positive and significantly affects the income of batik artisans, as stated by Fatur Batik MSMEs, especially before the pandemic. Many MSMEs have high turnover because of the large number of visits to the Batik Trusmi area. However, turnover decreased due to the pandemic. " *We do not know about turnover. It is just that the guests are not bad, ma'am, especially on Saturdays and Sundays; before the pandemic, it was like this: it was busy.* " The same thing was stated by MSME Batik Fresa, Mrs. Sandra;

"When it comes to toll roads, it increases, but when it comes to toll roads, because it is official, it is quite influential, right...Because of the access to the road he won and because he pressured lots of people to go there, it is the same as this: strategic. Don't you know that he also took the batik from the suppliers who came? So today's people need good road access, especially spacious parking, and a complete display of goods, that is what people are doing now. "Even the big ones are so busy selling online, and they are doing it because they are online too."

The increase in economic activity influenced by the increasing number of visits to Cirebon impacts changes in land use from residential and empty land to trade functions. BPS data shows that before the Trans Java toll road was connected in 2014, there were 135 restaurants and 55 hotels (BPS, 2014), whereas after the toll road was connected in 2017, there was an increase where there were 147 restaurants and 30 hotels.

Economic Impact, MSME Innovation and Creative Destruction

In general, the main impact felt by MSMEs is reduced income. Specifically, the reduction in income reaches 70-80% of monthly income. The reduced market share is a consequence of toll road construction, which has diverted traffic from the affected businesses, limiting their customer base and revenue opportunities. This happens because many private cars choose to use the toll road, which is more effective and efficient in terms of time, so income tends to decrease and causes the productivity of MSMEs in workshops, salted egg artisans in Brebes, and restaurants in Batang to decline drastically. This causes restaurants and dodol businesses to be forced to reduce the number of workers by up to 50%. Apart from reducing, MSMEs also choose to close. The findings of this research strengthen Siswanto's findings, where based on the results of interviews and open questions with batik owners and hotel owners/managers in Pekalongan City, in general, they think

that the construction of toll roads has a negative impact because there is a decrease in income.¹¹

The findings of this research are also the same as those of Lampung, where many restaurants closed because there were no longer buses between provinces. In other restaurants, such as RM Tiga Saudara, which has three branches, only one survives and can pay employee salaries, while the other two locations continue to open their businesses even though they are losing money. Meanwhile, the two Simpang Raya Restaurants are closed, RM Taniran and Palapan Dua are also closed. RM Day and Night is no longer operational 24 hours. The impact of the closure of restaurants along the Sumatra highway is that many employees are laid off, decreasing purchasing power, children's education, and health, and worsening social relations in families and communities.¹²

Another impact is the change in livelihoods, especially for Serdang Bedagai MSMEs. This was also found in several Batik MSMEs in Cirebon, previously artisans who became batik sellers. Meanwhile, in the Pekalongan area, there were no changes in professions. This is in line with Sari's findings, which show the influence of the construction of the Surabaya-Mojokerto toll road on residents affected by the construction of the Surabaya-Mojokerto toll road in Kec. Wringinanom, Kec. Kedamean and Kec. Driyorejo, seen from the livelihoods before and after the construction of the toll road, shows no significant influence on the main livelihoods or side livelihoods of the people of Wringinanom District, Kec. Kedamean and Kec. Driyorejo. Not all residents in the three sub-districts work as farmers but are private entrepreneurs or civil servants. This means that the effect of changes in the livelihoods of residents who were previously farmers now changed after the construction of the toll road, namely only around 7%.¹³

¹¹ Siswanto, Wahjuningsih, and Murtini, "The Impact of Toll Road Construction on Social, Economic and Environmental Factors in Batik and Hospitality Businesses in Pekalongan City."

¹² Ifaty Fadliliana Sari et al., "Advanced Impressions of the Trans Sumatra Toll Road for the Socio-Economic Conditions of Communities on The Cross Sumatera Road, Lampung Province," *Sociology: Scientific Journal of Social and Cultural Studies* 23, no. 1 (March 31, 2021): 56-72, <https://doi.org/10.23960/sociologi.v23i1.56>.

¹³ Triana Rosalina Noor et al., "Analysis of the Socio-Economic Impact of Surabaya - Mojokerto Toll Road Development (Case Study of Community Socio-Economic Conditions in Wringinanom District , Kedamean District, Driyorejo District, Gresik Regency)," *Proceedings of the National Seminar & Research Network*

Meanwhile, positive impacts were also found, especially on Batik MSMEs in Cirebon. This is also felt by some Pekalongan Batik MSMEs, where with the existence of toll roads, relationships with batik material suppliers are easier, access to batik businesses is easier, and many new arrivals have had a positive impact, namely 44.32% of respondents agreed. Environmental impacts such as traffic-free roads to batik shop locations, fairly large batik business signboards, and spacious parking lots also have a positive impact, with 57.39% of respondents agreeing.

The current economic paradigm has shifted from a resource-based economy to a knowledge- and creativity-based economy. In Indonesia, a creativity-based economy is known as the creative economy, an economic concept that intensifies information, creativity, ideas, and knowledge as the main production factors. This concept is usually supported by the existence of the creative industry, which is its implementation. The existence of micro, small, and medium enterprises (MSMEs) plays an important role in the creative economy industry; Bank Indonesia (BI) notes that the creative economic potential of micro, small, and medium enterprises (MSMEs) in Gross Domestic Product reaches IDR 850 trillion per year and is capable of creating 15 million workers. Of course, this potential must be managed well and supported by innovation and creativity so that the products produced by MSMEs are competitive. Hadiyati,¹⁴Larsen & Lewis,¹⁵Qamaruzzaman,¹⁶and Arif think that MSMEs can develop with innovation and creativity in their production

Scientific Meeting 1, no. 3 (2017): 268–80, <http://ejournal.iaida.ac.id/index.php/proceeding/article/view/154>.

¹⁴ Ernani Hadiyati, "Creativity and Innovation Influence Small Business Entrepreneurship," *Journal of Management and Entrepreneurship* 13, no. 1 (2011), <https://doi.org/10.9744/jmk.13.1.8-16>.

¹⁵ Povl Larsen and Alan Lewis, "How Award-Winning SMEs Manage the Barriers to Innovation," *Creativity and Innovation Management* 16, no. 2 (June 16, 2007): 142–51, <https://doi.org/10.1111/j.1467-8691.2007.00428.x>.

¹⁶ Md. Qamruzzaman and Wei Jianguo, "SME Financing Innovation and SME Development in Bangladesh: An Application of ARDL," *Journal of Small Business & Entrepreneurship* 31, no. 6 (November 2, 2019): 521–45, <https://doi.org/10.1080/08276331.2018.1468975>.

results. Meanwhile, Chege¹⁷ and Abu Bakar¹⁸ found that innovation and creativity significantly influence the development of MSMEs in Kenya and sub-Saharan Africa.

Innovation is an expensive resource, especially for MSMEs. As part of the company's strategy, diversity in understanding innovation cannot be avoided. Innovation is a complex and dynamic phenomenon¹⁹; managerial activities that try to control the innovation process represent the core renewal process in any organization, where the change risks its survival and growth prospects.²⁰ In Schumpeter's view, innovation emphasizes two aspects: the action/process aspect (introducing something) and the result aspect (new product or new organization). Schumpeter also defined product innovation as "the introduction of a new commodity, which consumers are not yet familiar with or a commodity with new qualities. Process innovation is the introduction of new production methods that have never been tried in the related industry." According to Rogers (2003), innovation is an idea, practice, and object from a person or the result of adoption from another unit. According to Roger, innovation diffuses throughout society in a predictable form, where some groups will adopt an innovation after they hear about it, while others will take a long time to adopt it. Innovation usually involves new knowledge, thus implying novelty, and is implemented in a dynamic environment involving the interaction of internal and external factors.²¹

This new knowledge is not visible to some of the MSMEs whose locations are affected by this toll road. Never mind innovation, online transactions for some MSMEs are still very limited. As stated by one of the respondents

¹⁷ Samwel Macharia Chege and Daoping Wang, "The Influence of Technology Innovation on SME Performance through Environmental Sustainability Practices in Kenya," *Technology in Society* 60 (February 2020): 101210, <https://doi.org/10.1016/j.techsoc.2019.101210>.

¹⁸ Yazid Abdullahi Abubakar et al., "What Specific Modes of Internationalization Influence SME Innovation in Sub-Saharan Least Developed Countries (LDCs)?," *Technovation* 79 (January 2019): 56-70, <https://doi.org/10.1016/j.technovation.2018.05.004>.

¹⁹ Mary J. Benner, "Dynamic or Static Capabilities? Process Management Practices and Response to Technological Change *," *Journal of Product Innovation Management* 26, no. 5 (September 13, 2009): 473-86, <https://doi.org/10.1111/j.1540-5885.2009.00675.x>.

²⁰ Anahita Baregheh, Jennifer Rowley, and Sally Sambrook, "Towards a Multidisciplinary Definition of Innovation," *Management Decision* 47, no. 8 (September 4, 2009): 1323-39, <https://doi.org/10.1108/00251740910984578>.

²¹ EM Rogers, *Diffusion Of Innovations 3rd E Rev*, Diffusion of Innovations (Free Press, 1983), <https://books.google.co.id/books?id=pXRkAAAAIAAJ>.

"He used money (ringgit?), yes, it just stopped; his mother did not understand because her mother did not understand technology. Mother wanted an EDC machine, but BRI did not give it to her. Many people asked my mother if there was any, so my mother asked BRI, but it was not given. Mothers are the most lazy about going to the bank because it takes time, and mothers do not want to queue like that; it takes time. It takes time, but instead of having to go there once or twice often, take care of getting there. "Okay, I do not want to."

Christensen and Overdorf identified three factors influencing company innovation: resources, processes, and values.²² These three things are still very weak when viewed from the resource aspect. Maybe this is because the nature of the business is focused on subsistence, operating solely to meet basic needs and ensure survival rather than aiming for growth or long-term sustainability. The process aspect is also very slow, even though some of these MSMEs have received socialization assistance from the government. According to Gupta, the success of implementing innovation depends on demand factors, supporting industries, company strategy, and competition. Dunning and Dunham measure innovation by introducing new work processes, new products, continuous improvement, and product development. These steps are taken so that the company has a competitive advantage.

Innovation is generating new ideas and using them effectively and profitably, as seen from the number of satisfied customers. An effective innovation process will develop creative abilities and apply alternative ideas to meet customer needs. Therefore, innovation is a comprehensive process tied to the company's business strategy. This includes company policies, market interactions, research, technology, and resource capabilities. However, innovation is not easy. With such conditions for MSMEs, business actors should innovate through new marketing strategies using existing technology. You can utilize existing technology by opening an online dodol shop while still relying on the characteristics of Bengkulu dodol souvenirs. As explained by Mrs. Rita Maizar's conversation:

"... yesterday we were invited to change the sales design to look like Malioboro, such as closing the rails at 5 pm. Half the night, people will pass by the workshop so we can sell food, cafes, coffee places, Yogya-style lesehan, music, and photo spots. If there are parties who want to collaborate with us, we are ready to change, maybe ten shops will have an

²² Clayton M. Christensen and Michael Overdorf, "Meeting the Challenge of Disruptive Change," *Harvard Business Review* 78, no. 2 (2000).

attractive atmosphere. Our consumers today are aged 20 and over, and the design concept is in the style of young people at home, lesehan, and can collaborate with the relevant agencies to create a schedule from the toll road through the workshop road at night, so that at night the workshop market comes alive, and is visited by cars. If a government is willing to cooperate, we will want to improve..."

If seen from the theory of creative destruction, MSMEs tend to be unable to innovate because this is caused by several MSME problems that have not yet been resolved, such as limited resources, limited capital, technology that is still simple, management that is still traditional, and digital literacy that low. Various barriers to innovation must be overcome if MSMEs want to compete; it could even be said that MSMEs' competitive advantage will be greatly influenced by the innovation they carry out. According to Kafetzopoulos and Psomas²³, innovation is the main driver of a company's success. If a business does not actively capture market needs and innovate, it will be left behind and lose competitiveness, lose the market, and even go bankrupt. To overcome this, MSMEs need speed to innovate. When MSMEs have a high speed of innovation, they will have high competitiveness and can take a larger product market share.

The speed of innovation also greatly impacts the success of new products. Research conducted by Kessler and Bierly²⁴ stated that the speed of innovation positively affects product success. Because of this, MSMEs must pay more attention to innovation in their business. In research conducted by Eccles, Perkins, and Serafeim²⁵, differences were found between traditional and sustainable businesses. Sustainable businesses have a culture based on innovation and trust. Apart from that, the company also has a track record of implementing large-scale changes. These findings show that innovation is needed for long-term business sustainability. When innovation and trust become the basis of a business, there is a great opportunity to survive in the long term.

²³ Dimitrios Kafetzopoulos and Evangelos Psomas, "The Impact of Innovation Capability on the Performance of Manufacturing Companies," *Journal of Manufacturing Technology Management* 26, no. 1 (February 2, 2015): 104–30, <https://doi.org/10.1108/JMTM-12-2012-0117>.

²⁴Kessler, EH, & Bierly, PE "Is faster really better? An empirical test of the implications of innovation speed". *Engineering Management* Vol.49 No.1, 2-12 (2002).

²⁵Eccles, RG, Perkins, KM, & Serafeim, G. "How To Become Sustainable Company." *MIT Sloan Management Review* Vol. 53 No. 4, 42-51. (2012).

The Role of Islamic Philanthropy in Overcoming the Impact of Toll Road Construction on MSMEs

Toll road construction often significantly impacts MSMEs, both positive and negative. In this context, the theory of creative destruction, which triggers economic growth through innovation and creativity by entrepreneurs, is also taught in Islam. The teachings of Islamic philanthropy, which emphasize *zakat*, *infaq*, and *shadaqah*, teach that giving some wealth to others voluntarily will make the wealth grow and open the doors of sustenance. This is in line with various verses of the Qur'an, which motivate Muslims to give *sadaqah* with promises of convenience and economic growth, such as QS Albaqarah verse 261. The teachings of *zakat*, *infaq*, and *shadaqah* strictly instruct Muslims to give some of their wealth to the poor and poor. Allah promises those practicing this teaching a better life and significant economic growth. Although theoretically, giving property to other people will reduce the amount of wealth owned, the teachings of Islamic philanthropy show different results. Many traders say, "Those who regularly give charity experience increased sustenance and prosperity." This shows that Islamic philanthropy is not only spiritual but has real economic implications.²⁶

In an interview with Mrs. Nur Aisyah, an MSME actor active in giving *sadaqah*, she shared her experience: "Since I regularly give *zakat* and *sadaqah*, my business, which was initially small, has grown rapidly. I believe that the sustenance I receive is a reward from Allah for the goodness I have received. I do." This experience illustrates how Islamic philanthropy theory works in practice, providing a positive impact not only on the recipient but also on the giver. Islamic philanthropy and creative destruction theory are similar in change and growth. Islamic philanthropy encourages MSMEs to give away their assets, believing that this action will bring about the greater good. While creative destruction theory emphasizes creativity and innovation, Islamic philanthropy emphasizes the spiritual dimension and belief in God's promises.

²⁶ Ahmad Rezy Meidina, Mega Puspita, and Mohd Hafizi bin Tajuddin, "Revitalizing the Meaning of Islamic Philanthropy :A Study of the Views of Nahdlatul Ulama and Muhammadiyah", *El-Uqud: Journal of Sharia Economic Law Studies* 1, no. 1 (March 25, 2023): 1-13, <https://doi.org/10.24090/eluqud.v1i1.7634>.

These two theories provide hope for MSMEs to survive and develop in difficult conditions. When MSMEs face challenges due to infrastructure development, such as toll roads, implementing the teachings of *zakat*, *infaq*, and *shadaqah* can be a solution to strengthen the sustainability of their businesses. This is because Islamic teachings teach goodness and encourage innovation and adaptation. MSMEs that integrate Islamic philanthropy practices in their operations tend to be more resilient and able to adapt to economic changes. This shows that the spiritual dimension in Islam can drive creativity and innovation in business. Not only that, but religious teachings also teach the importance of striving for better change. This aligns with the theory of creative destruction, which encourages innovation and change to achieve economic progress. Islam encourages its followers always to try and innovate, ultimately leading to positive changes in their lives, including business.

It is important to understand how Islamic philanthropy acts as a financial assistance mechanism and a key driver in building strong social networks and community support. When MSMEs face negative impacts from toll road construction, such as reduced income or loss of customers, the role of *zakat*, *infaq*, and *sadaqah* becomes increasingly crucial. *Zakat* and *Sadaqah* not only support financial needs but also strengthen social solidarity, which ultimately increases the resilience of MSMEs in facing economic changes. Furthermore, Islamic philanthropy can function as social capital that increases community involvement in helping MSMEs survive and adapt. MSMEs active in the Islamic philanthropic community often receive moral and material support from other community members, which significantly helps them overcome business challenges. This shows that Islamic philanthropy is important in creating a solid support network.

Apart from that, Islamic philanthropy can encourage social innovation among MSMEs. In an interview with Mr. Faisal, an MSME entrepreneur who is active in *zakat* and *sadaqah* activities, he explained, "Involvement in philanthropic activities often inspires to develop new products and services that are in line with Islamic values, which in turn attracts more customers ." This indicates that Islamic philanthropy can spur product innovation that is economically profitable and meets people's spiritual needs.

On the other hand, the impact of Islamic philanthropy can also be seen in increasing the capacity and skills of MSME actors. Many *zakat* and *infaq* institutions provide financial assistance, training, and business guidance. According to data from BAZNAS (National *Zakat* Amil Agency), the training provided to *Zakat* recipients has helped improve their business and managerial skills, ultimately strengthening the competitiveness of MSMEs. "The training we provide includes financial management, marketing strategies, and product innovation, all of which aim to empower MSMEs to be more independent and sustainable," said one of the managers of the BAZNAS training program. It is also important to note that Islamic philanthropy teaches about sustainability and balance in the use of resources. This principle encourages MSMEs to adopt environmentally friendly and sustainable business practices. For example, Ibu Siti, a handicraft entrepreneur active in Islamic philanthropic activities, stated, "We use environmentally friendly materials and try to reduce waste in our production. This is not only good for the environment but also attracts customers who care about environmental issues." This shows how Islamic principles can be integrated into daily business practices to achieve long-term sustainability.

Apart from that, Islamic philanthropy also encourages collective participation in developing infrastructure that supports MSMEs. For example, *zakat* and *infaq* funds can be used to build public facilities such as traditional markets or distribution centers to help MSMEs reach a wider market. In an interview with Mr. Jafar, a local *zakat* institution manager, he stated, "We use *zakat* funds to build better market facilities, which helps MSMEs improve their access to consumers and increase their sales." In the context of toll road construction, Islamic philanthropy can play a role in overcoming the negative impacts experienced by MSMEs by providing sustainable support. In an interview with Mrs. Nurhayati, an MSME actor affected by the toll road construction, she explained, "The assistance from *zakat* institutions helped us in this difficult time. Apart from financial assistance, we also received training to improve our business skills." This underlines the important role of Islamic philanthropy in providing long-term solutions that not only overcome financial problems but also strengthen the business capacity of MSMEs.

The holistic approach adopted by Islamic philanthropy includes spiritual, social, and economic aspects, all contributing to the sustainability of MSMEs. In closing, it is important to acknowledge that integrating creative destruction theory and Islamic philanthropy offers a comprehensive model to support MSMEs facing infrastructure development challenges. Through the application of Islamic principles in business, MSMEs can not only survive but also develop and achieve greater sustainability. Thus, Islamic philanthropy plays an important role in ensuring that MSMEs can continue adapting and growing in a dynamic economic environment.

CONCLUSION

The construction of toll roads in Indonesia has positive and negative impacts on MSMEs. On the one hand, this infrastructure accelerates distribution and accessibility, which should benefit the economy in general. However, many MSMEs have experienced a drastic decline in income due to reduced vehicle traffic passing through their area. A clear example can be seen in Serdang Bedagai, Pekalongan, and Brebes, where local businesses such as dodol and Batik experienced a significant decline in turnover. Although the Creative Destruction theory suggests that major economic changes can encourage innovation and creativity, the reality shows that many MSMEs are still having difficulty adapting. In this context, Islamic philanthropy, especially *zakat*, *infaq*, and *sadaqah*, is important in helping MSMEs survive. This study found that routine implementation of *zakat*, *infaq*, and *sadaqah* can increase the resilience and adaptability of MSMEs, helping them survive and even thrive amidst economic changes caused by infrastructure development and the COVID-19 pandemic. This research provides new discourse on the importance of Islamic philanthropy in supporting the sustainability of MSMEs, emphasizing that these practices provide short-term assistance and contribute to positive long-term economic changes for recipients. Thus, Islamic philanthropy can be a solution to overcome the economic challenges faced by MSMEs in Indonesia.

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