**MENGKRITISI JURNAL**

**PENERAPAN DAN PENGEMBANGAN DANA ZIS SEBAGAI ALTERNATIF PEMBIAYAAN UMKM PERSPEKTIF PRODUKTIF MUTUALISME DI KABUPATEN SIDOARJO**

NAMA : IIN WINDASARI

NIM : 162010200268

**ABSTRACT**

The purpose of this research is to find out and analyze the system application and development funds of the ZIS as an alternative financing for SMALL MEDIUM ENTERPRISES (SMEs) located in Sidoarjo District. This study uses qualitative methods, with the interpretive approach. The techniques used to collect data in this research is the observation, in-depth interviews, documentation on Key Informant. Test the validity of the data using the test of Credibility and Transferability. Testing/verification conclusion withdrawals described with interactive analysis models.

The results of his research is the grant Funds provided to the ZIS community gathering together the Funds obtained from the ZIS are conditional. The granting of which are regular given to those who are entitled to receive it in accordance with Islamic law and is usually an consumerist, but nevertheless in the changing times the grant funds also are productive, namely by providing assistance for venture capital, business development or training so that the community can become more independent, and how it can evolve with the productive model mutualism.

**KOMENTAR**

1. Judulnya sudah sesuai dengan pembahasan yang ada di abstrak.
2. Penjelasan yang ada di abstrak mudah dimengerti oleh pembaca.
3. Namun, disini kurang dijelaskan bagaimana pengelolaan dana dalam manajemen keuangan yang diperoleh dari ZIS bersyarat untuk UKM yang ada di kabupaten sidoarjo.
4. Referensi yang digunakan sudah sesuai dan sangat mendukung jurnal ini.

**DAFTAR PUSAKA**

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