

SHARIA CREDIT RISKS: WOMEN'S ROLE IN REDUCING POVERTY

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Abstract

Alleviation poverty, especially among women, is a serious challenge in Indonesia. Finance microsharia emerged as a potential solution. For empowerment, women should approach sharia credit. This article discusses necessary risks noticed, like credit traffic jams, fraud, and risk reputation, in development finance microsharia. Management good risk has become a key continuity business. Apart from that, the importance of education and literacy finance, supporting the government, and partnerships with various parties in increasing the contribution of women to overcome poverty through Sharia credit is highlighted. Utilisation of the potential for zakat, waqf, and Islamic values is also a crucial aspect. Inclusionary and sustainable microfinance models are expected to positively impact women's economic empowerment. With a holistic, inclusive, and sustainable approach, it is hoped that women can play a significant role in alleviating poverty and positively impacting various layers of society in Indonesia.

Keywords: Sharia credit, alleviation poverty, women and entrepreneurship

Abstract

Pengentasan kemiskinan, terutama di kalangan perempuan, merupakan tantangan serius di Indonesia. Keuangan mikro syariah muncul sebagai solusi yang potensial untuk pemberdayaan perempuan melalui pendekatan kredit syariah. Artikel ini membahas risiko-risiko yang perlu diperhatikan, seperti kredit macet, kecurangan, dan risiko reputasi, dalam pengembangan keuangan mikro syariah. Manajemen risiko yang baik menjadi kunci keberlanjutan usaha. Selain itu, peran penting pendidikan dan literasi keuangan, dukungan pemerintah, dan kemitraan dengan berbagai pihak dalam meningkatkan kontribusi perempuan dalam mengatasi kemiskinan melalui kredit syariah disoroti. Pemanfaatan potensi zakat, wakaf, dan nilai-nilai Islam juga menjadi aspek krusial. Model keuangan mikro yang inklusif dan berkelanjutan diharapkan memberikan dampak positif pada pemberdayaan ekonomi perempuan. Dengan pendekatan holistik, inklusif, dan berkelanjutan, diharapkan perempuan dapat memiliki peran yang lebih besar dalam mengentaskan kemiskinan, memberikan dampak positif pada berbagai lapisan masyarakat di Indonesia.

Keywords: Kredit Syariah, Pengentasan Kemiskinan, Perempuan dan Kewirausahaan

Introduction

Poverty is a highly significant issue in global society. The World Bank projects that in 2021, around 736 million individuals will reside below the threshold of extreme poverty, defined as having incomes insufficient to meet the daily requirement of US\$1.90. Indonesia is one of the countries with a significant level of poverty. Based on data from the Central Statistics Agency (BPS), the poverty rate in Indonesia in 2021 stood at 9.71%, equivalent to around 27.55 million individuals.

Impoverishment can exert a substantial influence on the livelihoods of those who are impacted. Individuals who are economically disadvantaged frequently encounter challenges. They are determined by necessities such as sustenance, shelter, and medical assistance. Additionally, they are more susceptible to hazards such as malnutrition, illness, and aggression. Indonesia's national development objectives include the reduction of poverty. The Indonesian government has implemented diverse measures to mitigate poverty, such as enhancing infrastructure development, providing employment opportunities, and offering social welfare support. An initiative undertaken by the Indonesian government to address poverty is the implementation of development finance, specifically microsharia. Finance microsharia provides lending, savings, and various financial services to individuals. Lack of personal access to conventional financial services. This initiative has the potential to assist individuals from low-income backgrounds in initiating and expanding their entrepreneurial ventures, thereby enhancing their financial resources and overall standard of living. Women are susceptible to poverty. Based on the data from BPS, the poverty rate among women in Indonesia in 2021 stood at 10.13%, which translates to around 28.87 million individuals. This issue arises from multiple circumstances, such as gender discrimination, limited access to resources, and the presence of inequality. Significant disparity in gender representation Entry to the origin Energy efficiency It remains a difficult task, Grave. Sharia Credit is a financial solution that is built on the concepts of justice, sustainability, and equality, with a focus on inclusiveness. Therefore, it is essential to acknowledge the risks involved in the establishment of Sharia credit. Be attentive in order to provide optimal assistance to women in overcoming poverty in their homes. Gaining a comprehensive understanding of the hazards associated with Sharia credit and its possible impact on women will foster heightened initiatives to mitigate poverty and enhance the welfare of women in Indonesia. Microfinance based on sharia principles has the capacity to significantly empower women and reduce poverty. Finance Micro-sharia offers women access to inexpensive and suitable financing that aligns with Islamic teachings. Acquire instruction and guidance to enhance the growth of your firm. Enhance financial and accounting literacy. Nevertheless, it is crucial to bear in mind that microsharia financing also entails inherent dangers that must be taken into account. Potential risks include the possibility of the borrower defaulting on their credit obligations and the uncertainty surrounding the borrower's whereabouts. No payment has been made in compliance with the scheduled loan repayment. Hazard This can occur due to several circumstances, such as economic, social, or individual influences, that impact the borrower's capacity to meet their obligations. In addition, there are potential hazards of fraudulent activity that might occur inside the microfinance sector adhering to sharia principles. Instances of fraud can occur. It is crucial to differentiate between a competent individual who borrows money for parties and a financial organisation. Engaging in activities such as document falsification, fund misuse, or unethical behaviour is inherently unethical. Rigorous oversight and systematic

administration are crucial for mitigating risk. This. The second option mentioned Reputation risk is a crucial element in the field of microfinance based on Islamic principles. The unfavourable perception of Islamic finance institutions can be influenced by a loss of trust from the public or clients. To mitigate the risk to their reputation, it is crucial for these institutions to prioritise efforts to prevent such losses. This can be achieved through transparent reporting and consistent execution of sharia principles (Tunas et al., 2014).

Nurhayati and Khoiruddin (2023) emphasise the significance of institutions comprehending, recognising, and controlling risks when creating and administering financial Sharia micro. This is somewhat efficacious. In order to effectively employ guard continuity in business, it is essential to ensure that it contributes positively to the empowerment of the economy and society as a whole. In order to mitigate risks, it is essential to implement the institution's microsharia finance. Effective risk management can assist organisations in financing microsharia to mitigate issues such as credit congestion, fraud, and damage to reputation. The Koran and Sunnah contain several Islamic principles that emphasise the importance of eradicating poverty. Islam explicitly condemns poverty and aims to abolish it in society. Islam strongly disapproves of and forbids begging due to its perceived unnecessary nature and its potential to discourage entrepreneurship. In the hadith reported by Qubaysah al-Hilaaly, the Prophet (may peace and blessings be upon him) only seeks assistance for individuals who are in a severe state of financial distress, with a significantly weakened economy, and are desperately in need of financial aid. The reference for this information is Abu Daud, hadith number 1640. Islam possesses numerous proficient institutions that can effectively alleviate poverty within society, provided that a greater number of Muslims demonstrate genuine commitment to their implementation. Zakat and Waqf are two institutions that I aim to examine in this post, focusing on their potential integration with microfinance from the Share Me'ah corner. Zakat, in terms of language, signifies purification, expansion, augmentation, commendation, and benediction. Technically, this phrase refers to the act of transferring a specific quantity of wealth to certain individuals at specific periods with the purpose of purifying oneself and one's fortune (Mujiono, 2017).

Essentially, waqf refers to the act of donating wealth or goods to relatives, family members, or the less fortunate, following the principles of Allah (Sabilillah). Significant Abu Hanifah and the Maliki school of thought consider ownership as a waqf that still involves donors. Similarly, Abu Yusuf and Muhammad are renowned legal scholars who follow the Hanafi school of thought. Shafi' and Hanbali state that when riches are provided for waqf, the giver no longer owns them; instead, they belong to the recipient, as noted by Dewi et al. (2023) and Wahyudin et al. (2023). According to Sila (2010), zakat, like an interest-free economy, is a fundamental component of Islamic economics.

Islamic banking's foundation lies in a set of principles that encompass not only the provision of basic necessities but also the accumulation of wealth via knowledge and education. Historically, zakat has emerged as the primary pillar of charitable giving in Muslim nations, serving as the principal financial resource for infrastructure and its tangible aspects.

A relationship The global participation of Islamic banks in microfinance can have a significant impact on the expansion of ethical financing opportunities. Many Islamic banks have a surplus of available cash due to the lack of suitable financial products that comply with Islamic principles for temporarily investing their money. These funds can be used to provide financial support to small firms at a reduced expense compared to traditional financing methods. Furthermore, the revenue generated from late payment fines and other prohibited sources of income, such as money from operating the Treasury, can be used for microfinance operations. Furthermore, zakat and waqf serve as critical financial resources for supporting microfinance within the framework of Syariah banking. According to Hadinoto & Retnadi (2007), Islamic microfinance could provide funds not only through borrowing but also through temporary equity financing using the *mudharabah* scheme, savings deposits using the *mudharabah* concept, money transfers through zakat and alms, and insurance through non-interest-bearing drafts. Other ideas include integrating finance into micro-Islam with zakat and waqf to ameliorate poverty. Core impoverished clients will receive Zakat funds to meet their consumption needs. Waqf funds have the potential to make a significant contribution to Islamic banks' international engagement in ethically financing microfinance. Alternatively, you can use the existing funds to support capital investment and/or working capital for small-scale business operations. Utilising zakat and waqf can effectively mitigate the risk of non-payment. Impoverished customers are already self-sufficient in terms of their consumption needs (Hasanah, 2013; Putra & Musafa, 2023).

Women are essential in the field of entrepreneurship. It is impossible to separate "no." Excluding women from the pie chart development and growing economy of a country is not feasible, as they possess unique talents, abilities, and experiences that enable them to excel as successful entrepreneurs. This, in turn, generates additional employment opportunities for others. The role of this talented and divinely gifted female entrepreneur is crucial for the economic development of a country (Budianto et al., 2022). According to Yusuf (2008), researchers generally agree that women can have a significant impact on the phenomenon of entrepreneurship. Hudaifah (2016) asserts that there is a positive correlation between high levels of self-employment and overall economic activity in a country. Additionally, there is a connection between self-employment and individuals engaged in business, as well as women of above-average height. Several factors influence women's participation in entrepreneurship. Harsono (2006) conducted a study to examine the factors that determine women's involvement in entrepreneurship in Johor. A survey was conducted on 215 women entrepreneurs, and the results revealed that three primary elements impact women's

participation in the business sphere. Entrepreneurship entails a combination of curiosity, drive, and self-reliance. Their desire is to be perceived as self-sufficient without a dependent partner; they are seeking a means of support for the person they have affection for. Service finance, in particular, benefits impoverished women. Women belonging to the most marginalised segments of society often face a higher likelihood of jeopardising their creditworthiness. Enhanced availability of microfinance has positive outcomes for women, their families, their communities, and the general public (Habibah et al., 2020; Titing, 2023).

The government, through the Ministry of Women, Family, and Community Development, implements several efforts to promote and support women's participation in the entrepreneurship programme and boost the country's economy. However, these actions are not sufficient. These projects involve collaboration with AIM and National TEKUN to offer quick and convenient finance to meet the needs of women. Engage in entrepreneurship, particularly for single mothers nationwide. In 2011, SME Corporation Malaysia (SMECorp) reported that just 19.7 percent of the 645,000 micro, small, and medium enterprises (SMEs) were owned by women. This statistic encompasses male entrepreneurs and female micro-entrepreneurs who choose not to formally register their enterprises with SME Corp. due to various reasons, such as tax complications. Notably, in the year 2020, the owner of the company is a woman named Farus Khan, with the business registered under the name FZ 2013. To accomplish this objective, it is necessary to encourage entrepreneurs and unregistered women to register with SME Corp. This will enable them to receive training and finance more easily in the future, facilitating business growth and expansion. Recognising the role of women is crucial for the advancement of entrepreneurship in underdeveloped countries. The government agency has developed and designed multiple projects and programmes to promote growth and prosperity. These initiatives aim to raise awareness among entrepreneurs, specifically women, about the available sources of financing. The goal is to support the development and advancement of women's entrepreneurship in alignment with the National Key Results Areas (NKRA). In 2006, UNDP Malaysia implemented a project called UNDP Entrepreneurial Skills: Empowering Women in the states of Terengganu, Kelantan, Kedah, and Penang. The objective of this initiative is to enhance the capabilities of women by providing them with education and the necessary tools and skills for achieving success in business. Women must be provided with education and training in internal soft skills, management, marketing, and all facets of business in order to achieve greatness in the corporate world. In addition, it is crucial to provide women with proper nurturing and education regarding the pay-return financing system in order to ensure that other individuals can also benefit from the funds that are accessible to borrowers.

This issue aligns with the study undertaken by Muljani et al. (2015) on the factors that influence performance, economy, and microfinance clients. The study demonstrates that the level of education

plays a crucial role in determining the level of return financing for AIM clients. The Institute of State Entrepreneurship (INSKEN) is recognised as a central hub for a wide range of training programmes and skill development initiatives. Its primary objective is to educate and raise awareness among clients in all areas of business, including payment and financing options.

Methods

Study This will be done through a qualitative design study, which is used to understand phenomena in the context of real life (Jaya 2020). **Study** This will use an approach-study case. Case study is a method of qualitative study used to study complex phenomena in certain contexts (Iswadi et al., 2023). The subject of the study is women entrepreneurs who accept financing from Micro Islam in Malaysia. The subject study will use the purposive sampling technique. The purposive sampling technique is the technique of taking samples carried out with a chosen subject study based on certain criteria. The following are the criteria for the election subject study:

- a. Represents women entrepreneurs who accept financing from MicroIslam in Malaysia.
- b. Own a microbusiness that has operated for at least 1 year.
- c. I am willing to participate in this study.

Data will be collected through interviews. Interview deep is a technique of qualitative data collection carried out with the method of deep conversation with the informant. Interviews deep will be done with the use of guidelines for interviews that have been prepared. Data will be analysed in an inductive way. Inductive analysis is analysis carried out with the method of analysing data thoroughly to find patterns and themes underlying the data. Data analysis will be done with the use of technique analysis thematic. Thematic analysis technique: Qualitative data analysis was carried out with the method of identifying emerging themes from the data.

Results and Discussion

Based on results, observations, and interviews with S subject researchers on the role of women in management, Sharia Credit: Women often become recipients of sharia credit in many financing programmes, both large and small. They use these funds for productive business purposes such as agriculture, crafts, and small-scale efforts. Women show high compliance with sharia principles in management credit, like not using funds for activities that are considered haram. **Impact Positive on Poverty:** Management sharia credit by women's own impact is significant positive in alleviating poverty. Successful women manage credit with good ability to increase income, family income, access education, and health, as well as empower the public through development programmes and local economies. **Risks and Challenges:** However, there are also risks and challenges faced by women in management sharia credit. Some of these include a lack of access to training and education finance, business risk failure, and social and cultural pressures on economic decision-making.

Importance Women's Empowerment: The study's findings emphasise the importance of empowerment for women in the context of Sharia economics. Women have enormous potential to become change agents in poverty alleviation through responsible sharia management, credit, and adherence to sharia principles. **Management Risk:** Important for Islamic Finance Institutions to notice management-related risks with credit given to women. Training and education in finance must be improved to increase women's ability to manage credit effectively and reduce the possibility of business failure. **Role of Government and Financial Institutions:** Government and institutions Islamic finance has an important role in supporting empowerment of women in management sharia credit. Training programmes, technical assistance, and friendly financing for women should be developed. To ensure that women can access sharia credit easily and manage it effectively. **Development Sharia Economic Infrastructure:** Infrastructure in Sharia economics is necessary. Keep going, develop, and support empowerment women in management sharia credit. This includes development of institutions that are financially friendly to micro and small women, training and education customised for women in need, as well as promotion of gender equality in access to the source power economy.

Women are vulnerable to poverty. According to data from the Central Statistics Agency (BPS), in 2021, the level of poverty among women in Indonesia reached 10.13%, or around 28.87 million people. This matter is caused by various factors, including gender discrimination, a lack of access to source power, and the chance of inequality (Sarnia et al., 2023). Finance microsharia has the potential to help women overcome poverty. With access to affordable and appropriate financing based on Islamic principles, finance microsharia can help women develop businesses and improve their income. This matter can have a positive impact on the improvement level of life for women and their families, as well as help reduce poverty as a whole. This matter is caused by various factors, such as:

- a. Knowledge and literacy have low finances.
- b. Ability to manage low finances.
- c. More family burdens are big.
- d. Gender discrimination (Juwairiyah et al., 2022).

Following are a number of examples of how women's use of Sharia credit may influence risk credit in Indonesia:

- a. The woman who owns it knowledge and literacy low finances is more likely to be trapped in debt and credit congested.
- b. Female owners with limited financial management skills may struggle to repay loans.
- c. The woman who owns it burdens more family, which makes it possible to need a loan Family members require fulfilment.
- d. Women who experience more gender discrimination Possible difficulty in accessing financing and obtaining ethnic groups of greater interest (Kharisma, 2021).

Apart from the high credit risks, women also face various obstacles and challenges in accessing and managing sharia credit to relieve poverty. Obstacles and challenges, according to Pratiwi (2013), include: a)) Women often experience gender discrimination, neither in their daily lives nor in accessing service finance. This gender discrimination can hinder women's access to sharia financing, good from Islamic finance as well as conventional finance. b) Women often have more access to education and training finance compared to men. Women may struggle to understand the risks and benefits of sharia credit, leading to debt and credit issues. Additionally, women often have larger family responsibilities than men. This situation may increase the likelihood that a woman will require a loan. d) Women frequently lack support from their families and communities when developing their businesses. This matter can hinder women from obtaining access to sharia financing and managing loans.

Possible efforts done to increase the contribution of women to relieve poverty through Sharia credit include raising public awareness about the importance of gender equality and improving it to overcome gender discrimination faced by women. This matter can be addressed through various activities, such as outreach, campaigns, and training. Government and institutions play a crucial role in addressing this matter through various activities, such as outreach, campaigns, and training. Islamic finance is necessary to increase access for women to education and training finance. This matter can be done through affordable and relevant programmes for women in need. Sharia financial institutions and other institutions are necessary to give support to women in developing businesses. Support the company through training, mentoring, and access to the market. Existing efforts are expected to increase women's contributions to poverty alleviation through Sharia credit. (Milliana et al., 2023)

Conclusion

In facing the challenge of poverty in Indonesia, especially among groups of women, development finance microsharia emerged as a potential solution. With a focus on empowerment of women through sharia credit, efforts to alleviate poverty can become more inclusive and based on principles of justice, sustainability, and equality. Although thus, there are necessary risks to be noticed, like credit traffic jams, fraud, and risk reputation in development finance microsharia. Effective application management is crucial for sustaining efforts and positively impacting the economy and public welfare.

Importance education and literacy finance, support government, and partnership with various parties become key successes in increasing the contribution of women to overcome poverty through sharia credit. This effort not only covers aspects financial but also involves aspects social and cultural to create a supportive environment for women in the development business. With the utilisation potential of zakat, waqf, and Islamic values, the development of financial models that are inclusive and sustainable can have a significant positive impact. The key to all this effort is to involve women

in an active, supportive empowerment economy and create a supportive environment for gender equality. A holistic, inclusive, and sustainable approach is expected to significantly reduce poverty in Indonesia, positively impacting not only women's lives, but also families, communities, and the economy as a whole.

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