



How Does Zakat Institutions Contribute to the Business Success of Mustahiq?

Muhammad Khaerul Muttaqien*¹, Muhammad Arief Mufraini², Ade Suherlan³

¹ Universitas Muhammadiyah Jakarta, Indonesia

² UIN Syarif Hidayatullah Jakarta, Indonesia

³ Western Sydney University, Australia

*Corresponding Author: muhammadkhaerulmuttaqien@umj.ac.id

Abstract:

The purpose of this study was to examine the effect of Zakat Institutions through funding and training provided by amil zakat institutions and mustahiq's knowledge on the success of mustahiq businesses based on the perspective of maqashid sharia. This study uses Partial Least Square analysis techniques. The sample used in this study were 75 small-scale traders (Mustahiq) assisted by LAZNAS Al-Azhar and LAZNAS Dompot Dhuafa in the Bogor Regency and Depok, West Java. The results show that funding and training provided by LAZNAS Al-Azhar and LAZNAS Dompot Dhuafa and knowledge possessed by Mustahiq significantly influence the success of mustahiq businesses.

Keywords: Financing, Knowledge, Training

JEL Classification Code: G21, D82, M53

1. Introduction

Poverty is the biggest threat to economic and social development in various countries worldwide, especially in developing countries (Al-Mubarak, 2016). Although the government, the World Bank and Non-Governmental Organizations (NGOs) have sought to eradicate poverty with various programs, services and policies, they have not fully achieved the intended goals (Othman et al., 2012). The fact is that there are many people still fighting against poverty even though many Microfinance Institutions (MFIs) have been established (Al-Mubarak, 2016).

Including Indonesia compared to other countries in Southeast Asia, inequality in wealth distribution in Indonesia has experienced a faster increase in the past two decades. In 2016 as many as 1 per cent of the wealthiest individuals in Indonesia controlled almost half (49 per cent) of total wealth and the wealthiest Indonesians in a day earned interest from their wealth more than a thousand times the poorest expenditure of Indonesian people for basic needs for a full year (Infid, 2017).

Apart from the difficulties, developing countries face, micro-enterprise development is one of the essential strategies for the poverty alleviation agenda (Othman et al., 2012). Their involvement in the real sector is very important to improve their status (Mariyanti & Mahfudz, 2016). However, the problem of capital, guarantees, business experience and personality of prospective



entrepreneurs who are far from a convincing entrepreneur's image are the problems that appear when they want to start entrepreneurship (Muhamat et al., 2013).

Islam views poverty as a thing that can endanger faith, morality, logical thinking, family, and society. Islam considers poverty a disaster that must be solved. Because of this poverty, social problems such as crime can occur everywhere (IMZ, 2011). Considering that there are short-term oriented instruments of zakat, infaq and almsgiving that synergise with long-term oriented grants, wills and endowments can be used as microfinance mechanisms for the poor and needy (Ibrahim, D., & Ruziah Ghazali, 2014). In this case, the institution considered effective in helping overcome poverty is the zakat institution (Al-Mubarak, 2016).

In addition to the graph of collecting zakat, infaq and alms, which have increased yearly, poverty alleviation programs made by zakat institutions in Indonesia have increasingly emerged. In 2015 national collection of zakat, infaq, and charity funds reached Rp. 3.6 trillion and increased significantly in 2016 to reach Rp. 5 trillion. Based on the types of funds, the zakat collection in 2016 reached Rp. 3.7 trillion, and until the end of Ramadhan 1438 H / 2017 M collection of zakat, infaq and alms funds ranged from Rp. 5 trillion to Rp. 6 trillion. Based on the distribution of zakat, infaq, and alms in 2015, it reached Rp 2.2 trillion and increased in 2016 by Rp 2.9 trillion. The total zakat fund distributed nationally was around Rp 1.5 trillion in the same year. The allocation of zakat, infaq and alms funds is distributed to the Social Humanitarian field (26.51%), Education (31.28%), Economy (18.30%), Da'wah (15.53%), and Health (8.39 %). Nationally the distribution of zakat funds has more or less targeted 6,806,175 mustahiq (BAZNAS, 2016).

One of the distribution models considered useful in overcoming poverty is the zakat, infaq and sadaqah programs that are integrated into microfinance programs such as capital or financing assistance and training (Hassan & Noor, 2015). Such a distribution model is carried out by LAZNAS Al-Azhar and LAZNAS Dompot Dhuafa with those who set up Self-Help Groups (KSM) and Sharia Cooperatives. Like other microfinance institutions, KSM, assisted by LAZNAS Al-Azhar and Syariah Cooperatives by LAZNAS Dompot Dhuafa, distribute capital assistance and training to mustahiq.

According to Bin Mislán Cokro Hadisumarto & Ghafar (2010) , capital is an essential element for business success in addition to expertise, labour, and technology. Human resources are also essential in entrepreneurial activities (Widiyanto et al., 2011). Knowledge as human capital is one of the core assets that can guarantee employers achieve business goals (Pannu, 2017). Training can also change the behaviour of individuals or entrepreneurs in achieving goals. According to Muhamat et al. (2013), capital assistance programs, training provided by zakat institutions, and knowledge are important factors that can help the success of mustahiq businesses. The purpose of this study was to analyse



the significant influence of Financing, Training and Knowledge of the Business Success of the recipients of economic empowerment programs.

2. Literature Review

Success can be interpreted as something related to achieving life goals (Chittithaworn et al., 2011). The theme of the success of mustahiq has been widely discussed in sharia socioeconomic research. Many previous studies have evaluated the role of Islamic social fund-based Islamic microfinance programs by using current valuations that rely on material success. Some of them use turnover, assets, consumption (Anis & Kassim, 2016), savings (Andriati & Huda, 2015) or income (Muhamat et al., 2013). The indicators used by (Muhamat et al., 2013; Anis & Kassim, 2016) in their research only rely on material aspects, whereas the conventional scoring system for assessing socioeconomic roles cannot be used to evaluate the performance of Islamic microfinance in terms of achieving sharia objectives for the Islamic microfinance model (Alam et al., 2015).

Also, Yaacob & Azmi (2012) argue that business success from an Islamic perspective is not only measured in terms of material. It is because successful Muslim entrepreneurs have strength in the economic field, can contribute to others, and do not neglect to donate. Hijriah (2016) expressed the same thing: business success from an Islamic perspective is not only measured by financial sustainability; the benefits are only felt individually by business actors. However, usefulness for many parties. In this case, the assets obtained and used for personal needs are also allocated to zakat, infaq or almsgiving to those in need. Besides that, avoiding usury is also an essential concern in Islamic entrepreneurship.

Business success in an Islamic perspective is not only measured by the success of the material because human needs are subject to matter and include all aspects contained in maqashid sharia. Because mustahiq or subjects who are recipients of assistance from zakat empowerment programs are Muslims, the indicator of the success of mustahiq business in this study is that the author uses business success based on the perspective of maqashid sharia. In this case, Imam Al-Syathibi and Al-Ghazali built the principle of maqashid sharia and shared human needs in the levels of Al-Dharuriyyat, Al-Hajjiyyat and Al-Tahsiniyyat (Alam et al., 2015).

Al-Dharuriyyat includes religion (dien), soul (nafs), intellectual (aql), family and descent (nasl), and material (maal). Al-Hajjiyyat is a mutual need to strengthen and protect needs or levels of dharuriyat. Al-Tahsiniyyat is an addition to the needs for pleasure and beauty of dharuriyat and hajiyat (Jalaludin, 2012). Maqashid sharia by Alam et al., (2015) is defined as the ultimate goal of Islamic law to protect the interests of human life. In the sense that maqashid sharia is beneficial for Muslims and the whole human being following the modernisation of human needs.



Maqashid sharia is beneficial for Muslims and the whole human being through the modernisation of human needs. Regarding the model of measuring the success of a business or the performance of micro-entrepreneurs with the maqashid sharia approach, among them is expressed by Alam et al., (2015); Faisol, (2017) using five indicators as the following: First, carry out religious teachings (hifdzu din) such as paying infaq, and almsgiving avoiding usury in capital management (Hijriah, 2016) fulfil food needs (Faisol, 2017) and the need for health costs (hifdzu nafs) (Alam et al., 2015). Third, development of knowledge and business skills, and changes in family knowledge level (hifdzu al-aql). Fourth, the ability to improve the quality of life of children (hifdzu nasl). Fifth, increase income and assets (hifdzul mal) (Alam et al., 2015).

Human capital or human capital is essential to increase business and vice versa. Low human resources and limited capital, backwardness and poverty can occur (Widiyanto et al., 2011). Human resources or human capital are attributes of competence, knowledge, and ability that are very useful for generating economic value (Fatoki, 2011). Likewise, with financial capital, the availability of financial capital is considered an essential element for a person to start or develop a business. The initial success achieved can improve efficiency, operational effectiveness, and business performance (Muhamat et al., 2013). Some literature shows that microfinance clients need financial and non-financial services to support their economic activities (Yumna & Clark, 2009).

Microfinance is a financial service intended for small-income people, while financial institutions that can provide microfinance services include Rural Banks (BPR), cooperatives, and Non-Governmental Organizations (Hassanain, 2015). While in reality, what happens in the community, the issue of guarantees, the low quality of financial management, and the quality of human resources owned by mustahiq, including small business actors, make them unable to enjoy financial services from formal financial institutions (Bank Indonesia & UII, 2016). By implementing a strategy of social intermediation, Islamic financial institutions can synergize to form mustahiq self-confidence and minimize costs through informal supervision, and the creation of long-term coercive systems for achieving efficiency, and better effectiveness of financial intermediation (Antonio & Hilman, 2013).

In this case, the model of KSM, savings and loan cooperatives, and financial institutions such as the Grameen Bank model can be used. Through various activities, capacity building, social intermediation, and microfinance programs, small communities can be empowered to become good borrowers, savers, and financial managers (Wairimu & Mwilaria, 2017).

In order to achieve the noble goals behind zakat, infaq, and almsgiving, namely reducing poverty is very important to be distributed. With this Islamic social finance instrument, sharia financial institutions, banking and amil zakat, infaq, and alms institutions can provide capital to Islamic Microfinance Institutions for social intermediation programs for the poor (Sanrego, Y.D &



Taufik, 2016). Islamic social fund is a part of Islamic economics that can be used as alternative microfinance for parties with difficulty gaining access to capital. In contrast, mustahiq are individuals who are entitled to receive zakat. In this case, Mustahiq has relevance to micro-entrepreneurs because most of them are included in the group of people who have difficulty accessing capital to obtain their welfare (Bank Indonesia & UII, 2016).

Based on the observations of the social intermediation role, LAZNAS Al-Azhar and LAZNAS Dompot Dhuafa were conducted in the Bogor Regency and Depok, West Java. In this case, LAZNAS Al-Azhar involved the Community Self-Help Group (KSM) Pelita Jampang Gemilang, KSM Candali Berdaya, and KSM Pengasinan Gemilang as productive zakat, infaq, and charity distribution units to access capital and assist small traders. In contrast, LAZNAS Dompot Dhuafa involved Islamic Cooperative Ikhtiar Swadaya Mitra (ISM) Sumber Rejeki Zona Madina as a distributor of zakat, infaq, and abundant alms to access capital and assist small-scale business actors in the Bogor Regency area of West Java.

3. Research Methods

The research approach used is quantitative. The type of research is the survey, while the method is descriptive and analytical. Data was collected by filling out questionnaires. Questionnaires using the Likert scale were distributed to 75 micro business actors assisted by LAZNAS Al-Azhar and LAZNAS Dompot Dhuafa. The questionnaire consists of respondent data with statements about four variables studied, namely Financing (X1), Training (X2), Knowledge (X3) and Business Success (Y). Based on the objectives to be achieved in this research plan, namely to examine the relationship between variables with other variables or how a variable affects other variables with explanations that highlight causal relationships between research variables and test hypotheses that have been formulated previously, this study includes into the type of explanatory research.

According to Sugiyono (2012), explanatory research is a study that intends to explain the position of the variables studied and the relationship between one variable and another. While this study's characteristics are replication, the results of hypothesis testing must be supported by previous studies, which are repeated with other conditions that are more or less the same. The subjects used in this study were micro-entrepreneurs who received assistance from economic empowerment programs (mustahiq) built by LAZNAS Al-Azhar and LAZNAS Dompot Dhuafa located in Bogor Regency and Depok.

Purposive sampling with mustahiq criteria still running business activities is used as a sampling method. The collected data were then analysed using Partial Least Square Structural Equation Modeling (PLS-SEM). This study uses PLS-SEM analysis because the model tested is a development of the previous research model. In this case, the success item of Mustahiq's business is adapted from the theories contained in Alam et al. (2015), Faisol (2017), and Yaacob &

Azmi (2012), while statement items in the financing, training and knowledge variables were adapted from the theories contained in the articles Muhamat et al. (2013) and Anis & Kassim (2016).

4. Finding and Discussion

Partial Least Square (PLS) is a powerful analytical method because it is not based on many assumptions. PLS as a data analysis technique with SmartPLS version 3.0.M3 software has its advantages, including data does not have to be a multivariate normal distribution (indicators with a category, ordinal scale, and intervals to ratios can be used on the same model), and sample size does not have to be large. Although PLS is used to confirm the theory, it can also be used to explain whether or not there is a relationship between latent variables. PLS can also analyse constructs formed with reflexive indicators and formative indicators, which is not possible in the Structural Equation Model (SEM) because there will be an unidentified model (Ghozali & Latan, 2015). Analysis of PLS is done in three stages; namely, Outer Model Analysis is done to ensure that the measurements used are feasible to be used as measurements (valid and reliable). Test the outer model is done by using the validity and reliability test. Table 1 shows the results of the overall validity test showing that all items in the questionnaire questions are valid because they have values above 0.5. The results of the data validity test are presented in the following Table 1 below:

Table 1: AVE Value

Latent Variables	AVE	Result
Success	0.567	Valid
Financing	0.607	Valid
Training	0.614	Valid
Knowledge	0.720	Valid

Note: Data Process form Smart PLS

The test results in Table 2 show the reliability values for all variables. All variables have a composite reliability value higher than 0.70 (Hair et al., 2011), which means there are no unreliable questions or statements from each variable.

Table 2: Composite Reliability Value

Latent Variables	Composite Reliability	Result
Success	0.901	Reliable
Financing	0.860	Reliable
Training	0.863	Reliable
Knowledge	0.911	Reliable

Note: Data Process form Smart PLS

The next step is analysing the Inner model to predict the relationship between latent variables. Test the inner model can be done by testing the structural model without mediation and with mediation, R Square, and goodness of fit. Analysis of structural models without mediation is done to see the value significance of the relationship between the independent variable and the dependent variable directly without the role of intervening variables. Because this study was conducted to see the significance of the relationship between the independent variables and the dependent variable directly without the role of intervening variables, the analysis of the structural models used in this study was without mediation, mediation, R Square, and goodness of fit.

The magnitude of the relationship or correlation between independent and dependent variables can be seen in the path coefficients table. A relationship is said to be significant with a significance level of 5% if it has a T-statistics value of more than 1.96 (Hair et al., 2011). Based on the structural model, there are 3 (three) direct relationships, namely the effect of Financing (X1), Training (X2), Knowledge (X3) and Business Success (Y) recipients of assistance from economic empowerment programs (mustahiq) built by LAZNAS Al-Azhar and LAZNAS Dompot Dhuafa in Bogor Regency and Depok, West Java.

Table 3: Path Coefficients

Influence between Constructs	Path Coefficients	T Statistics	P Value
Financing> Success	0.346	4.428	0.00
Training> Success	0.250	2.752	0.00
Knowledge> Success	0.420	4.111	0.00

Note: Data Process form Smart PLS

In general, an explanatory research method is a method approach using PLS. It is because, in this method, there is a hypothesis test. Testing hypotheses can be seen from the value of t-statistics and probability values. To test the hypothesis using statistical values, for alpha 5%, the t-statistical value used is 1.96. So, the acceptance criteria of the hypothesis are H_a accepted, and H_0 is rejected when $t\text{-statistics} > 1.96$. To accept the hypothesis using probability then, H_a is accepted if the value is $p < 0.05$ (Muttaqien & Mas'ud, 2021).

- a. The results in table 3 above note that the t-statistic of the financing variable on business success is 4,428, the p-value of the financing variable on business success is 0,00, and the financing variable path coefficient on business success is 0,346. Because the p-value of the financing variable on the success of the business (0.00) < 0.05 , and the t-statistic of the financing variable on the success of the business (4,428) > 1.96 , H_1 is accepted. Financing (X1) proved to have a significant effect on the success of business mustahiq in a positive direction. It means that the more zakat institutions distribute financing, the better the success of the business that must be achieved. In other words, if the capital assistance or financing



provided to the mustahiq is improved in quality and quantity, the success of the mustahiq business will increase. By obtaining financing, mustahiq can provide facilities for businesses to increase income and allow mustahiq to meet basic needs; food, education and health of mustahiq and their families. The results of this study are consistent with the results of previous studies that microfinance assistance from zakat institutions successfully overcame the socio-economic problems of the poor and needy. Anis & Kassim, (2016) in Bangladesh, Muhamat et al., (2013); Alam et al., (2015) in Malaysia and Faisol (2017) in Indonesia show that microfinance has a positive influence on welfare that is following the perspective of maqashid sharia that they have examined.

- b. The results in Table 3 above show that the t-statistic of the training variable on business success is 2,752, the training p-value variable on business success is 0,00, and the training variable path coefficient for business success is 0,250. Because the p-value of the training variable on business success (0.00) < 0.05 and the t-statistic of the training variable on business success (2,752) > 1,96, H1 is accepted. Training (X2) proved to have a significant effect on the success of business mustahiq in a positive direction. This significant influence is caused by mustahiq being given financial literacy training, basic financial management and solutions when there are troubled members. It means that if the training is given on the quality and quantity of mustahiq, the success of the mustahiq business will increase. However, the results of this study contradict the results of research by Muhamat et al., (2013) in Malaysia that training was not significant for the success of mustahiq businesses.
- c. The results in Table 3 above show that the t-statistic value of the knowledge variable on business success is 4,111, the p-value of the knowledge variable for business success is 0,00, and the knowledge variable path coefficient for business success is 0,420. Because the p-value of the knowledge variable on business success (0.00) < 0.05 and the t-statistic of the knowledge variable on business success (4,111) > 1.96, H1 is accepted. It can be concluded that knowledge (X3) is proven to significantly affect the success of business mustahiq in a positive direction. This significant influence is caused by the knowledge that has knowledge, expertise, and business experience. It means that the better the knowledge mustahiq has, the better the success of the business that must be achieved. In other words, if knowledge of mustahiq is improved in terms of quality and quantity, the success of the mustahiq business will increase. The results of this study are consistent with the research of Muhamat et al., (2013) in Malaysia that knowledge has a significant influence on the success of mustahiq businesses.



5. Conclusions

The results of this study prove that funding and training provided by zakat institutions and the knowledge possessed by mustahiq can affect the success rate of mustahiq businesses. The success of Mustahiq's business in this study is represented by changes in the religious commitment of mustahiq (din), changes in living standards of mustahiq (nafs), increased knowledge (aql), increased expenditure on children's future such as fees and children's school savings (nasl) and increased income and assets after joining the economic empowerment program of the zakat (mall) institution. Interestingly, this finding has confirmed previous studies Muhamat et al., (2013) about the need to focus on aspects other than capital assistance, such as training and relevant knowledge.

This finding also confirms the study of Alam et al., (2015); about the need to examine the role of Islamic microcredit programs based on the achievement of Islamic Shariah law. Because, for him, the conventional socioeconomic assessment system cannot evaluate the performance of Islamic microcredit in terms of achieving sharia objectives for the Islamic microcredit model. Based on these findings, several action plans must be developed by LAZNAS AL-Azhar and LAZNAS Dompot Dhuafa to develop KSM and Sharia Cooperatives as models of poverty alleviation in Indonesia. KSM assisted by LAZNAS AL-Azhar, and Sharia Cooperatives from LAZNAS Dompot Dhuafa, are also expected to continue and develop entrepreneurial programs mustahiq elsewhere to help the government in poverty alleviation programs and the development of people's entrepreneurship among low-income communities.

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