

Do Islamic Microfinance Practise Decrease the Level of Three Aspects of Poverty ?

Do Islamic
Microfinance
Practise

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Abstract

Islamic microfinance institutions such as Baitut Tamkin is one of Koperasi Syariah at Lombok Timur practising islamic value. In practising islamic value, Baitut Tamkin insert this value in line with three aspect including commercial finance, social aspect, and spiritual awareness. But the evaluation of this islamic microfinance practise has not been conducted yet. Therefor we conducted a research to evaluate the curent impact of this program wheter there was improvement and how the conditions of poverty in the member self before and after taking part in empowerment programs on Baitut Tamkin. Poverty condition that we observed not only financial aspect but also social and spiritual aspect. This research used parametric including Multiple Linear regression, a simple Linear Regression, t-test and non parametric test using Wilcoxon test. We conclude that the level of poverty at local region decreased at three aspects but with various condition. First, the islamic commercial financing significantly increasing their member's montly liquidity but do not significantly increase their member's housing condition. Second, the social condition of member showed that after being a member they create more friendly environment and helping each other. But there is no impact at "become islamic role model' or and uswah al-hasanah. Third, spiritual awareness of member increased after they could practising some muamalah based on verses and hadith at muamalah. Number of member that moving from poor condition to empowered condition showed positive trend.

Keywords:

Islamic microfinance institution, Empowerment, Financial aspect, Social aspect, Spiritual aspect, Poverty.

INTRODUCTION

Community empowerment is one of the instruments of construction program in the majority of countries, particularly for the developing country.ies. The role of empowerment is considered capable of reducing levels of poverty, such



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as reducing the gap between the community, improve economic distribution, reducing the unemployment rate, expanding community insight, improve the welfare of society and so forth (Beik, 2015).

Empowerment means that those who become empowered have the ability to take control of their lives and fortunes with the help of government and civil society. In order to be empowered, both men and women must have the same rights and privileges and the same opportunities, especially in employment and decent work (Tarantula, M, 2012).

The empowerment is the process through which individual or group attain knowledge that will facilitate them to acknowledge the need for a change in their lives. As a process it must be supported by such program, such as poverty alleviation. Tamkin has similiar concept with empowerment (Sanrego,2016).

As for the other definition, empowerment is the process of increasing self-sufficiency by means of strengthening their ability to organize, decide on a choice, gain confidence, and can control the material resources and non-material to change the status of their subordinate and the community in general(Fujikake, 2008).

The important factors for community empowerment process are synergy and collaboration between organizer and the community and government regulation's support (Haykal, 2009). Numerous attempts have been undertaken by the Indonesia government started from the financial crisis in 1997 which is the largest poverty figures compared to previous years (Tambunan, 2012).

Grameen Bank is one of the empowerment programs adopted in 124 countries, including Indonesia. This program can be found in 18 provinces in Indonesia with 120 thousand small-scale/members (Abdussalam, 2016). There are conventional and Islamic approach in practising Grameen Bank in Indonesia. Baitut Tamkin is one of empowerment program with Islamic value based. Baitut Tamkin program developed by TAZKIA Group found in two provinces, namely West Java province (Baitut Tamkin Tazkia Madani) and West Nusa Tenggara (NTB) (Baitut Tamkin Lumbung Bersaing). There is one fundamental difference that Baitut Tamkin Lumbung Bersaing (BTLB) program is a Government-owned and sourced funding from the Government while Baitut Tamkin Tazkia Madani (BTTM) is a private program sourced from the social fund such as ZISWAF. Baitut Tamkin is one of Koperasi Syariah at Lombok Timur Region that practising both islamic commercial

finance through financing and social finance by helping each other with qardhul hasan aqad.

BaitutTamkin program based on the word of God Almighty, e Q.S. Al-Hajj verse 41 including three aspects to make one defenseless including of financial, social, and spiritual aspects. The financial aspects of the Baitut Tamkin program including income, savings, insurance, and financing are deemed able to represent some human behavior on the financial aspects of this. This idea is supported by Kholilah and Iramani (2013) that financial behaviour management is the ability of individuals in arranging finance. This ability has indicators such as paying on time, maintain the finance for the future, allowance for savings, manage money for personal needs or the family needs.

The spiritual aspect also evaluated at this empowerment program, as a means of changing the character of the members. In fact, Baitut Tamkin's members are still lacking in the knowledge they should deal with. The majority of member used to use commercial bank to finance their living cost materially and they have no sufficient knowledge of muamalah in Islam. With the empowerment program, the member improve their spiritual- knowledge and the way of thinking of Sharia compliance. According to the Haykal (2009) that an empowerment program would be perfect if there are synergy and collaboration between the organizers of the program with the community and accompanied by government regulation. Then the author chose BTLB program in NTB province. The principle of preservation for empowerment program uses three processes, namely the financing of development, monitoring and evaluation organized by the people (Yasa, 2008).

Poverty is the inability of the economy to meet the basic needs of food, and the food that is not measured in terms of expenditure, if expenditure per-capita per month less than the determination of the poverty line then people the category of the poor population, the poverty line is composed of the poverty food line and no food poverty line (BPS, 2016). The concept of poverty in Islamic perspective is when one can not be sufficient resources to meet the needs of the primary in order to run a proper life, not only economically but also in terms of social, psychological and even from the spiritual dimension (Beik & Arsyianti, 2015). Evaluation of a poverty alleviation program is a requirement, including BTLB. Successful or whether a program of empowerment can be measured using several methods. According to LAW number 11, the year 2009 stated that social welfare is the condition of the material needs, satisfy social and spiritual life of the citizen

in order to be viable and able to develop themselves so that it can carry out its social function.

In some previous research, including (Muchlashin, 2016), (Masnita, 2015), (Khandker, 2010), (Judges, 2013), (Possumah, 2010), (Haris, 2014), and (Pratama, 2015) shows that the measurement of the level of poverty as measured by the approach of financial and social, spiritual and financial measurement. These previous studies stated that the evaluation of poverty alleviation only at financial aspect, spiritual aspect, and social aspect separately.

These previous measurement had demonstrated good approaches. However, according to Islam, the economic development need the balance of both sides which is material and non-material to achieve the well-being of the world and the hereafter. The author noted the lack of research on these three aspects comprehensively. This is my resaerch gap.

Financial poverty is the door for social and spiritual poverty. If some one is fakir then it will be easier for him to fall at social poverty and next become lack of spiritual iman (tauhid aspect). This paper will propose a holistic measurement evaluation for poverty alleviation in empowerment program. This paper would like to examine three aspects in the measurement of financial, social, and spiritual members on Islamic Cooperative Baitut Tamkin NTB as empowerment program evaluation materials the community concept GLM (Group Landing Model) which is worth Islam. There has not been any research related to evaluating process empowerment program in three aspect of poverty comprehensively.

Based on the background and outline of the problems above, the purpose of this study are 1) analyze the level of poverty at three aspects incuding financial, social and spiritual amng members of Islamic Cooperative Baitut Tamkin East Lombok and 2) analyze what factors most influence the increase of the financial aspects of the members, 3) analyze the relationships between social and spiritual variables Member, and 4) analyze poverty conditions change after being become a member.

LITERATURE REVIEW

Poverty is the inability of the economy to meet the basic needs of food, and the food that is not measured in terms of expenditure, if expenditure per-capita per month less than the determination of the poverty line then people the category of the poor population, the poverty line is composed of the poverty food line and no food poverty line (BPS, 2016). The concept of poverty in

Islamic perspective is when one can not be sufficient resources to meet the needs of the primary in order to run a proper life, not only economically but also in terms of social, psychological and even from the spiritual dimension (Beik & Arsyianti, 2015).

Empowerment as a process, then empowerment is meant to condition the defenseless person or group that built, developed and facilitated from social interaction. The empowerment approach is the one program that's right for countermeasures poverty, it is related to the concept of Tamkin (defenseless) (Sanrego & Taufik, 2016). As for the other definition, empowerment is the process of increasing self-sufficiency by means of strengthening their ability to organize, decide on a choice, gain confidence, and can control the material resources and non-material to change the status of their subordinate (Fujikake, 2008).

According to law No. 1 the year 2013, micro finance institutions here in after abbreviated as MFI is a specialized financial institution established to provide business development services and empowerment of the community, either through loans or financing in micro-scale effort to members and the public, the management of deposits, as well as granting business development consulting services that do not solely seek profits. Islamic microfinance institutions are closely associated with community empowerment in particular sectors engaged in micro-small enterprises (SMEs), not least the poor who lack capital in running its business so entangled debts by loan sharks with relatively high-interest rates so that most of the perpetrators of SMEs experiencing performance degradation due to lack of capital. One way to overcome these problems required the program channeling financing through Islamic microfinance institutions (Amalia, 2009).

METHOD

The object of the research was done at the Islamic Cooperative Baitut Tamkin Aikmel-branch of West Nusa Tenggara, Indonesia. As for the methodology in this study using Multiple Linear regression tests, a simple Linear Regression, t-test Statistics, Spearman test, Wilcoxon two signed test, and Descriptive Analysis.

The population in this study were all members of the institution which consisted of 18 villages in the Districts of Aikmel and Wanasaba. The research sample was obtained from a population of 15 villages in the two subdistricts. To determine the sample size according The Slovin method

$$n = \frac{N}{1 + Ne^2} \quad (1)$$

The population size refers to the most recent data from Baitut Tamkin, as many as 1,940 members and the percentage of allowance determined was 10 percent. Based on these data if it is included in the Slovin formula, the number of samples to be examined is obtained 95.

The process of data collection that the author did in this study was by:

- 1) Documentation, by reviewing and reviewing any required data contained in the Baitut Tamkin Lumbung Bersaing office.
- 2) Questionnaires and interviews, a list of questions to obtain data and information from respondents or members of Baitut Tamkin Lumbung Bersaing.
- 3) Observation, by collecting data using direct observation, as well as recording the required data systematically.

ANALYSIS AND DISCUSSION

There is a difference after becoming a member. In terms of changes in average earnings prior to becoming a member is IDR 2,887,105 while after becoming a member is IDR 3.397.63. This finding significant at $\alpha = 0.035$ using t-test. Then the percentage of respondents who live below the poverty line was 5.3% and after becoming a member of decreased to 4.2% (Table 1). Based on the condition of the House there are 25 homes that are undergoing change. Changes that occur to remain positive and showed a reduction in poverty conditions on the respondent (Table 2).

Table 1. The Number of Member Below Poverty Line

	Before become the member		After become the member	
	Number	Persentase	Number	Persentase
Number of member live below poverty line	5	5,3%	4	4,2%

Note : Total respondent 95 members

Kholilah and Iramani (2013) said that Financial Behaviour management is the ability of individuals in arranging finance. The indicators are paying on time, maintain the finances for the future, allowance for savings, manage money for personal needs or the needs of the family. There are eight steps before a member was legally accepted to be a member (SOP BTLB, 2018).

After such steps, the sixth step is Latihan Wajib kelompok (LWK). LWK conducted to evaluate their commitment from their attendance, their time management, and the good will or niat. After joining weekly meeting which has been scheduled every Monday at 9 they must signing their member 's book. this book noted all the transaction. This book to educate them to have good disclipine in financial management.

Table 2. The Changing Of Financial Condition after Became Member

Financial Aspect	R ²	Coefficient	Significant
Constanta	0,172	0,860	0,000
Income		0,021	0,319
Saving		0,006	0,689
Insurance		0,002	0,932
Financing		0,111	0,294

The changing of financial condition after became member showed by Table 2. It shows that all variables at financial aspect have no significant effect too financial condition. But all variables give positive effect to their member monthly liquidity.

Table 3. The Changing of House Condition based on Cashpoor House Index

CHI ^c	Lowest CHI Index	CHI Index constant at medium scale	CHI Index increase From medium to higher scale
Number of House	0	70	25
Percentage	0%	74%	26%

Note : Total respondent 95 members

The improvement of financial aspects, calculated by monthly liquidity, significantly affected by three commercial financial practising in Baitut Tamkin including credit, savings, and insurance. From observation, we found that member of this program has their own saving that can be use to support consumption in the next periode. So it makes their ability to consume increase. This ability of consume contribute to its tota family expenditure. Finally we estimate that expenditure was equal to income.

But unfortunately these three commercial financing do not affect significantly to an increase in the poverty index home or CHI. Only 26% from total members that showed better housing. This showed that their additional

income from credit financing were not used for home improvement but to meet their basic needs.

Social aspects showed a positive performance during the past six years. There are four indicators to evaluate this aspect including network, relationship, trust, and role model *uswah al hasanah*. Table 4 showed that 36% member has better network after become member and the rest constant. There is 78% member has better relationship after become member and the rest constant. There is 80 % member has better trust each other after become member and the rest constant. Then 91% member has better role model *uswah al hasanah*. This finding support that there is positive impact from Baitut tamkin program decreasing social poverty.

The table also shows that all variables at social aspect has z value above -1,96 means that there is significant effect from these variables to social condition(Siswanto, 2015).

Table 4. Social Aspect

Indicators	Getting Worse		Better Condition		Constant No Change		Wilcoxon test value ^{a)}
	N	(%)	N	(%)	N	(%)	
Network	0	0%	34	36%	61	64%	-5,163
Relationship	0	0%	78	82%	17	18%	-7,752
Trust	0	0%	80	84%	15	16%	-7,841
Uswah Al-Hasanah	0	0%	91	96%	4	4%	-8,375

all variable show significant effect to spiritual aspect by wilcoxon test at $\alpha = 0.05$

Social capital basically does not intend to take away the guarantee of poverty or to reduce the inequalities, but rather as a means in the empowerment program (Mayer, 2003). The social aspect was also instrumental in the empowerment Baitut Tamkin program. According to Thobias, et al. (2013) that social capital is a very important component in shaping the behavior of entrepreneurship for micro small and medium entrepreneurs, such as trust, mutual, networking, and social capital because in the attitude there is the values of cooperation, not only that social capital also plays a role in economic growth.

The spiritual poverty of knowledge and understanding of aspects of Sharia and muamalah decreasing for this six years showed by Table 4. It shows that all variables at spiritual aspect has z value above -1,96 means that theres significant effect from these variables to spiritual condition(Siswanto, 2015).

The member have better knowledge and practice about 10 items from 11. The highest aspect is their undertanding of muharabah, musyarakah, and murabahah transactation; followed by their understanding that interest rate is prohibited and also how to calculate revenue sharing from getting financing. The third highest aspect is their understanding of asmaul husna.

This finding is very usefull for Baitu tamkin to evaluate their members wheter they could asking financing with larger nominal or they even could not asking financing for given period. This understanding should be used as risk mitigation because to screen the full commitment member. The understanding of spiritual aspect will support this program establish longer beacuse the member doing muamallah as Al Qur'an guided. But unfortunately they understanding of verses and hadith related with muamalah must be supported frequently by recalling in every muamalah activity at weekly group meeting.

Table 5. Spiritual Aspect

Spiritual Aspect	Getting Worse		Better		Constant		Wilcoxon test value ^{a)}
	N	(%)	N	(%)	N	(%)	
Asmaul Husna	0	0%	79	83%	16	17%	-7,824
Verses and Hadith related with muamalah	0	0%	3	3%	92	97%	-1,633
Prohibited interest rate	0	0%	89	94%	6	6%	-8,464
Calculation of revenue sharing from financing	0	0%	89	94%	6	6%	-8,302
Qardhul hasan	0	0%	63	66%	32	34%	-7,154
Mudharabah	0	0%	92	97%	3	3%	-8,457
Musyarakah	0	0%	92	97%	3	3%	-8,540
Murabahah	0	0%	92	97%	3	3%	-8,452
Shadaqah	1	1%	54	57%	40	42%	-6,465
Ujrah	0	0%	79	83%	16	17%	-7,810
Spiritual	0	0%	87	92%	8	8%	-8,174

a) all variable show significant effect to spiritual aspect by wilcoxon test at $\alpha = 0.05$

From all respondents, there are 22 respondents who experienced the absolute conditions or poor financially, socially, and spiritually: then there are 24 respondents who experienced poverty condition financially; 16 respondents who experienced poverty social conditions; 28 respondents who experienced the poor condition of the spiritual; and 5 respondents who have been in a State of well-being. In general it can be seen that the highest

average was in a financial and spiritual poverty before respondent became a member. This condition in accordance with the program of Baitut Tamkin i.e. provide relief funds and science of religion include worship and muamalah, with the goal of keeping the respondent who has become able to meet the needs of financially, socially, and spiritually.

After respondents became a member, there are a positive changes. There is 15 member change from absolute poverty conditions became only financial poverty. The condition of social poverty also decrease after became the member. Spiritual poverty decline as many as four of the respondents, and the circumstances of the respondent who experience well-being (in this study includes members who have not experienced the poor financially, socially, and spiritual) as many as 37 respondents.

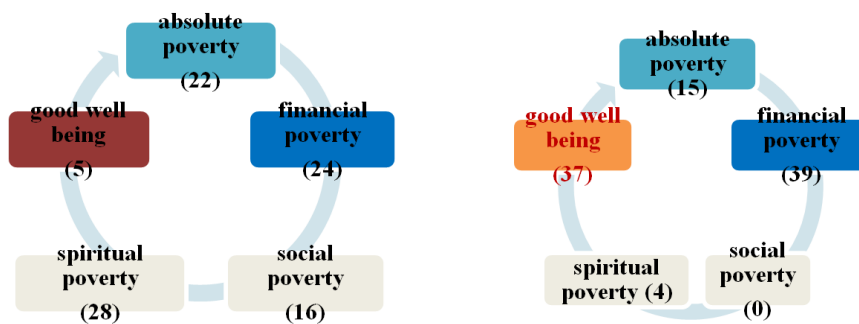


Table 6. (a) Condition before became a member (b) Condition after became a member

The declining condition of the poverty indicated that there were changes in poverty in absolute poor members, reflecting the change in the number of members who have not been able to meet the needs of financially, socially, and spiritually i.e. decreased to the 15 members. Then in financial poverty increased to 39 the respondent because the respondent had reduced absolute poor so most moved into the category of financially needy only. The next is social poverty decreases to zero percent. the classification spiritual poor decreased to 4 respondents, meaning that the condition of the spiritual poverty of the respondents after becoming a member there is a positive change.

Classification of well-being after respondents became a member is increased from 5 of the respondents were 37 respondents. The existence of aid funds and knowledge of these three aspects can make a number of members into poverty decline.

Financial poverty index at Table 7. is index to calculate the poverty condition that happens to the respondent before and after becoming a member of Baitut Tamkin Lumbung Bersaing. This research shows that

financial poverty index before became a member of BTLB was 0.853, meaning that there is 85.3 percent of respondents is not yet able to meet the financial needs. Then declined at 0.768 or 76.8 percent, it declined 8.4%.

Declining financial poverty index is influenced by the presence of the giving channel funds through the Qardul hasan aqd or soft lending without interest. All members pay gradually each week when weekly group meeting. Typically the respondents use those funds to meet daily needs or to be additional capital to establish or carry on his efforts. The results of this research in accordance with previous studies that soft lending can help's financial community as well as being able to enhance the efforts of the community.

Table 7. Index of Poverty

Poverty Index	Before became Member	After became Member	% change
Financial Poverty Index	0,853	0,768	8,4
Social Poverty Index	0,579	0	57,9
Spiritual Poverty Index	0,989	0,084	90,5
Absolute Poverty Index	0,8	0,284	51,6

The social poverty index at the beginning was 0.579 means that 57.9% of respondents experiencing social poverty. Then became 0, which means that there is no social poverty at the society. The decline of social poverty index supported by group meeting, interacting and transactions carried out every week. Nearly half of the respondents already had good social value. This empowerment program supported sillaturahmi more often, through meeting so that all the member meet each other frequently.

This frequently interaction could build trust between member and institution. This finding in line with the theory that the most important element of group-based lending system is the responsibility of a third was found on renteng social variables especially on variable reciprocal relationship, beginning with a good social network to facilitate information gathering and then build trust and confidence between members and institution may consider the norms on reciprocal links (Sanrego & Taufik, 2016).

The spiritual poverty index at the beginning was 0.989 means that 98.9% of respondents experiencing spiritual poverty. Then after respondents became a member of the spiritual poverty index BTLB became 0.084 respondents or 8.4 per cent, meaning that the decrease 90.5 percent. There are some very good changes. This change because after being a member of the

Baitut Tamkin they are implemented knowledge of Asma al husna, morals, aqd muamalah The member also applied this understanding each week with guided or accompanied by staff of Baitut Tamkin.

Absolute poverty index shows that the respondent's condition hasn't been able to meet the needs of financially, socially, and spiritually. Absolute poverty index before respondent became a member is 80% then declined to 28.4%. This 51.6% change was supported by members following an exercise routine, weekly meetings, and better ukhuwah or relationship.

This 51.6% change indicate that the empowerment program conducted by Baitut Tamkin increase the level of well being in the aspect of financial, social, and spiritual. Although there is a good result in well being but still a challenge for the Agency Baitut Tamkin in developing members by providing training (Al-Mubarak, 2014).

CONCLUSION

The member's financial condition was significantly increase after became the member affected by income, savings, insurance, and financing in term of enlarge their montly liquidity. But this four factors did not significantly affect their housing condition.

The member's social condition was significantly increase after became the member indicates by some variables such as closer reciprocal relationship, care each other, and take and give, except become 'islamic role model' or uswah al hasanah variable.

The member's spiritual condition was significantly increase after became the member indicates by some variables such as reciting Asmaul husna, prohibited interest rate, paractising muamalah aqd, calculating revenue sharin. But there is still insignificant effect at their understanding of Verses and Hadith related with muamalah.

All of the poverty index decrease after the respondents became BTTM member. The poverty index numbers are financial, socially, and spiritually declined. Absolute poverty index before respondent became a member is 80% then declined to 28.4%. This 51.6% change indicate that the empowerment program conducted by Baitut Tamkin increase the level of well being in the aspect of financial, social, and spiritual.

This research provide model evaluation tant can be used by community empowerment institution to evaluate their members. The comprehensive model of poverty (financial, spiritual, and social) not only evaluate the

material aspect of life but also non material aspect. The limitation of this research was the inability to capture all member of BTLB and with longer time frame of research.

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