

## **CONSTRUCTING SUSTAINABLE ECONOMY FOR MICRO-SIZED ENTERPRISES THROUGH QARDHUL HASSAN FINANCING BASED ON ISLAMIC PHILANTHROPY FUNDS**

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### **Abstract**

*The research aims to describe the role of halal financing based on Islamic philanthropy funds in building up economy for micro scale enterprises. This research was conducted on BANKZAKAT (Indonesian: Bantuan Keuangan Berbasis Zakat), a financial aid institution based on zakat, infaq, and sadaqah funds which is a program of BAZNAS Musi Rawas Regency. This study uses a descriptive qualitative research method. Data obtained by means of observation and interviews. The results show that qardhul hassan financing based on Islamic philanthropy funds provides the potential for poverty alleviation, releases from the trap of moneylending with multiple interest rates, and raises awareness to participate in continuing kindness to others by raising the level of life from mustahik to first become munfiq and being potential muzakki. Qardhul hassan financing is a solution in constructing economic sustainability, especially for micro and super micro enterprises.*

**Keywords:** *Qardhul Hassan; Sustainable Economy; Micro Enterprises; Islamic Philanthropy.*

### **INTRODUCTION**

The World Bank officially designated Indonesia as an upper middle-income country. This is based on the World Bank's latest classification of Gross National Income (GNI) or Gross National Income (PNB) per capita. The World Bank said that Indonesia's economic growth continues its strong recovery after the pandemic, with real GDP increasing by 5.3% in 2022. This brings Indonesia's per capita income to US\$ 4,580, up from 2021 which was US\$ 4,140 (Putri, 2023).

However, the poverty rate in Indonesia is still relatively high. The percentage of poor people in March 2023 was 9.36 percent or 25.90 million people. The percentage of urban poor population in March 2023 was 7.29 percent or 11.74 million people. The percentage of poor rural

population in March 2023 is 12.22 percent or as many as 14.16 million people (Badan Pusat Statistik, 2023).

The survey results of PT Bank Rakyat Indonesia (Persero) Tbk or BRI revealed that there were still around 10% of the sample Indonesian population involved in the research deciding to go to moneylenders with interest reaching 500% (Indraini, 2023). This is also supported by research results which conclude that the reasons that encourage people to choose moneylenders are because of the ease of the lending process and without entering into agreements on paper only on the basis of trust between the community and moneylenders, besides that it does not use collateral and there are no restrictions on lending, what is needed by the community (Firawati, 2020).

South Sumatra, one of the provinces that has natural resource potential in the form of large areas of land used for plantation and agricultural businesses, currently ranks third with a percentage of 11.07% of poor people in urban areas in Indonesia. while for rural areas it is quite high with a percentage of 11.78% being poor (Badan Pusat Statistik, 2023). Musi Rawas Regency as one of the areas occupied by many immigrants from outside the island who transmigrated ranks fifth in the number of poor people in the province of South Sumatra, namely 13.89% of the total population or around more than 56 thousand people (Kusnandar, 2021).

Many of the poor people in Musi Rawas Regency have loans from cooperatives or moneylenders. Poor people tend to get loans from moneylenders to meet their daily needs easily without requiring collateral even though the interest and late fees charged are very high. Sometimes they don't just borrow from one moneylender, but two or even three borrowers. What often happens is that one loan covers another loan. So, most of them are trapped in a vicious circle that does not stop (Aini, 2023).

From that background, then stands one of the institutions named BANKZAKAT. This institution is a duplication of the model implemented by BANKZISKA LAZISMU in Ponorogo, East Java. BANKZAKAT is part of the *zakat*, *infaq* and *sadaqah* distribution program owned by BAZNAS (The National Zakat Board) of Musi Rawas regency. Having a vision and

mission is not only to distribute Islamic philanthropic funds in the form of venture capital to finance productive businesses, but also to eradicate moneylenders, especially among underprivileged communities. Supporting BAZNAS Musi Rawas Regency's target to eradicate poverty up to 0%. Helping micro and super micro scale businesses to be able to have business capital and be free from moneylenders.

In this study, author limited the research to discussing how BANKZAKAT constructing a sustainable economy for micro-sized enterprises through *qardhul hassan* financing based on Islamic philanthropy funds. The author limits the formulation of the problems to be taken as follows: (1) What is the form of *qardhul hasan* financing owned by BANKZAKAT, (2) What is the potential for BANKZAKAT in constructing a sustainable economy. The purpose of this study is intended to answer the two formulations of the problem.

The usefulness of this research scientifically is expected to be able to add information and contribute thoughts to the development of philanthropy and Islamic finance regarding the role of *qardhul hassan* financing based on Islamic philanthropy funds in constructing a sustainable economy for micro-sized enterprises. While practically, this research is expected to be able to add input, especially for Indonesia, as a country with the largest number of Muslims in the world in solving the problem of constructing a sustainable economy for micro-sized enterprises.

## **RESEARCH METHODS**

The method used in this research is descriptive qualitative. Arikunto (Salmaa, 2023) said that descriptive research is research that is intended to investigate a condition, situation or other event, then the results will be presented in the form of a research report. Qualitative descriptive method is collecting and analyzing non-numerical data. Qualitative research methods answer the question how and also observe the object of research. The research in this study is the concept of BANKZAKAT BAZNAS Musi Rawas Regency, South Sumatra in carrying out its role as a financial assistance institution for the community. The research was conducted on

internal data owned by BANKZAKAT from the time it was founded until June 2023.

## **DISCUSSION**

### ***Qardhul Hassan* Financing**

*Al-Qardh* is the giving of assets to other people that can be claimed or asked for back or in other words lent without expecting anything in return. In classical *fiqh* literature, *qardh* is categorized in *aqad tathawwui* or mutual assistance contracts and not commercial transactions (Antonio, 2001).

From the various definitions of contract and *al-Qardh* from *fiqh* experts, it can be concluded that the contract of *al-Qardh* is an agreement or agreement between two parties, where the first party provides assets or gives assets in the sense of lending to the second party as a borrower of money or a person who receives assets. which can be billed or asked to return the property, in other words lending property to other people who need fast funds without expecting anything in return (Hannanong & Aris, 2018). In this *al-Qardh* contract, to avoid usury, the administration costs on *al-Qardh* loans must be stated in nominal terms, not percentages; Its nature must be real, clear and certain and limited to things that are absolutely necessary for the contract to occur; the money used as administrative costs must be used up within the time of the agreement.

Legal basis for *qardhul hassan* financing:

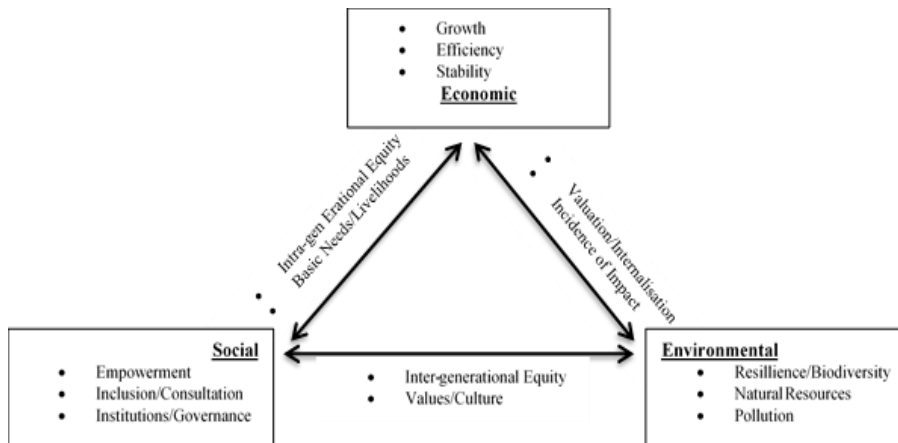
1. Al-Qur'an : QS. Al-Hadid (57: 11), QS Al-Baqarah (2: 245), QS. Al-Maidah (5: 2)
2. Al-Hadits : "Ibn mas'ud narrated that the Prophet (peace be upon him) said: "it is not a Muslim (they) who lend another Muslim twice unless the other is worth alms" (HR. Ibn Majjah no. 2421, kitab al-Ahkam; Ibnu Hibban and Baihaqi).
3. Ijma : The scholars have agreed that *al-qardh* may be done.
4. Fatwa DSN-MUI about *Al-Qardh* No :19/DSN-MUI/IV/2001

Another research was conducted by Mirachor and Iqbal (Falikhatun, Assegaff, & Hasim, 2016) Islamic banks in Iran identify several characteristics of *Qadhul Hasan*, including *Qardhul Hasan* is very flexible

with regard to collateral, because there is no physical guarantee, but only a commitment from the borrower in the form of a contract signature; the documentation procedure is very simple; the loan amount is usually very small, the cash disbursement procedure is very fast; no interest, but there is a fee of 1% of the total loan to cover administrative costs; funds are more accessible to local borrowers, and fund managers must explain capital contributions transparently to investors.

### **The Sustainable Economy**

Sustainable economy, along with the social and environmental aspects is an inseparable part of sustainable development. As described in the following figure:



*Figure 1.*  
*Sustainable Development Triangle –Relations between Basic Elements.*  
*Source: (Durmaz & Bayramoğlu, 2017)*

In general, sustainable economy could be understood as performing growth, efficiency, stability in economy without degrading the quality of life of all human beings on earth by taking into account the welfare of society, and environmental aspects.

The sustainability economy is important because of the following reasons: (1) The long-term of the global economy; (2) The preservation of human life; (3) Unrealized discoveries. The examples of a sustainable

economy include devising less wasteful systems, prioritizing low-impact economic development, and switching to renewable energy sources (MasterClass, 2022).

**Micro Enterprises**

Micro enterprises are smaller forms of business with smaller operational scales and employing fewer or having no permanent employees (Ascarya & Rahmawati, 2015). What distinguishes micro-enterprises from entrepreneurship is the fundamental concept where entrepreneurs need innovation in developing their business, while micro-enterprises only need to run a business. Following are the differences between entrepreneurship and micro-enterprises:

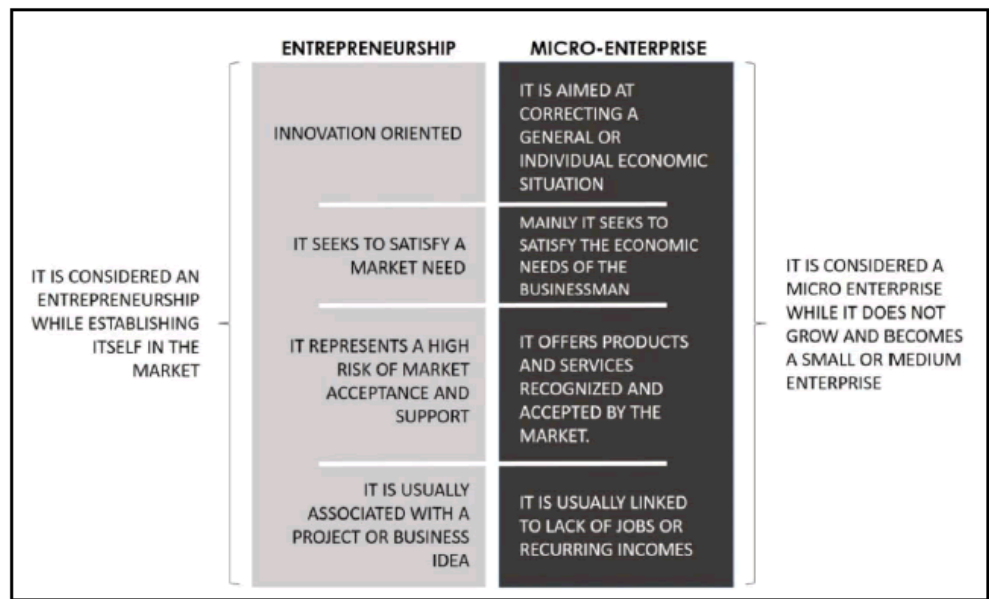


Figure 2.  
Main Differences between Entrepreneurship and Micro-Enterprise  
Source: (Socorro Márquez & Reyes-Ortiz, 2020)

**Islamic Philanthropy Funds**

The term philanthropy itself comes from the Latin "*philantrophia*" or the Greek "*philo*" and "*anthropos*" which means "human love". The

meaning of philanthropy is interpreted differently in different regions and cultures. However, the substance of philanthropy remains the same, namely social generosity and social care. Philanthropy can also be called the awareness of a group of people to carry out charitable movements for people in need (the poor). This movement is carried out in a structured and institutionalized manner (Solihin, 2022).

Institutionally, Islamic philanthropy is in Islamic public finance which is manifested in the form of *zakat*, *infaq*, *sadaqah*, and *waqf* institutions (Makhrus, 2018). Because in Islamic teachings, *zakat*, *infaq*, and *sadaqah* can contain the same meaning and is often used interchangeably or interchangeably with the same intention, namely charity (philanthropy). This is based on the Qur'an letter At-Tawbah verse 60.

The first form of Islamic philanthropy is *zakat*. *Zakat* in language is *al-barakatu*, namely blessing; *alnamaa* which means growth and development; *ath-thahratu* which means purity; and *ash-falu* which means order. The definition of *zakat* in terms is one of the obligatory acts of worship carried out by Muslims by giving a certain amount of their wealth to people who are entitled to receive it according to the class determined by Islamic law. The second form of Islamic philanthropy is *sadaqah* and *infaq*. *Infaq* comes from the Arabic *anfaqa-yunfiqu*, which means to spend or finance. According to Shari'a terminology, *infaq* means "to issue wealth that is *thayyib* (good) in obedience or permissible things". The third form of Islamic philanthropy is *waqf*. According to Imam Syafi'i (815 AD), *waqf* is an ordinary worship. When the *waqf* relinquishes ownership, *waqf* becomes effective (Hayati & Soemitra, 2022).

Philanthropy is not only seen from the traditional side, such as *fiqh*, and studies of other Islamic values, but can link various current issues such as poverty, social justice, people's welfare, civil society, public policy, good governance and good management. professional (Saripudin, 2020). This shows that Islamic values have relevance to social society as well as being able to answer problems that occur today.

### **Profile Bankzakat**

BANKZAKAT is one of program belonging to BAZNAS Musi Rawas regency, South Sumatra, Indonesia. This program was just launched in January 2023, at the thought of the chairman of BAZNAS K.H. Bahana Jaalhaq Taqwallah, S.Pd.I., M.A., CFRM. to tackle poverty in Musi Rawas, this interest-free loan is for MSMEs in Musi Rawas regency, and to tackle cooperatives or bank with huge interest, which is burdensome to society. Starting with an initial loan nominal of 500,000 IDR up to 5,000,000 IDR with an initial fund of 1 billion sourced from Islamic philanthropic fundraising managed by BAZNAS Musi Rawas regency. When finished with the first stage of the loan, if the customer has paid off, he can return to apply for the next stage of the loan.

BANKZAKAT (Indonesian: Bantuan Keuangan Berbasis Zakat) duplicating the concept owned by BANKZISKA (Indonesian: Bantuan Keuangan Berbasis Zakat, Infaq, Sadaqah, dan dana sosial keagamaan) LAZISMU Ponorogo-East Java under the leadership of Faruq Ahmad Futaqi, S.E., M.E.Sy. These two institutions have the same goal of building an economy without usury and freeing people from poverty and usury loans.

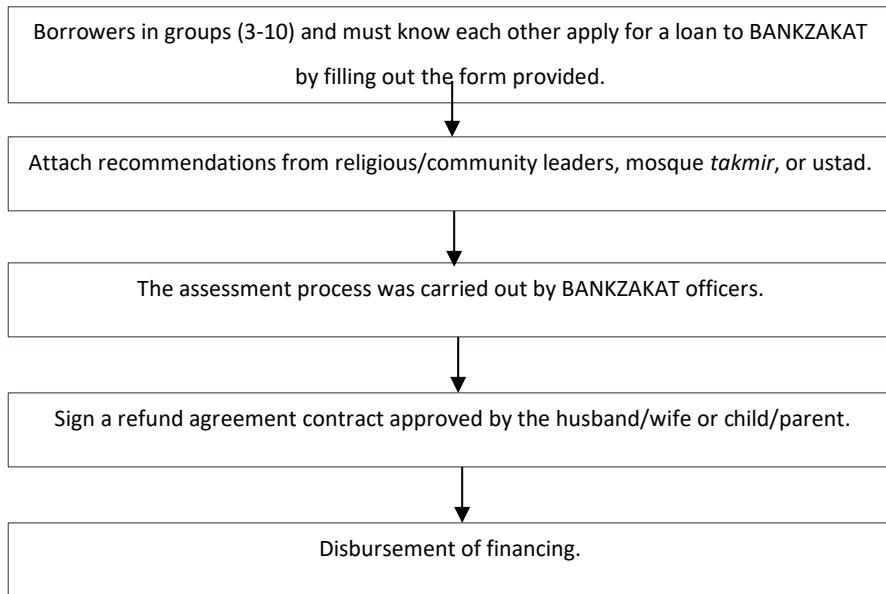
BANKZAKAT has vision: Overcoming poverty and usury in Musi Rawas regency, so that people are better off economically. Having missions: Optimizing donor services; and optimizing the management of zakat, *infaq*, *sadaqah*, which is trustworthy, professional, transparent. Having objectives: (1). Get closer to Allah *Subhanahu wa Ta'ala*; (2). Creating an economically prosperous society; (3). Building an empowered and productive society based on sharia; and (4). Providing capital and fostering the economy.

### **The Concept Of Bankzakat**

Principally, BANKZAKAT is not a bank institution as referred to in Law no. 10 of 1998 concerning Banking and Law no. 21 of 2008 concerning Sharia Banking. BANKZAKAT is one of the BAZNAS programs of Musi Rawas Regency in empowering MSMEs through providing loans without interest, collateral, fines, penalty fees and administrative costs.

BANKZAKAT has a financing stage with the following activities:





*Picture 1. Financing Stage at BANKZAKAT*

The organizational structure of BANKZAKAT BAZNAS Musi Rawas Regency is led by the Manager, Administration and Finance and Distribution and Utilization. BANKZAKAT is also assisted by volunteer who assist the partners in their relationship with BANKZAKAT. These partners of BANKZAKAT consist of *mustahik* or people who are entitled to receive zakat funds that meet the criteria of BANKZAKAT.

The form of *qardhul hassan* financing used by BANKZAKAT is referred to as a benevolent loan contract. This loan is realized in the form of a principal loan which is repaid with a monthly installment system. However, there are also BANKZAKAT partners who make weekly installments, and this is a mutual agreement, whichever is easier and lighter to choose. The average installment value is 100 thousand rupiah per month. The number of installments is five times for the initial loan with a total of 500 thousand rupiah. Furthermore, the loan can increase to one million, two million, three million, and finally five million rupiah.

In carrying out the loan mechanism, BANKZAKAT uses a system of joint responsibility (that each party shares responsibility equally) between 5-10 people. The joint responsibility (*tanggung renteng*)

mechanism provides consequences for shared responsibility between members of each group. Each member is also responsible for other members who do not pay off their loans. The priority value in the form of this loan mechanism is especially evident in the clause if a member is sick so it is not possible to return to work, or even if he dies, then the member is not obliged to return the loan.

The BANKZAKAT loan mechanism begins with filling out a Financing Application Letter (Indonesian: Surat Permohonan Pembiayaan, SPP). The SPP contains a comprehensive analysis of potential BANKZAKAT partners who will provide loans. The SPP contains data regarding personal identity, the business they are conducting, how long they have been running the business, how much they earn, and whether they have loans elsewhere and how much the loan is. The completed SPP is signed by the prospective BANKZAKAT partner and BANKZAKAT officer and attached with an identity card and a photo of the place of business.

Partners are also required to include an active letter at the mosque from the head of the local mosque or religious figure in their neighborhood. As proof that potential partners are devout Muslims who are close to religion. In addition, BANKZAKAT BAZNAS Musi Rawas Regency targets equal distribution of financing to all villages. so that each village gets a share of *qardhul hassan* financing based on Islamic philanthropic funds in the form of *zakat*, *infaq*, and *sadaqah* funds which are expected to eradicate poverty evenly.

### **The Potential For Bankzakat As A *Qardhul Hassan* Financing In Constructing Sustainable Economy For Micro-Sized Enterprises Poverty Alleviation**

The concept of the loans provided is providing loans without interest, collateral, fines, penalty fees and administrative costs. This is in line with the concept of *qardhul hassan* which is the theoretical basis used in developing BANKZAKAT. As stated by the Chairman of BAZNAS Musi Rawas Regency as the initial initiator of the establishment of BANKZAKAT, this was as part of efforts to eradicate poverty (Taqwallah, 2023). In its first year, BANKZAKAT cannot yet be said to be successful, but the benefits for partners can already be felt. So, it can be said that

BANKZAKAT will continue to progress towards what it originally aspired to be, that is eliminating poverty to 0% (Aryadi, 2023).

***Releases from the trap of moneylending with multiple interest rates***

According to Aryadi from the Distribution and Utilization division of BANKZAKAT, the existence of BANKZAKAT in reality currently has not had a significant impact. However, gradually based on the facts on the ground, BANKZAKAT can be able to make the community self-sufficient through the provision of financial assistance that is free from usury and any additional costs. After that, people will be able to slowly pay off loans from loan sharks and escape the bondage of loan sharks altogether. More than 500 BANKZAKAT partners have now benefited from BANKZAKAT's existence.

***Raises awareness to participate in continuing kindness to others by raising the level of life from mustahik to first become munfiq and being potential muzakki***

From all BANKZAKAT partners, they are all given the opportunity to give alms through SIMPATI cans (Indonesian: *Simpanan Akhirat Nanti*). Which is a form of effort from BANKZAKAT and BAZNAS Musi Rawas Regency to remind partners to always share with each other in the form of *infaq* and daily alms / *sedekah subuh*. The hope is that in the future, apart from being economically empowered, BANKZAKAT partners will also be able to escape the bondage of moneylenders and be able to improve their standard of living from *mustahik* to *muzakki*. Improving the standard of living of those who are entitled to receive zakat, becoming a group that is obliged to give zakat.

***SWOT Analysis of BANKZAKAT***

The following is a SWOT analysis of BANKZAKAT comparing external factors (opportunities and threats) with internal factors (strengths and weaknesses) from the results of the researchers' observations.

	<b>Strengths (S)</b>	<b>Weaknesses (W)</b>
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Internal Factors  Internal Factors	a. The basis for its establishment is part of the BAZNAS program in Musi Rawas Regency.  b. Sufficient zakat funds to be distributed.  c. Productive zakat concept.	a. Quite a large number of <i>mustahiq</i> .
<b>Opportunities (O)</b> a. Full support from local government. b. Support from community leaders.	<i>S-O Strategy</i> a. Education and outreach to potential partners to be able to take advantage of the existence of BANKZAKAT.	<i>W-O Strategy</i> a. Mapping the distribution of BANKZAKAT funds to all areas in Musi Rawas Regency, with reference to the provisions for recipients of loan assistance.
<b>Threats (T)</b> a. Employees of BANKZAKAT who do not follow directions. b. Partners who don't want to pay.	<i>S-T Strategy</i> a. Implement clear SOPs at BANKZAKAT. b. Select a supervisor appointed directly from BAZNAS Musi Rawas Regency.	<i>W-T Strategy</i> a. Conducting monthly recitations as well as educating partners and evaluating BANKZAKAT staff.

Table 2. SWOT Analysis Matrix of BANKZAKAT BAZNAS Musi Rawas Regency  
Source: Author's Development

CONCLUSION AND RECOMMENDATION

BANKZAKAT may not last long, it was only established in early 2023. It still hasn't provided many significant results for the economic development of the lower middle-class society. However, the existence of BANKZAKAT is one of the efforts in constructing a sustainable economy for micro-sized enterprises, especially in rural areas, where it is very difficult to get financing loans for business capital. BANKZAKAT with the concept of financing based on the *qardhul hassan* principle provides the potential for poverty alleviation, releases from the trap of moneylending with multiple interest rates, and raises awareness to participate in continuing kindness to others by raising the level of life from *mustahik* to first become *munfiq* and being a potential *muzakki*. The BANKZAKAT concept, which is based on BANKZISKA LAZISMU, can also be implemented in zakat bodies or institutions throughout Indonesia. As for being able to see progress from BANKZAKAT, it can be monitored on an ongoing basis during the current period.

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