

Communication Model for Community Development of Sharia Bank Financing Products in Empowering Women

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Abstract

This study examines a case study of group entrepreneurial financing products initiated by Islamic Banks by implementing the Grameen Bank program. The concept of the financing product used is a product that provides capital financing and business knowledge to poor women's business groups without collateral. The guarantee used is the trust between group members in Indonesian called Tanggung Renteng or joint responsibility of the whole community. This study aims to determine the community development model that is applied in promoting financial products and to motivate community members to become entrepreneurs. The research method used in this research is a qualitative research method with a case study approach and the concept of social capital Islamic values. In searching for data, researchers conducted semi-structured interviews and passive participant observation. This research was conducted in the female entrepreneur community in Bekasi. The result of this research is community development communication model is carried out in several stages, namely the pre-marketing stage, survey and observation, training, and provision of capital assistance and monitoring. This community development communication model through Grameen Bank to empower women applies the concept of social capital based on Islamic values including the values of the ummah, *wahidah*, *uhuwah*, and *ta'awun*.

1. Introduction

Poverty is a condition of the inability to reach a standard of living. Poverty is multidimensional, which means that it is a problem that is not sufficient for one scientific study to unravel this phenomenon, but from various perspectives and scientific studies. Poverty is the main problem currently faced by the Indonesian people. According to Suryawati, (2004), a person's condition can be said to be poor if the income figure is far below the average income rate of other people, so that it does not meet the needs that should be met. Income figures that are far below average will affect how a person can survive by fulfilling every need he needs. Based on data released by the World Bank in 2017 titled "Riding the waves: The East Asian Miracle in the 21st Century Indonesia has an extreme poverty percentage of 7.5%, then Indonesia is only better than Laos. Even Cambodia is only 0.7%. Thailand and Malaysia have reached zero extreme poverty. Then, just like conditions of extreme poverty, compared to other ASEAN countries, with a

moderate proportion of poor at 24.6%, Indonesia is again only better off than Laos. Thus, the poverty rate in Indonesia a combination of extreme and moderate is higher than in Cambodia, Malaysia, Thailand, the Philippines, and Vietnam. Malaysia is almost 100%, the people are prosperous secure, and middle-class categories, Thailand is almost 90% prosperous, and Vietnam a country that has not been independent as long as Indonesia - is close to 70%, only 32% of Indonesians fall into that category. This is even smaller than even Cambodia (35.6%). It is undeniable that Indonesia is far behind (Widayanti & Sari, 2023).

Several factors cause poverty problems still pervade Indonesia, one of which is the level of Indonesia's financial literacy which is still far behind other countries, especially in ASEAN. According to the Financial Services Authority (OJK), financial literacy is a series of processes or activities to increase the knowledge, confidence, and skills of consumers and the wider community so that they can manage finances well. In short, financial literacy is the knowledge or ability to manage finances well. Based on data reported by Kompas, the realization of the financial inclusion index was 76 percent in 2019, still far from Singapore which has reached 98 percent, Malaysia at 85 percent, to Thailand which has 82 percent. So, a solution is needed that can help reduce poverty in Indonesia, one of which is the application of bank grameen in financing products carried out by Islamic banks in Indonesia. Grameen Bank is a financing model for providing capital from a bank to an economically disadvantaged group of people. Grameen Bank provides loans regardless of people's ability to repay the loans, by transferring them to other group members (Hassan and Guerrero, 1997). Grameen Bank will be given to a group of five people. If there are group members who cannot repay the loan that has been given, then other members who are in the same group will be responsible for replacing the loan money. Grameen Bank, which is managed by a Sharia Bank, is not only limited to providing capital for debtors but also providing knowledge and guidance to debtors regarding entrepreneurship and monitoring the business of debtors. The customers of this financing program are only women who already have a business, or who are just starting. Customers in this program are poor people who have low financial literacy and education (Zidny & Hasbi, 2022).

The amount of financing provided by Sharia Banks starts from Rp. 1,000,000 - 10,000,000 for the community, especially women from the pattern of applying this span system, each group of women is different in taking the amount of funding, all depending on the agreement and the length of installments for being a member provided that in the first year, the customer is given a loan of 1,500,000-2,000,000. In the second year the Customer is given a loan of 3,000,000-6,000,000 and in the third year, borrowing customers can be given financing of up to Rp. 10,000,000. With the existence of this bank grameen program, many of the members feel the benefits, among others, that they can help pay for children's school fees so that community members can be economically empowered and independent. The purpose of this study is to examine the community development community model implemented by Islamic Banks to promote financing products and to motivate members to become entrepreneurs to be economically empowered and improve the standard of living of the family (Hasbi et al., 2023). The usefulness of this research theoretically and practically is that it can contribute to communication science and economics on how to apply communication patterns to people who have low educational literacy to introduce financial products so they can be economically empowered and improve the standard of family life for the better. The community development model based on Islamic values focuses on improving the welfare of the Islamic community. without the need to sort out which society was developed but apply Islamic values in the community development process. Community development studied in this study is the concept of Islamic-based social capital. Social capital is simply defined as norms, networks, and mutual trust that enable people to move together collectively. Several teachings in Islam have the potential to become social capital for community development activities including the concept of Ummah Wahidah, ukhuwah, and Ihsan where this concept is in line with the concept of bank grameen financing products which focuses on building trust and solidarity between members and financial institutions.

2. Research Method

Cresswell defines qualitative research as methods for exploring and understanding the meaning that several individuals or groups or people think comes from social or human problems. This qualitative research process involves important efforts, such as asking questions and procedures, gathering specific data from participants, inductively analyzing data ranging from specific themes to general themes, and interpreting the meaning of the data. The final report for this research has a flexible structure or framework. Whoever is involved in this form of research must apply an inductive research perspective, focus on individual meanings, and translate the complexity of a person adapted from Creswell, (2007 in Creswell, 2012. Meanwhile, Bogdan and Taylor, (1975) define qualitative methodology as a research procedure that produces descriptive data in the form of written or spoken words from people and observable behavior. In line with this definition, Kirk and Miller argued that qualitative research is a particular tradition in social science that fundamentally relies on observing humans in their domain and relating to these people in their area and terminology. (Moleong, 2007).

So in qualitative research, a researcher enters the natural order of the person he is researching. Researchers in qualitative research go into the field themselves to collect data. The data obtained were in the form of qualitative data, not quantitative because the data obtained did not require measurement. Therefore in qualitative research, there is no absolute truth. Qualitative researchers are not looking for absolute truth (Nasution, 2002). It can be concluded that qualitative research is research that uses researchers as research instruments. The sample studied is not the object of research but a subject and has equality with the researchers. Therefore, researchers in qualitative research must enter the natural setting of research and join the subject under study. Qualitative research prioritizes the emic perspective, namely prioritizing the views of the subject under study, even though there are researchers' views, which is called an ethical perspective, but researchers do not emphasize their views. This research uses a case study research type case study approach. John W. Creswell, (1998), that a case study is an exploration of a bounded system" or a case of multiple cases over time through detailed, in-depth data collection involving multiple sources of information rich in context. Based on the description of the definition of a case study above, Creswell suggests several characteristics of a case study namely identifying a case for a study. The case is a system bound by time and place. A case study uses various sources of information in data collection to provide a detailed and in-depth picture of the response to an event and using a case study approach, researchers will spend time describing the context or setting for a case

Based on the explanation above, it can be stated that a case study is an exploration of a bound system or a case or various cases" from time to time through in-depth data collection and involving various sources of information that are "rich" in a context. This bound system is bound by time and place while cases can be studied from a program, event, activity, or an individual. In other words, a case study is a research where the researcher explores a certain phenomenon case in a time and activity program, event, process, institution, or social group and collects detailed and in-depth information using various data collection procedures over a certain period. Furthermore, Creswell said that if we are going to choose a study for a case, it can be selected from several study programs or a study program using various sources of information which include: observation, interviews, audio-visual material, documentation, and reports. The context of a case can situate a case in its setting which consists of physical settings as well as social, historical or economic settings. This study uses a single case design with a holistic type. Holistic single-case study research is research that places a case as the focus of the research using multiple data sources.

In the holistic single case type, the number of units used is generally only one or even the unit of analysis cannot be explained, because it is integrated with the case. In such case study research, the unit of analysis cannot be determined because the case is also the unit of analysis for the research. Yin, (1989) revealed that the single case holistic research type puts the case as an object of research that needs to be studied to reveal the deep essence behind the case, without being

tied to the unit of analysis, because the unit of analysis in this research is integrated with the case. (Creswell, 1998). John, (1998) divides the focus of case study research into three. Types, namely exploratory case studies, if a case or cases are used to obtain initial data or information for social research to be carried out. Explanatory case studies, when a particular case or cases being studied aim to provide knowledge about causation. Descriptive case studies, the purpose of which is to provide an in-depth or detailed description of a case. Data collection methods used in this study were semi-structured interviews, passive participant observation, and literature study. The sampling used in this study is nonprobability sampling with snowball sampling where the way to get the resource person to roll from one key person to another, where the speakers involved in this study are the Project Managers of Islamic bank financing products, Islamic bank sales persons and members of the entrepreneurial community women in Bekasi. Testing the validity of the data using source triangulation technique, namely by interviewing the Head of the Sharia Bank Product Development Division.

3. Results and Discussions

This study involved five resource persons, namely the Project Manager of Islamic bank financing products, Islamic bank sales persons, and members of the female entrepreneur community in Bekasi. From the results of interviews and observations in activities ranging from pre-marketing, and education to providing financing to customers. The following is the procedure for providing financing. Providing financing to customers begins with selecting customers which is carried out in the following manner.

a. Doing Pre-Marketing

In the pre-marketing stage carried out by the MMS team, there are three meeting levels, namely as follows. Gathering with local authorities (SDA). The MMS team held meetings with village officials, both sub-district and sub-district, to keep in touch and at the same time socialize about the Future Package products that will be given to residents around the village. Apart from keeping in touch and explaining PMD products, the MMS Team can also seek information from village officials regarding prospective customers who will be given financing. The MMS team conducts direct visits to women who are the target market, the main objective of this MM is to conduct a location survey so that the MMS team or the location of the prospective customer's house, then to explore needs and find sources of motivation to realize women's dreams and introduce package products. Future in brief. This is a follow-up to the Mini Meeting for prospective customers, to explore the needs of prospective customers, provide motivation, and explain in detail the objectives, benefits, and provisions of the Future Package and to motivate mothers to do business, be disciplined, work hard and help each other.

b. Survey and Interview

The survey is conducted to determine the customer's business location and to analyze the customer's business turnover so that the MMS team can consider how much funding will be given for the initial stage. Furthermore, conducting direct interviews with customers and seeking information on customer characteristics from their neighbors. Training and establishment of customer groups and groups and determination of center locations. Prospective customers who have been selected and conducted an interview survey will then be given Basic Membership Training (PDK), which provides detailed information about Future Package products and training on simple financial management. Basic Membership Training (PDK) must be followed by all prospective customers with 100% attendance. This training is provided by the Bank to customers free of charge. Prospective customers must pass Basic Membership Training (PDK) as one of the conditions for applying for financing. As proof of graduation, the customer will be inaugurated by MS/WMS and the Bank will issue a pass mark of Basic Membership Training (PDK) made in 2 (two) sheets, 1 original sheet kept by the bank and 1 copy given to the head of the center at the

time of inauguration to be kept by the head of the center. Basic Membership Training (PDK) is conducted only 1 (one) time when a prospective customer applies for financing for the first time. Basic Membership Training (PDK) is held for 5 (five) days. Smart guide for basic membership training (PDK) and customer prayers and promises of center builders.

c. Formation of Customer Groups

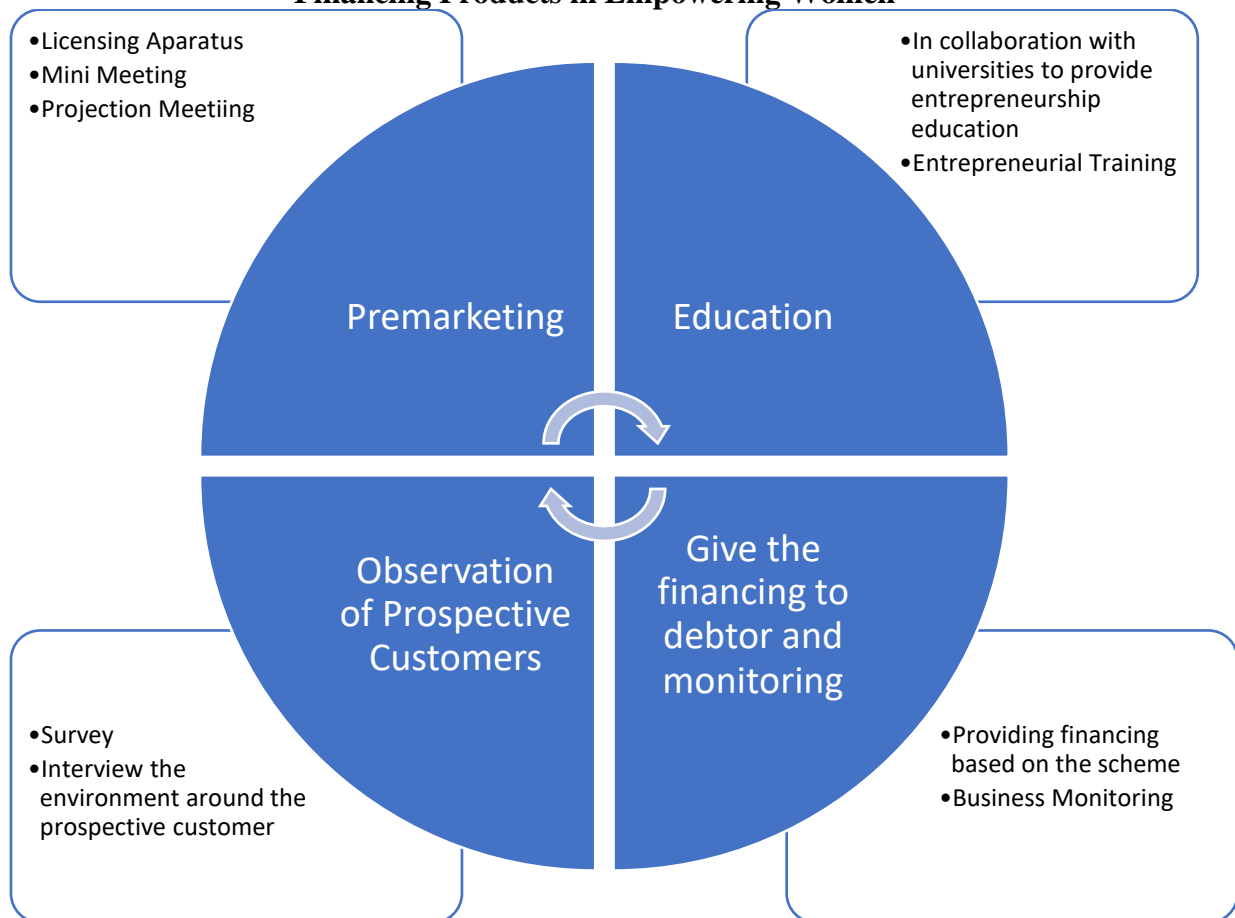
The formation of groups and centers is carried out during the PDK, namely group each group consists of a minimum of 1 person and a maximum of 5 people, including 1 group leader who can read and write. The selection of the group leader is the authority of the group members and customers. Adding group members can be done at any time, as long as the number of members is not more than 1 group maximum. And provided that the prospective group members have gone through the process as other prospective customers and have passed the PDK. Centers Each 1 center consists of a minimum of 1 group and a maximum of 5 groups led by the head of the center who can read and write. The election of the head of the center is fully under the authority of the members of the center. Determination of the house and location of the center. The center house is the place for the Routine Center Meeting (PRS), it could be the house of one of the customers or another place that has been agreed as the PRS for all members of the center. Process of financing, the MMS team will evaluate prospective customers who meet the following criteria:

1. Have a willingness to start a business or develop a business, as evidenced by recommendations from group leaders and center heads who represent other members in one center.
2. Willing to follow predetermined rules, both membership rules and bank rules in general to get financing. Prospective customers apply for financing using the Financing and Account Opening Application Form (AP3R).
3. Top Up Customer Financing and Continuation Cycle. Customers who meet the requirements set by the Bank are entitled to apply for additional financing or continue financing to the next stage next cycle. Evaluation of customers is still carried out the same as new customers, with additional information regarding the use of solidarity money and attendance discipline at PRS. Especially for PMD 3,4, and 5 see Table 1.2 or the regular PMD package whose total financing is Rp. 3,000,000 three million rupiah.
4. Business verification by visiting the place of business of a prospective customer. Verification to members of 1 () other group If there is a difference in the above verification results, then the smallest amount of business turnover is taken, and the results of business verification are stated in the customer's business verification form according to the attachment. Ownership of the business to be financed must be in an active condition and it must be ensured that the business of the prospective customer or prospective customer and her husband. Financing Approval Process. Customers who have been recommended by the center manager make a financing proposal and open an account to obtain approval from the decision-maker at the head office. Before approving, the deciding officer verifies customer data Recommenders and decision officials are not allowed to approve if they have kinship or family relations with the customer, because it will create a conflict of personal interest.
5. A recap that has been signed by the deciding official, is sent to the operation for opening an account and then sent to the central mini manager (MMS) as a basis for disbursement. Addition of Financing and Continued Financing Cycle. The following are the basic considerations for providing top-up advanced cycle facilities, apart from having the ability to pay installments, which are the parameters besides the presence of customers and the use of solidarity money joint responsibility namely discipline for attendance at Routine Center Meetings (PRS), evidenced by PRS attendance. Customers who are absent for reasons other than those permitted by the bank are considered defaulters.
6. Customers who are absent due to permitted reasons, namely serious illness, giving birth, or parents' husbands' biological children have passed away, are not considered as being absent. The use of solidarity money is if the customer uses solidarity money to pay installments and

the money is not returned to the center members until the next center meeting is scheduled. Meanwhile, the use of solidarity money that is returned immediately at the latest in the next PRS, is not included in this category. Handling Problematic Financing. Non-performing financing is financing with a current / non-current status but the installment payment uses solidarity cash due to a decrease in the customer's ability to pay or difficulties in paying installments from the results of their own business. The principles of handling problematic financing in PMD financing are as follows. The active role of the group. Following the concept of community financing and the application of a culture of courage, discipline, hard work, and cooperation in the financing package. Each member of the group is required to have a sense of concern among members and a commitment to help each other if there is a group member who has difficulty paying the installments. The MMS team is obliged to encourage and ensure the role of the center leader, group leader, and each group member in recovering problematic financing, this can be done by.

7. Collection and use of solidarity money for installment payments for customers who have difficulty paying in installments in groups. Members assist the MMS Team in the billing process and encourage and invite members who have difficulties to remain active in Routine Center Meetings (PRS). Provide recommendations to customers who have difficulty paying installments but still have good intentions to pay so that they want to continue their business and participate in the slow-track program financing restructuring. Based on the description of the interview results above and excerpts from the financing pocketbook, the development communication model adopted by Islamic Commercial Banks is as follows.

Picture 1. Communication Model for Community Development of Sharia Bank Financing Products in Empowering Women



Source: Results Of Interviews with Informants, 2023

Discussion

Community Development with Social Capital Islamic Values

Community development does not just rely on economic capital that comes from natural resources, large amounts of financial capital, or high economic investment and industrialization. Community development is also related to social capital. Fukuyama in his book *Trust: The Social Virtues and The Creation of Prosperity* (1995) states that social capital has the power to influence the principles underlying economic progress and social welfare of a country. Fukuyama (1995; 199) defines social capital as a set of informal norms or values that are shared by members of a group that allows for cooperation between them. Social capital can be disaggregated by type and level. According to the types, there are two kinds of social capital, namely bonding social capital and bridging social capital. Bonding social capital is social capital that can strengthen bonds between members of society that make people care for and support one another. Meanwhile, bridging social capital is social capital that allows the creation of relationships between various social groups so that people from one social group can have access to resources owned by other social groups. Meanwhile, according to the level, social capital can be both cognitive and structural. Cognitive social capital are aspects such as norms, values, and behavior, which allow the building of trust among community members. Meanwhile, structural social capital is the activities, organizational structure, and democratic principles that support collective action and decision-making (Asyabuddin, 2005).

Several studies have concluded that religion can be a social capital. Candland, after researching four religious organizations in Indonesia Nahdlatul Ulama, Pakistan Jamaati Islami, Srilanka Lanka Jathika Sarvodaya Shramadana Sangamaya, and Thailand Santi Asok, concluded that Putnam's statement that a religious community cannot be a society civil, or in other words that religion cannot be a social capital, is wrong. In one of his closing remarks Candlad stated. Faith can be a social capital. A community of believers need not have repeated face-to-face interactions to place trust in one another. As a Muslim, the sword is one's guarantee, for all that one thinks, says, and does is known to Allah and will be examined on judgment day faith can become social capital. Communities of believers do not need to repeatedly interact directly to be able to build mutual trust in each other. As a Muslim, his words are his guarantee, because whatever he thinks, says, and does is known to Allah and will be held accountable on the day of reckoning (Doomsday)." (Rofik and Asyabuddin, 2005). Based on the explanation above, the Islamic religious values can be applied in community development by applying the Grameen Bank concept which focuses on solidarity and trust from each party involved. The concept of Islamic religious values that follow the community development model with the concept of the grameen bank includes *ummah wahidah*, *ukhuwah*, and *ta'awun*.

a. *Ummah Wahidah*

The concept of *ummah wahidah* is a concept based on normative awareness that Muslims are one because they have the same normative belief system. There are two important concepts in the *Wahidah ummah*, namely the benefit of the people and solidarity. This means that someone must be responsible for the process of living together. Who plays what in one particular community? This concept is not the same as the concept of equal taste. Even though there is a concept of who plays what does not mean that people can use other people's possessions without the owner's permission, it must be according to mutual agreement (Rofik and Asyabuddin, 2005). Based on the above, the community development communication model developed by Islamic banks with grameen bank-based financing products carries the value of the *ummah wahidah*, because this financing product not only provides economic capital but also cognitive capital for the debtor, which is given entrepreneurial training and group business monitoring. , so in a group of entrepreneurs, everyone must motivate each other to be empowered both economically and to increase knowledge (Aziz & Prabuwno, 2023).

b. *Ukhuwah*

The concept of brotherhood between Muslims is a value that can create mutual trust between one Muslim and another. Fellow brothers do not betray each other. This concept makes Muslims feel a bond with other Muslims. It is also able to cultivate a Muslim's trust towards other Muslims. In this plain, the Prophet Muhammad not only theorized in the hadiths but directly provided a concrete example of bringing the Muhajirin and Ansar together. As immigrants who did not bring much provision to migrate, Muhajirin had financial problems. Therefore the Prophet brought them together with Ansar with the Mutikhhah system. Even in the Medina Charter the Prophet also included Medina Jews as part of the Medina state community (Umari, 1999)

Community development through bank grameen that is promoted by Sharia Banks, of course, will create mutual trust between one member and another, because the condition of this financing product is trust between members so that collateral is not subject to financing, but with a guarantee of trust between group members. so that if no one can pay for some reason, the cash for the group membership must be charged or in other words, the other members must pay. So that with these regulations build an attitude of not cheating or betraying each other among group members.

c. *Ta'Awun*

In Surah Al'Maidah verse 2, there is a quote from the verse "Wata'awanu 'alalbirri wattaqwa." This verse of the Koran instructs Muslims to help each other. This teaching of mutual assistance is a norm that can move Muslims to move together. The collective give attention and support to alleviate the suffering burden of their siblings, because *ta'awun* has a tremendous influence in fostering society, and the lives of people and individuals (Rofik and Asyabuddin, 2005) Based on the explanation above, the community development model through bank grameen that is promoted by Islamic banks certainly applies the Ta'Awun concept, this is because, with the formation of entrepreneurial groups, it is hoped that among community members will motivate each other to become successful entrepreneurs, besides the focus of this bank grameen concept is to help people get out of poverty by helping not only from an economic perspective but also providing entrepreneurial knowledge and monitoring customer difficulties in running their businesses and customers who are just starting their business. This knowledge capital is very important for the community, especially those with low levels of educational literacy so that it can improve the standard of living of their families (Nafi' Hasbi, 2021).

4. Conclusions

Community development communication model through Grameen Bank to empower women with several stages, pre-marketing, namely licensing, product introduction through mini-meetings and projection meetings as well as an introduction to prospective customers through surveys and interviews. Furthermore, providing knowledge about entrepreneurship to prospective customers by assessing customer needs. Implementation of Islamic banking training in collaboration with the University. Then in the final stage, namely providing capital assistance and monitoring to customers through meetings every 2 weeks. The communication model for community development through the Grameen Bank to empower women applies the concept of social capital based on Islamic values including the values of the *ummah*, *wahidah*, *ukhuwah*, and *ta'awun*.

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