

Research Article

The Role of Micro Waqf Banks in Increasing Income Community in Banjaririgasi Village

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Abstract.

Lebakgedong is a district in Banten Province, Lebak Regency and has an underdeveloped status with the smallest Gross Regional Domestic Product (GRDP) per capita at current prices in this province from 2021 with a figure of 22,011, then there was an increase in 2022 with a figure of 23,617, and finally in 2023 with a figure of 24,816.66. The average value of the Village Development Index (VDI) obtained by Lebakgedong District was 0.54192 in 2023 (Directorate General of Village and Rural Development, 2023). Thus, it is necessary to increase community income as an effort to improve the quality of lives of village communities, and one way of doing that is through the Micro Waqf Bank. Micro Waqf Bank Lan Taburo is a cooperative of Islamic Microfinance Institutions (IMI) which has financed 68 kumpi consisting of 1700 cumulative customers with a cumulative financing amount of 3.7 billion, and financed 215 outstanding customers with a financing amount of 176.7 million. However, there is still a lack of understanding and awareness of the potential and benefits of Micro Waqf Bank among the community and MSME actors in Lebakgedong District. So, this study aims to find out how BWM Lan Taburo can increase community income in Banjaririgasi Village. This study uses a qualitative research method by looking at literature studies and conducting field reviews. Data collection methods use interview techniques, observation, and literature studies. The results of the study show that BWM Lan Taburo is able to empower the community through socialization and training programs for business actors and provide capital financing to business actors so that they can simultaneously increase community income.

Keywords: Micro Waqf Bank, community income, MSME

1. INTRODUCTION

People with low economic levels can be one of the reasons for inhibiting economic growth that can threaten social stability and can worsen inequality. To meet the needs of life in order to be prosperous, people must have the ability to be observant and careful in seeing their potential in order to be able to identify the environment and find opportunities and open business opportunities for the community. These business opportunities are expected to help the surrounding community to achieve better

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economic growth and can simultaneously increase community income and eradicate poverty.

Poverty can be managed together by all citizens and is a form of shared responsibility. The government can be a supporter and driver in helping to improve the welfare of its citizens. The fairly high level of poverty can be seen from the many underdeveloped villages in Indonesia. Said to be underdeveloped villages or regions, due to several factors causing underdevelopment in the village area such as poor infrastructure development, low education levels, low human resource skills, lack of employment opportunities, undeveloped local economic potential, and geographical and social factors that can affect the status of the area as a disadvantaged area. Areas that can be said to still have many disadvantaged villages are in large provinces, one of which is in Banten province with the amount of Gross Regional Domestic Product (GRDP) per capita at current prices according to districts/cities in Banten Province from 2021 - 2023 as follows.

TABLE 1: Per Capita GRDP Based on Current Prices by Regency/City in Banten Province (Rp).

District/City	2021	2022	2023
Pandeglang Regency	23.251,55	24.696,12	25.913,27
Lebak Regency	22.011,64	23.617,70	24.810,66
Tangerang Regency	44.297,67	48.219,13	51.538,22
Serang Regency	48.918,07	52.958,05	56.523,73
Tangerang City	78.532,89	94.432,39	105.915,85
Cilegon City	251.421,55	271.351,99	287.525,89
Serang City	47.798,24	51.548,45	55.040,78
Tangerang Selatan City	64.498,60	69.729,79	75.010,07
Banten Province	55.383,29	61.413,76	66.157,39
2022: Temporary Figure			
2023: Very Temporary Figure			

Source: Central Statistics Agency of Banten Province 2023

Based on the table above, it can be seen that Lebak Regency is a Regency with the smallest Gross Regional Domestic Product (GRDP) per capita at current prices in Banten Province from 2021 with a figure of 22,011.64, then there was an increase in 2022 with a figure of 23,617.70 but it is still a regency with the smallest GRDP figure in Banten Province, and finally in 2023 with a figure of 24,816.66, it remains the smallest GRDP figure among other districts in Banten Province.

Lebakgedong District is one of the districts in Banten Province, Lebak Regency. Lebakgedong District is included in the district area with underdeveloped status. This is

due to the poor infrastructure of the village main roads, not yet served by clean water, education, health, and electricity. The average value of the Village Development Index (IDM) obtained by Lebakgedong District was 0.54192 in 2023 (Directorate General of Village and Rural Development, 2023). The following is a table of village classifications based on IDM.

TABLE 2: Village Classification Based on IDM.

No.	Village Status	Limit Value
1.	Very Behind	< 0,491
2.	Left Behind	> 0,491 and < 0,599
3.	Develop	> 0,599 and < 0,707
4.	Proceed	> 0,707 and < 0,815
5.	Independent	> 0,815

Source: South Kalimantan Community and Village Empowerment Service, 2019

Based on the classification table above, there are five village statuses with different limit values according to the status of each village. For the status of a Very Disadvantaged village, the limit value is <0.491, the status of a Disadvantaged village has a limit value of >0.491 and <0.599, the status of a Developing village has a limit value of >0.599 and <0.707, the status of an Advanced village has a limit value of >0.707 and <0.815, and the status of an Independent village has a limit value of >0.815. Lebakgedong District can be said to be a disadvantaged area because it has an average value of the village development index (IDM) of 0.54192, which is included in the status of a disadvantaged village with a limit value of >0.491 and <0.599. The village development index (IDM) is a composite index consisting of 3 types of indices, namely the social resilience index, the economic resilience index, and the ecological/environmental resilience index. These three types of indices need to be developed to become advanced and independent villages, so that village life can be prosperous.

In this context, it is necessary to increase community income as an effort to improve the quality of life of rural communities, one of which is through Micro Waqf Banks. The presence of micro waqf banks provides an alternative financing that is sharia-based and oriented towards community empowerment. Based on the background described above, this study aims to determine the efforts of micro waqf banks and village governments in increasing community income in underdeveloped villages, namely Banjar Irigasi Village, Lebakgedong District.

2. THEORITICAL STUDY

2.1. Micro Waqf Bank

Micro Waqf Bank according to Dr. Muhamad Abduh (2001:125), has the main principles that govern its operations include justice, transparency, and sustainability. The principle of justice requires banks to provide services without discrimination against beneficiaries. Transparency includes openness in the management of Waqf funds and the delivery of information to stakeholders. The principle of sustainability emphasizes the importance of maintaining the continuity of bank operations in the long term (Nunung Lasmana, 2016).

2.2. Village Government

Experts, such as (Professor Muhammad Yunus, 2016), define the role of government in improving MSMEs as efforts and policies made by the government to provide support, facilities, and regulations needed by MSMEs so that they can grow and develop sustainably. In his efforts, Dr. I Made Narsa (2021:164), an economic expert, explains that the role of government in improving MSMEs involves formulating strategies and policies that cover various aspects, such as access to capital, market development, infrastructure, training, and technology development. Supported by providing facilities to MSMEs, such as access to capital through the people's business credit (KUR) program, technical assistance, entrepreneurship training, and infrastructure facilities (Niluh Putu Dian Rosalina Handayani Narsa, Kadek Pranetha Prananjaya, 2021).

2.3. Collaboration

Prof. Madya Dr. Muhammad Ridhwan Ab. Aziz, 2017, defines collaboration between Micro Waqf Bank and the government as a form of strategic cooperation aimed at increasing access to capital, empowerment, and development of MSMEs using waqf funds and programs supported by the government. (Nur Kholis, 2020:154), an Islamic finance expert, highlights the importance of having a targeted and measurable collaboration strategy and program between Micro Waqf Bank and the government. This includes the preparation of a joint action plan, determining clear targets, and allocating adequate resources.

2.4. Community Income

Community income is the total amount of income received by an individual or family in a certain period, usually one year. This income includes all sources of income, whether from work, business, or other income such as transfers from the government (Todaro, 2006). Community income can be influenced by several main factors, such as the level of education that can provide more opportunities for people with higher levels of education, so that they can obtain better employment and income levels (Mincer, 1974). In addition, there is also the factor of access to natural resources, where villages that have greater access to natural resources such as agricultural land, forests, or mines usually have higher incomes.

2.5. Increase in Income

Income is defined by (Nasution, 2009:206) as a flow of assets that are profitable for individuals or organizations for some time. (Alex S, 2010:102) states that the amount of income received affects a person's enthusiasm and performance. (Donnelly, James H., 2003:305-309) categorizes income into two groups, namely extrinsic income and intrinsic income. Extrinsic income is a reward that comes from work in the form of money, promotion and respect. While intrinsic income is part of the job itself such as achievement and personal growth.

3. METHODS

This study uses a qualitative research method by looking at literature studies, which is done by looking at and searching for existing literature to obtain data related to the analysis on related topics. In addition, field research is also carried out in the form of a review of the location and discussions or interviews with related parties to obtain the data needed in writing this research. So, a way can be arranged to provide answers to the problems that occur.

The data sources used are primary and secondary data sources. Primary data sources are data obtained directly from the first source. Primary data sources in this study are in-depth interviews with BWM, the village government, and beneficiaries of the micro waqf bank program in Banjaririgasi village. While secondary data sources are data obtained by researchers as support from the first source. Secondary data sources in this study

are in the form of official documents and reports regarding BWM activities and the economic conditions of Banjaririgasi village, as well as previous literature and studies.

The research was conducted in Banjaririgasi Village, Lebakgedong District, Banten Province. The researcher chose this village because Banjaririgasi Village is included in the Village Development Index (IDM) of 0.5532 with the status of a disadvantaged village. The reason for being categorized as a disadvantaged village is due to the low level of education and lack of infrastructure.

4. RESEARCH RESULT

4.1. Village Profile and Issues of Banjaririgasi Village Problems

Banjar Irigasi Village is in Lebakgedong District, Banten Province. This village has a topography that is mostly lowland with some hilly areas. This village is surrounded by agricultural areas which are the main source of livelihood for most of its residents. This village also has a good irrigation system, which supports agricultural activities. The economy of Banjar Irigasi village is largely dependent on the agricultural sector. The main crops produced are sweet potatoes or tubers, and various types of vegetables. There are also several micro and small businesses, such as handicrafts and food businesses, which are also starting to develop in this village. Banjar Irigasi village has adequate basic infrastructure but still needs improvement in several areas. Most of the village's main roads are paved, but small roads in the interior are still dirty and difficult to pass during the rainy season.

The people in Banjar Irigasi village have a consumptive life due to the influence of social media, so that people prioritize fulfilling their desires rather than their needs. This is not comparable to the income of the community, which on average is only around 50-70 thousand rupiah in one day. Thus, this is the main problem in Banjar Irigasi village. Coupled with the arrival of Bank Mekar which entered the village without a village permit. Bank Mekar is a legal bank but has a large interest rate of 18% -20% with easy requirements only with a photocopy of KTP and a maximum loan of up to 10 million, so of course, people in the village are interested in applying for loans. Therefore, it is not uncommon for people who are unable to pay the loan installments and interest.

Meanwhile, the Banjar Irigasi Village Government actively collaborates with various institutions to provide access to capital for residents, such as through the Micro Waqf Bank in socializing various Micro Waqf Bank programs to improve community welfare.

Several programs run include economic empowerment through skills training, business capital financing, and development of the livestock sector. Banjar Irigasi Village has great potential in agriculture, livestock, and rural tourism sectors. However, this village faces several challenges, such as limited access to markets, infrastructure that needs to be improved, and limited access to better education and health services. To overcome these challenges, collaborative efforts are needed between the village government, the community, and various related parties. Meanwhile, Banjar Irigasi Village has shown innovation in the aspect of micro-business development. The Micro Waqf Bank program is one of the initiatives that is expected to increase the income and welfare of the village community. In addition, there is potential to develop village tourism that focuses on ecotourism and agricultural tourism, which can be a source of additional income for the community.

4.2. Micro Waqf Bank

Lan Taburo Micro Waqf Bank in Banjaririgasi Village is a concrete example of the Micro Waqf Bank's efforts to increase community income at the local level. As a financial institution that operates based on the waqf principle, Lan Taburo plays an important role in providing more inclusive financial access for rural populations who may have previously had difficulty obtaining business capital from conventional financial institutions.

In Banjaririgasi Village, BWM Lan Taburo not only offers micro loans, but also supports community empowerment through entrepreneurship and financial management training. By providing the capital needed by micro entrepreneurs in the village, Lan Taburo enables them to start or grow their small businesses. This includes agricultural businesses, handicrafts, and other micro businesses that rely heavily on financial support to grow. BWM Lan Taburo integrates waqf principles into its operations, meaning that the capital provided does not burden the community with high interest. This approach not only facilitates financial access but also supports a more sustainable economic model based on social solidarity. Thus, Lan Taburo plays a role in reducing the community's dependence on often burdensome sources of financing and provides a fairer alternative that is in line with local needs.

The programs run by Lan Taburo Micro Waqf Bank in Banjaririgasi Village also strengthen the village economy by improving entrepreneurial skills, expanding market opportunities, and facilitating the growth of microenterprises. Through these initiatives,

Lan Taburo not only increases individual income but also contributes to more inclusive and sustainable economic development throughout the village. In this way, BWM plays an important role in building a stronger and more equitable economic foundation. In this case, BWM Lan Taburo has various efforts aimed at increasing community income and welfare, namely:

a. Provision of micro financing for MSMEs that do not have sufficient capital or do not have access to finance from conventional financial institutions. This financing is in the form of working capital or investment capital that can be used to expand the business, purchase raw materials, or increase production capacity. This financing has a maximum loan limit of 3 million rupiah and follows the legal basis of government regulation No. 42 of 2006 concerning the implementation of Law No. 41 of 2004 concerning waqf which provides further explanation on how to implement waqf including the management of waqf funds used for social and economic activities. with access to financing, business actors can develop their businesses and increase productivity which can increase their income.

b. Mentoring and entrepreneurship training for beneficiaries. This training program covers various aspects of entrepreneurship such as business management, marketing, accounting, and production techniques. in the village Banjaririgasi entrepreneurship training provided in the form of courses or workshops that teach business skills, marketing strategies, and economic management. While for business assistance, BWM frees business actors to consult with BWM flexibly, and BWM provides direct support in business management. With better business skills, and adequate knowledge, business actors can manage their businesses more effectively and can take advantage of market opportunities, so they can increase their profits.

c. Guidance on learning outside of finance such as Fiqh and Tafsir. Guidance in this field is important to ensure that BWM operations are in accordance with sharia principles and provide more holistic benefits to the community. Such as holding sharia consultations by inviting scholars or Fiqh experts to provide advice on Islamic teachings related to daily life and business. This guidance aims for BWM not only to ensure sharia compliance in financial activities, but also to enrich social and spiritual impacts through their programs, and to ensure that the results are in line with Islamic.

In the financing process, the micro waqf bank selects customers, namely through a feasibility study, where there will be a survey of houses and business forms. In addition, funds are not immediately disbursed because customers must attend mandatory group

training through program socialization, fund utilization, and fund education held by the Micro Waqf Bank. After customers understand and agree to the existing terms and conditions, customers are required to attend, pay installments, and agree to the joint liability system, which means that if one customer does not pay, it will be borne by all customers. The administrative requirements that need to be completed include family cards, ID cards, forms, and proof of business. In its operations, the micro waqf bank requires customers to provide funds (infaq). These funds are intended to finance unexpected things, such as customers failing to pay or natural disasters that can hinder payments.

Lan Taburo micro waqf bank managed by La Tansa Islamic boarding school does not charge interest on all financing disbursed. Based on this, of course the micro waqf bank hopes that the risk of defaulted installments is low, so that the rate of return on financing that has been given to customers can be maximized. However, another risk that can occur is that customers disappear and do not complete their responsibilities. At this point, all customers will be jointly and severally liable, where the installments of irresponsible customers will be divided equally among all other customers. In addition to being involved jointly and severally liable, customers also have an obligation to be involved in PWK, which is mandatory group training. During the process and running of the program from the Lan Taburo micro waqf bank, customers are divided into several halmi. One halmi consists of 3-5 groups. One group consists of 5 people. The number of customers of the Lan Taburo Micro Waqf Bank who are currently still active is less than 150 people.

The process of applying for financing, micro waqf banks involve halmi that has been formed. Halmi which contains active customers, will participate in making decisions on financing approvals that are being applied for by other customers. This aims to reach a mutual agreement regarding the eligibility of customers who are applying for financing funds. Based on interviews that have been conducted with customers as MSME actors, customers admit that they are satisfied with the financing program distributed by Lan Taburo micro waqf bank. In addition to being easy because there is no interest, applications at this micro waqf bank also do not require collateral. However, customers also hope that one day the amount of financing distributed can reach a higher nominal.

The impact on the community's own income is an increase in income generated by empowering the local economy and reducing dependence on borrowing from loan sharks. The increase in income can be seen from the access to capital provided by

micro waqf banks for micro, small, and medium enterprises (MSMEs) that previously had difficulty obtaining financing from conventional banks. With this capital, the community can develop their businesses, which in turn increases income.

Before the existence of micro waqf banks, many small business owners were forced to borrow from loan sharks with high interest rates. Micro waqf banks are here to offer interest-free financing, so that people who need financing can obtain capital without being trapped in a suffocating debt trap. The empowerment of the local economy that micro waqf banks focus on the surrounding community can help empower the local economy by increasing the financial capabilities of the local community, so that they are more independent and productive. In addition, waqf banks also provide business training and mentoring. This is done to help the community not only in managing capital, but also in improving their business skills and knowledge, which has a positive impact on increasing community income. That way, the presence of micro waqf banks can reduce poverty, due to increased access to capital and financial education. However, in its implementation. Lan Taburo Micro Waqf Bank is not an institution that manages waqf. There is an error in the naming of this institution, because it does not manage waqf, but manages savings and loans in accordance with Islamic law. So far, Lan Taburo Waqf Bank has only used cash to help the community make savings and loans.

4.3. Role of Society

The role of the community in increasing village income is very important and is one of the key factors for the success of various development programs. The community can play a role as the main actor in various local economic activities, such as developing micro, small, and medium enterprises (MSMEs), utilizing natural resources sustainably, and participating in empowerment programs organized by the government or other institutions. In addition, the community also plays a role in maintaining social and environmental stability in the village, which is a prerequisite for sustainable economic growth. With the active involvement of the community, every effort to increase village income can be more effective, sustainable, and in accordance with local needs.

The community's response to efforts to increase income in Banjaririgasi Village, Lebakgedong District, Banten Province, reflects various views that have emerged along with the implementation of programs carried out by the Micro Waqf Bank and the Village Government. Through the cooperation of the two parties, it is hoped that there will be a significant boost in improving local economic conditions. The community welcomed

these initiatives, but there were also those who viewed the program with skepticism, waiting for concrete results that could directly improve their welfare.

In this case, the community's response regarding efforts to increase community income in Banjaririgasi village is that they feel helped by the existence of a micro waqf bank in running their business, where there are also people who are engaged in odd jobs who usually sell agricultural products such as sweet potatoes, corn, or vegetables around the village or if they have a larger amount, they will sell it to the market outside the village, namely Cipanas sub-district. There are also people who are engaged in handicrafts or cake making. With the support of the government to make loans to micro waqf banks, it can also be a solution for people who did not know about micro waqf banks before, because there is no loan interest, so it does not burden customers in repayment. In addition, government programs such as social assistance for the community are also very helpful for the Banjaririgasi village community.

4.4. Changes in Community Income Before and After the Existence of Micro Waqf Banks

The changes that occurred and were felt by the community with the assistance of the micro waqf bank and the village government that helped socialize the community about the presence of the micro waqf bank which can be an alternative to the best microfinance institution in Banjaririgasi village than Bank Mekar or other mobile banks that make the village community feel helped by the existence of interestfree loans. This can be seen from the ongoing stable community business until now, there are even people who already have better conditions than previously thanks to the assistance of micro waqf banks. The stability of this community business can be seen from the continued running of the business with different conditions, such as if there is a lot of vegetable stock, the community can still buy their vegetable supplies to sell to the market. but if there is no vegetable stock, the community can sell their vegetables to residents around the village. So that the business can run well, and traders can still balance their market conditions.

In addition, it can also be seen from various aspects such as economy, social, and environment. The economic impact that can be seen is that the program launched by the Micro Waqf Bank and the Village Government has the potential to provide a significant positive impact on increasing community income. Through easier and more affordable access to financing, people can develop small and medium enterprises, which in turn

create jobs and improve living standards. In addition, increasing community capacity in financial and business management also encourages overall village economic growth. While the social impact of the micro waqf bank and the village government is that it can strengthen social solidarity within the village, because the community works together to achieve common goals. The empowerment programs that are held not only increase income but also reduce social inequality. However, there is the potential for social conflict if access and benefits of the program are uneven or there is injustice in the distribution of resources. In addition, from an environmental perspective, this initiative must be balanced with attention to the sustainability of village natural resources.

Rapid economic development can put pressure on the environment if not managed properly. Therefore, efforts to increase income must also include strategies to maintain environmental sustainability, such as the use of environmentally friendly technology and sustainable agricultural practices. Overall, if implemented well and inclusively, the efforts of the Micro Waqf Bank and the Village Government can bring significant positive changes to the people of Banjar Irigasi Village, both in terms of economy, social, and environment. However, its long-term success depends heavily on active community participation and effective monitoring to ensure that negative impacts are minimized.

5. CONCLUSION

Micro waqf provides an alternative financing that is sharia-based and oriented towards community empowerment. The concept of waqf that emphasizes social welfare is in line with efforts to increase community income, especially for MSME groups. The impact on the community's own income is an increase in income generated by empowering the local economy and reducing dependence on borrowing from loan sharks. The increase in income can be seen from the access to capital provided by micro waqf banks for micro, small, and medium enterprises (MSMEs) that previously had difficulty obtaining financing from conventional banks. With this capital, the community can develop their businesses, which in turn increases income.

To increase community income in the village, the village government and BWM can consider the following strategic steps: 1. Digitalization of Local Products: Helping villagers market their products online through e-commerce and social media. Village governments can facilitate training in the use of technology and build wider marketing networks. 2. Village Tourism Development: Optimizing village tourism potential, such as cultural tourism, nature tourism, or ecotourism. Villages can provide supporting facilities,

such as accommodation, parking areas, and tour guide services that can create new jobs and improve the community's economy. 3. Tourism Marketing and Featured Products: Create unique village branding and attractive to attract tourists and buyers from outside the area. The village government can work with influencers or the media to introduce the village's potential to the wider community. 4. Empowerment of Women and Youth Groups: Involving groups women and youth in productive economic activities, such as processing agricultural products, crafts, or creative industries, so that the potential of all elements of society can be optimized.

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