

## THE ROLE OF QARDHUL HASAN CONTRACTS IN IMPROVING THE ECONOMIC WELFARE OF THE SUKAGALIH COMMUNITY

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### Abstract

*This research is motivated by the limited access of the community to fair and interest-free financing, especially in Sukagalih Village. Many residents still depend on informal financial institutions like "Bank Emok", which impose high interest rates and exploitative practices, putting them at risk of falling into prolonged debt. This research aims to analyze the role of the Qardhul Hasan contract in improving the economic welfare of the community through a case study of the HERC Loan Program (Haji Endang Rusyana Center). This program is a social financing initiative sourced from personal funds, operated without interest or collateral, and based on mutual assistance principles and transaction blessings. Through a descriptive qualitative approach, this research involves five informants, consisting of program managers and beneficiaries. Data were collected through in-depth interviews, direct observations, and documentation. The research results show that the HERC Loan Program has a positive impact on increasing community income, developing micro-enterprises, and strengthening household economic resilience. A flexible repayment mechanism creates a sense of psychological security, while the usury's absence provides spiritual tranquility and fosters social responsibility and ethics of loan fund use. This program is capable of reducing the community's dependence on exploitative informal financial institutions. These findings indicate that financing based on the Qardhul Hasan contract can be an alternative solution in building a fair, inclusive economy for the community, in line with Islamic values. The HERC Loan Program has the potential to be replicated in other communities as a tangible manifestation of the Sharia finance-oriented application toward blessings and social welfare.*

**Keywords:** Economic Welfare, Social Financing, Qardhul Hasan

### Introduction

Economic welfare is the main goal in the life of an independent, productive, and prosperous society. Increased welfare signifies progress in the quality of life, compared to the previous situation (Kadeni & Srijani, 2020). To achieve a decent life, people need a steady income to meet their basic needs, such as clothing, food, and shelter. One way many people, especially in rural areas like Sukagalih Village, do this is by developing micro, small, and medium enterprises (MSMEs). MSMEs play a vital role in fostering economic independence at the regional level.

However, the development of MSMEs is often limited by a significant issue: the lack of access to capital sources. In many areas, including Sukagalih, people continue to struggle to obtain loans from formal financial institutions. One financing option that is frequently chosen is through informal institutions known as emok banks. Bank emok are modern loan sharks that provide loans with very high interest rates and intimidating collection methods (Budiman et al., 2021). This situation often worsens the community's economic condition, due to accumulated debt and overwhelming interest burdens.

In response to these conditions, the Islamic financial system is present to provide alternative solutions based on principles derived from Islamic law, which reject usury practices and prioritize mutual assistance (*ta'awun*), justice, and balance. One of the Islamic financial instruments that is suitable for small communities is the Qardhul Hasan contract. This agreement is an interest-free loan given to help others without pursuing financial gain (Marpuhasa et al., 2023). In this case, Qardhul Hasan is considered a viable solution to provide funding that is both fair and not burdensome for underprivileged individuals or MSME actors.

In Sukagalih Village, a local initiative has garnered attention for its research efforts, specifically the HERC (Haji Endang Rusyana Center) Loan Program. This program was initiated by a community leader

using personal funds and applying a financing system based on the Qardhul Hasan contract. The purpose of this program is to help MSME players avoid being trapped by high-interest lending institutions such as emok banks, and to encourage equitable economic growth based on Islamic values.

HERC loans not only provide access to interest-free capital but also educate the community on the importance of trust, responsibility, and strengthening social unity and religious values in economic activities. The primary objective of the program is to instill an understanding of the concept of Islamic economics, which opposes the practice of usury (Meilany et al., 2024). This initiative is a concrete manifestation of the implementation of Islamic economics, which not only targets economic growth but also blessings and social justice.

Some previous research strengthens the argument that Qardhul Hasan financing has a positive impact on economic welfare. For example, research conducted by Siti Maisaroh (2024) in the Darul Ulum Islamic Boarding School showed that Qardhul Hasan loans significantly improved employee welfare and reduced dependence on high-interest loans. Then, research by Meilany et al. (2024) through the PINTAR (Loan Without Usury) program in Petapahan Jaya Village shows that access to sharia funding encourages an increase in community insight and sustainable growth of small and medium enterprises. In addition, Rustaman et al. (2022) found that the implementation of Adzkiyah Charity's Pro Ibu program significantly helped the community break the usury cycle and improve welfare and awareness of Islamic economics. However, the majority of previous research focused more on the internal community of an institution or on using ZISWAF funds (zakat, infaq, sadaqah, and waqf). No one has specifically examined the utilization of private funds in Qardhul Hasan financing for the wider community, especially in the context of Sukagalih Village.

Therefore, this research is crucial in filling this gap. The author is interested in examining "The Role of Qardhul Hasan in Improving the Economic Welfare of the Sukagalih Community" through a study of the implementation of the HERC Loan Program.

### **Research Method**

This research employs a descriptive qualitative approach to provide an in-depth description of how the Qardhul Hasan contract plays a crucial role in enhancing the economic welfare of the community through the HERC Loan Program in Sukagalih Village. The qualitative approach was chosen because it is considered capable of examining complex social phenomena, especially in a local scope based on Islamic values. With this method, researchers can gain insight into the views, experiences, and meanings that the community holds regarding the implementation of the interest-free funding program. According to Sugiyono (2017), descriptive research aims to describe the phenomena that occurred during the research and to understand the variables involved (Maisaroh, 2024).

This research was conducted in Sukagalih Village, an area characterized by residents who are predominantly engaged in the micro and small business sector. This location was chosen because it is where the HERC Loan Program is implemented, which is based on the Qardhul Hasan contract and uses private funds as a source of funding. This program is still relatively rarely researched in the context of the general public, thus providing a new contribution to the understanding of the application of the Qardhul Hasan contract in the community economy.

The research subjects consisted of five informants, selected using a purposive sampling technique. This technique was used to determine informants who were considered to have knowledge, experience, and direct involvement in the HERC Loan program. Details of the informants include:

- a. One program manager, who is the party responsible for arranging loan disbursement and supervision,
- b. Four program beneficiaries are micro or small business owners.

The criteria for selecting informants were based on their active involvement in the program, willingness to be interviewed, and ability to provide relevant and in-depth information on the program's impact on their economic and social conditions.

Data was collected through three main techniques, namely:

1. In-depth interviews: Conducted in a semi-structured manner using open-ended questions, aiming to explore informants' understanding of the program's objectives, implementation process, economic benefits, and sharia values contained in the program.
2. Direct observation: Researchers observed the economic activities and social interactions of the beneficiaries, including the process of borrowing and returning funds directly.

3. Documentation: Secondary data collection was conducted through program records, activity reports, visual documentation, and other supporting materials relevant to the program implementation.

With this method, this research aims to provide a comprehensive understanding of the role of Qardhul Hasan contract-based funding in enhancing community welfare in Sukagalih Village through the HERC Loan program.

### **Results and Discussion**

This research was conducted in May 2025 in Sukagalih Village, Cikone Village, Ciparay District, Bandung Regency. This location was chosen because it is the site of the HERC Loan Program, a self-help-based social financing program that demonstrates local initiatives in supporting community economic empowerment. The program was initiated by H. Endang Rusyana and is managed independently, without funding support from formal financial institutions or ZISWAF funding sources.

The financing system used by the HERC Program is based on the Qardhul Hasan principle, which involves the provision of loans without interest, without collateral, and with a flexible repayment scheme. This approach emphasizes the aspects of helping and blessing in financial transactions (Maksum et al., 2019). The virtue of this program lies in the simplicity of its administrative procedures, which only require receipts as proof of transactions, without a formal written contract, as well as a weekly installment system that can be adjusted to the beneficiaries' abilities.

This program is designed for MSMEs in Sukagalih Village. To assess the extent to which Qardhul Hasan financing contributes to improving the economic welfare of the community in Sukagalih Village, the author conducted in-depth interviews with a purposively selected sample of informants, as follows.

1. Interview with Program Manager about Qardhul Hasan financing in the HERC Loan Program

“HERC’s usury-free loan program was established using H. Endang Rusyana’s funds to help the capital of MSME players in Sukagalih Village. In its implementation, we do not impose complicated conditions, even without exceptions. All registered residents are given a loan with a nominal amount that is adjusted according to the type of business. At the beginning of the program, to be precise, in the first period in 2019, we provided loans of five hundred thousand rupiah per person to one hundred recipients. Now, in the seventh period in 2025, the loan amount can already reach two million to twenty million rupiah. We do not use a written contract like financial institutions in general, only a disbursement receipt as proof, and for repayment, in fifty installments every Friday. Of course, we realize that the condition of the community’s business is not always stable; some have crop failures, some have low sales. Therefore, we make allowances for weekly installments, as long as the loan can be repaid at the end of the period. Alhamdulillah, this program has had a very positive impact; the community has become more productive, more enthusiastic in doing business, and their businesses have grown both in terms of quality and quantity. The community’s response has also been overwhelming, as they feel helped by this interest-free loan system, which is not necessarily available elsewhere. This program is also proven to encourage the growth of MSMEs in various fields, and although it does not involve many community leaders or other institutions, the program still runs well because it is managed directly by H. Endang Rusyana himself, as Chairman of the Taufiqurrahman Mosque DKM and the HERC program management team. I hope that in the future, the community can be more independent and not constantly depend on this loan, but can develop their business with their abilities.” (Respondent X, 2025)

In an in-depth interview with the HERC Loan Program manager, it was explained that since the initial period in 2019, the initial loan amount given to each individual was Rp500,000. However, entering 2025, the loan amount has increased significantly, ranging from IDR 2,000,000 to IDR 20,000,000, adjusted to the type of business run by the borrower. This development reflects the growing trust in the system. The success of this program is supported by a humanistic values-based approach, which prioritizes trusting relationships between individuals. Unlike conventional financial institutions that require formal written agreements, this program only uses disbursement receipts as proof of transactions. This indicates a high level of trust and moral responsibility between the borrower and the lender. One of the advantages of this program lies in its flexible repayment system, which prioritizes tolerance, thereby increasing comfort for borrowers (Maisaroh, 2024). In its implementation, the management does not impose penalties for late payments. It is tolerant of the economic conditions of loan recipients, for example, when they experience crop failure or a decline in purchasing power. This lenient repayment system allows borrowers to make installments according to their ability, in contrast to the conventional loan system, which sets a fixed and binding repayment schedule without flexibility.

From a governance perspective, the HERC Loan Program manager continuously conducts monitoring and evaluation activities to ensure the smooth and effective implementation of the program. These activities include data collection of beneficiaries, monitoring of installment repayments, and regular communication as a form of assistance to business actors. These efforts aim to optimize the utilization of the funds provided while encouraging the creation of independent and sustainable community micro businesses. Although this program is non-profit, the benefits obtained by micro business actors are significant and have a positive impact on their businesses (Marsudi & Filiawati, 2022).

Overall, the HERC Loan Program represents an innovative form of social financing mechanism that promotes the values of helping, trust, and blessings. By eliminating interest charges and other additional costs, this program provides more inclusive access to capital for the community. Additionally, this program contributes to strengthening local economic resilience, particularly in the Sukagalih Village area, as confirmed in follow-up interviews with informants.

2. Customer interviews on the benefits of Qardhul Hasan on economic welfare

“I found out about the Qardhul Hasan program through an announcement made by HERC. I applied for a loan because I needed business capital and my children’s school fees. The application process was very straightforward, as there were no special requirements beyond having a business. I borrowed one million rupiah, which was used as capital to sell children’s snacks on the terrace of my house. This interest-free financing helps ease the financial burden, especially amid the rise of payday loans like Bang Emok. The Qardhul Hasan program feels like a helper because the benefits are real; my income has increased, and the variety of merchandise has expanded. The funds I receive have a positive impact on my family’s business and economic condition, with additional income thanks to more varied capital. The repayment system is very flexible, with weekly payments made without interest, making it a non-burdensome process. After receiving this assistance, I feel more economically independent, although not as big as a big businessman, because as an MSME, I still need additional capital so that my business does not run out just for daily needs. I have experienced difficulties in making installments when my business was quiet, but the manager was very understanding and did not impose any fines. My hope for the future is that the disbursement of funds can be larger so that the business can develop better, but if I already have more money, I don’t need to borrow again. Regarding the management, I think it is quite good and simple, not complicated like other loans where you have to hold periodic meetings, because here you just have to deposit.” (Respondent 1, 2025)

“I first learned about HERC’s usury-free loan program from an announcement, and I was interested in joining the program. The primary reason I chose this program is that it does not involve usury. My experience when I first applied for a loan was invaluable in starting a home-based business. I received a loan of two million rupiah, which was used as business capital. Compared to conventional loans, the HERC program is beneficial, offering lenient repayment terms and avoiding usury. This program has had a very positive effect on my family’s economic condition, especially in terms of business capital. Of course, this program is also very helpful in developing my business and creating new sources of income. The loan repayment process, in my opinion, is easy and not burdensome, and even motivating. The important value that I get from participating in this program is that this loan is very helpful for middle to lower-class family businesses, and the most important thing is that there is no element of usury. I hope that this program can continue and help more and more people in developing their businesses.” (Respondent 2, 2025)

“I found out about the program from my brother, who happens to be one of the administrators. At that time, I needed business capital, so when I discovered the program, I was immediately interested in joining. When I first applied for the loan, I was thrilled because the process was clear and easy to follow. I received a loan of two million rupiah, and I immediately used it to expand my business capital. Compared to regular or conventional loans, I feel much calmer because there is no usury here, so my heart is also more comfortable. Alhamdulillah, so far, the loan from HERC has helped my family’s economy, and my business has also grown. The repayment is not difficult; in fact, I feel motivated because the installments are light and affordable. What I feel the most is that my business has become more barakah. I hope that the HERC program can continue and help more people, not only in my village, but also in other villages.” (Respondent 3, 2025)

“I found out about this loan program from my son-in-law, who is one of the program managers. At that time, I faced an urgent need for capital to support my own business, so I decided to join. When I first applied for the loan, I felt happy and comfortable because the program is not burdensome, economical, with no interest, and the installments are manageable. I received a loan of two million rupiah, which I immediately used for business capital. Compared to conventional loans, I feel very grateful because in this program there is no collateral and the installments are very light, so it helped me, who at that time had difficulty finding capital. Alhamdulillah, this program has really helped my family’s economy, especially in meeting their daily needs. My business has also become smoother because the installments are not burdensome. In addition, this program is also very helpful in developing my business. The repayment process is not stressful; instead, it is motivating because there is no pressure, and everything goes easily and calmly at heart. Most importantly, this program has taught me to avoid usury, and life is calmer because there is no heavy installment burden, so business is also smoother. I hope that the HERC program can continue to run, bring benefits for the Hereafter, and be a blessing for our family, the HERC team, and all residents in need.” (Respondent 4, 2025)

Based on interviews with some of the beneficiaries of the Qardhul Hasan program organized by HERC, positive responses were obtained, indicating the impact of this program on the economic and psychological conditions of the respondents. The following is a summary of the findings from each respondent:

- a. Respondent 1: Respondents reported that the Qardhul Hasan program was very helpful in providing access to interest-free business capital, thus avoiding loans from Emok Bank. This has directly contributed to increased income and a wider variety of products sold. Additionally, the flexible repayment system is considered a great relief, especially when the business experiences financial instability.
- b. Respondent 2: Respondents reported that the main benefit of the program is the availability of usury-free business capital that facilitates the process of starting a home-based business. The program also opens up opportunities for additional sources of income for families and provides a low-cost experience that does not cause financial stress.
- c. Respondent 3: The respondent emphasized that the Peace of mind gained from the absence of usury is the most significant aspect of the program. In addition, he stated that the Qardhul Hasan program has helped boost his business development. The light installment scheme is beneficial, both psychologically and economically.
- d. Respondent 4: Respondents stated that the ease of obtaining capital without collateral requirements and interest is beneficial, especially for meeting urgent needs. The program also has a positive impact on the economic stability of families and creates a sense of calm because there is no pressure in the loan repayment process.

Based on the results of in-depth interviews with several beneficiaries, the majority of respondents said that this program had a significant positive impact on their business activities. The business capital obtained enables the addition of stocks of goods, product diversification, and the fulfillment of household needs, such as children’s Education costs. In addition, the system’s freedom from usury provides Peace of mind and a sense of security for business actors.

Before the HERC Loan Program arrived in Sukagalih Village, micro-entrepreneurs faced significant barriers in accessing capital. The main obstacles they faced included a lack of collateral and inadequate credit records, making it difficult for them to obtain financing from formal financial institutions. This situation has led most people to rely on informal financial institutions, one of which is bank emok- the practice of lending outside formal financial institutions at high interest rates. Collection of delinquent borrowers is often done through psychological pressure, intimidation, or public shaming (Anggraeni et al., 2020). Although initially disguised with the promise of low interest rates, the reality on the ground shows that many residents end up trapped in interest-bearing practices that further burden their economic conditions (Nurhayati et al., 2024). As a result, instead of progressing, many small businesses have stagnated due to the pressure of installments that are not proportional to the borrower’s financial capacity.

This phenomenon is clearly illustrated through field data, which notes that out of a total of 300 households, 70 households were previously recorded as active customers of the Emok Bank. However, after the presence of the HERC Program, this number dropped drastically to only 10 households. On the other hand, as many as 400 households are now listed as active participants in the HERC Program. To date, the HERC Loan Program has successfully disbursed Rp800,000,000 worth of productive financing. The funds are used for various purposes, including business development, the purchase of production equipment, and to fulfill urgent needs such as children’s Education costs. The existence of this program is not only a

solution to short-term capital needs, but also plays a strategic role in strengthening the economic resilience of local communities.

As a step to strengthen the sustainability of the program, H. Endang Rusyana is initiating the establishment of a social financial institution called BIMTAQ (Bank Infaq Masjid Taufiqurrahman). This institution is designed as a community-based alternative source of collective funds. Currently, BIMTAQ has managed to raise funds amounting to Rp30,000,000. Although this amount still does not meet the ideal needs, this initiative reflects a genuine commitment to establishing a robust and sustainable institutional foundation for socially based financing programs.

From an Islamic economic perspective, the Qardhul Hasan Program run by HERC is a tangible manifestation of a financing system that upholds the values of helping, trust, and blessings in muamalah. This program comes as an alternative financing that keeps the community away from the practice of usury, which is forbidden in Islam. In language, riba means ziyadah (addition). At the same time, the term refers to the practice of taking additional profits in lending and borrowing transactions, either in the form of interest or other required fees (Arif, 2021). Islam explicitly forbids the practice of usury, as stated in Surah Al-Baqarah verse 275:

البيع وحرام الربو<sup>ا</sup> ذلك بانهم قالوا إنما البيع مثل الربو<sup>ا</sup> وأحل الله<sup>ا</sup> الدين يأكلون الربو<sup>ا</sup> لا يؤمنون إلا كما يقون الذي ينتحله الشيطان من المس<sup>ا</sup> لأنهم فيهم خلائق أصلح<sup>ا</sup> الفتن جاءه موعظة من رب<sup>ا</sup> فأنهى قوله ماسف<sup>ا</sup> وأمره إلى الله<sup>ا</sup> ومن عاد فأولئك

Meaning: "Those who eat usury cannot stand up except as one who is possessed by a demon through madness stands up. That is because they say that buying and selling are equivalent to usury. But Allah has justified buying and selling and forbidden usury. Whoever receives a warning from his Lord and stops, then what he has earned is his, and his affair is for Allah. And whoever repeats it, then they are the inhabitants of Hell; they will abide therein." (QS. Al-Baqarah [2]: 275)

This verse describes usury perpetrators as being like people possessed, because they have become immersed in worldly affairs and lost their minds, rendering them unable to distinguish between halal and haram (Alisa et al., 2023). This illustrates the extent of damage caused by usury, not only in economic terms, but also in terms of the mental and moral consequences for the perpetrators. Furthermore, the prohibition against usury is reaffirmed in Surah Al Baqarah verses 278-279, which states:

Meaning: "O you who believe! Fear Allah and leave behind the residue of usury (which has not been collected) if you are believers [278]. If you do not do so, then announce war from Allah and His Messenger. However, if you repent, then you are entitled to the principal of your property. You have not wronged nor have you been wronged [279]." (OS. Al-Baqarah [2]: 278-279)

This verse emphasizes that Allah SWT strictly prohibits any form of addition derived from loan transactions. (Nurmaisyah et al., 2023). This shows how serious the violation of usury is in the view of Islam. The prohibition is not only religiously normative, but also reflects Islam's concern for the social and economic impacts it causes. In practice, usury is often understood as a means to enrich oneself by exploiting economically vulnerable groups within society (Huda, 2017). Therefore, the Qardhul Hasan financing system, which does not charge anything additional beyond the principal loan, can be seen as a joint effort in building a more just and sustainable economic system.

From the perspective of Maqashid al-Sharia, the application of the Qardhul Hasan contract supports the realization of Sharia objectives, especially in the aspect of protecting assets (hifzh al-mal). This contract protects people from the harmful practice of interest-bearing loans. This prevents the emergence of excessive financial burdens due to usury and safeguards the community's wealth from exploitation (Ghozali et al., 2022). In addition, this program also contributes to the protection of the soul (hifzh al-nafs) by providing a sense of security and psychological calm to beneficiaries, as they are relieved of the pressure of interest-bearing installments and late fees. From a spiritual perspective, Qardhul Hasan also reinforces the protection of religion (hifzh al-din) by promoting the internalization of values such as justice, honesty, responsibility, and social solidarity.

In its application, the Qardhul Hasan contract is a form of benevolent loan given based on social care. The lender does not require collateral or additional benefits, except for the return of the loan principal, management fees, and adherence to deadlines as mutually agreed upon (Sudin & Nurlaela, 2022). The flexibility feature in repayment, which is not accompanied by fines or penalties, provides psychological

comfort for beneficiaries and helps maintain household financial stability. This also encourages an attitude of responsibility in the use of funds.

Thus, the HERC Loan Program, based on the Qardhul Hasan contract, is not only a solution to the community's short-term economic needs but also a strategic instrument in building a healthy, inclusive, and Sharia-compliant financial ecosystem. This program reflects the primary objective of Islamic economics, which seeks to integrate the interests of the world and the Hereafter (Marsudi & Filiawati, 2022). Through its implementation, the program helps prevent people from being trapped in the exploitative conventional lending system, while strengthening their economic capacity and supporting the creation of welfare based on social justice and Islamic values.

### **Conclusions and Suggestions**

#### **Conclusion**

The HERC Loan Program, based on the Qardhul Hasan contract, has had a significant positive impact on improving the economic welfare of Sukagalih Village residents. This program is designed to provide access to capital for MSME businesses without charging interest or requiring collateral, and to implement a flexible and less burdensome repayment system. This mechanism not only addresses short-term financing needs but also provides psychological comfort for recipients, as they are relieved of financial pressure. Based on interviews, the majority of beneficiaries reported an increase in income, business progress, and production capacity following receipt of support from this program. Additionally, the absence of usury and leniency in the repayment system enhances the sense of security and motivates the community to manage loans wisely and responsibly.

Furthermore, the HERC Program has also succeeded in reducing the community's dependence on exploitative informal financial institutions, such as emok banks, which often burden small businesses with high interest rates and oppressive collection methods. The significant decrease in the number of borrowers from emok banks after the program started is an indicator of the success of the HERC financing model as a fairer and more sustainable alternative. The program also reflects social values such as helping, trust, and blessings, as it is managed independently by community leaders without the involvement of formal financial institutions. The effort to strengthen the sustainability of the program through the establishment of a social financial institution, BIMTAQ (Bank Infaq Masjid Taufiqurrahman), shows a long-term commitment to building an Islamic economic system that is not only structurally fair but also brings blessings and balance to people's lives. Therefore, the HERC Program deserves to be used as a model of sharia-based social financing that other communities with similar characteristics can replicate.

#### **Suggestion**

For the benefits of the HERC Loan Program to be widespread and sustainable, a series of well-planned strategic steps is necessary in terms of planning and management. One of the main strategies that can be implemented is to expand the program to other community groups that have similar social and economic conditions. That way, the positive impact of the program can be felt by more beneficiaries. In addition, institutional strengthening is significant, primarily through the establishment and development of BIMTAQ as a community-based financial institution. The purpose of this step is to ensure a sustainable source of funding, so that the program is not solely dependent on private funds or assistance from specific individuals.

The empowerment of participants must also be accompanied by an increased understanding of Islamic finance and regular, ongoing business management training. This is important so that the funds provided can be utilized productively, right on target, and have a long-term impact. In addition, administrative management and program documentation must be carried out systematically and transparently to support the evaluation process, reporting, and maintaining accountability.

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