# THE EFFECTIVENESS OF QARD AL-HASAN FINANCING ON ECONOMIC EMPOWERMENT AND POVERTY ALLEVIATION (Case Study in BMT Mitra Usaha Ummat)

# EFEKTIVITAS PENDANAAN QARDHUL HASAN TERHADAP PEMBERDAYAAN EKONOMI DAN PENANGGULANGAN KEMISKINAN (Studi Kasus pada BMT Mitra Usaha Ummat)

### **UNDERGRADUATE THESIS**

In partial fulfillment of the requirement for the degree of Bachelor of Economics (Sarjana Ekonomi) at International Program for Islamic Economics and Finance (IPIEF), Economics Department



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2019

#### **DECLARATION**

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I declared that this undergraduate thesis entitled "THE EFFECTIVENESS OF QARD AL-HASAN FINANCING ON ECONOMIC EMPOWERMENT AND POVERTY ALLEVIATION (CASE STUDY IN BMT MITRA USAHA UMMAT)" does not consist of any content that ever being proposed for any degree in other university, ideas of any research and publication of others, in exception all quotes and ideas which are purposely taken are considered as the research references and listed in the reference list. Therefore, if any violation of intellectual right is found in this study, I agree to accept any relevant academic consequences.

Yogyakarta, 26<sup>th</sup> February 2019 Materai Rp.6,000

Nursyifa Adawiyah

## **MOTTO**

Don't talk, act.

Don't say, show.

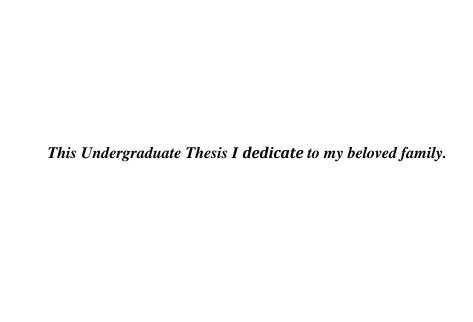
Don't promise, prove.

" لا تتحدث ، تصرف

لا تقول ، أظحر

لا توعد ، أثبت ".

E.Nosh





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This undergraduate thesis entitled "THE EFFECTIVENESS OF QARD AL-HASAN FINANCING ON ECONOMIC EMPOWERMENT AND POVERTY ALLEVIATION (CASE STUDY IN BMT MITRA USAHA UMMAT)" has been made as partial fulfillment for the requirement to achieve the bachelor degree of economics. I would like to give my sincere gratitude to all people who have contributed in this thesis and special appreciation to the parties. In particularly they are:

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