

**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.

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MOTTO

Don't talk, act.

Don't say, show.

Don't promise, prove.

“ لا تتحدث ، تصرف

لا تقول ، أظهر

لا توعده ، أثبت ”.

E.Nosh

This Undergraduate Thesis I dedicate to my beloved family.



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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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