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# Optimizing Poverty Alleviation in Indonesia: The Impact of Islamic Microfinance on Farmer Communities

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## ABSTRACT

The emergence of Islamic microfinance in Indonesia has become an urgent necessity to provide financing for people experiencing poverty in rural areas. Providing interest-free funding is a solution to help people experiencing poverty improve their income through Islamic philanthropic funds such as zakat, infaq, and sadaqah. This study aims to show the Islamic microfinance model that can be applied by villages in Indonesia and utilize the village's potential as a model for Islamic microfinance to alleviate poverty. This research undertakes quantitative research by employing SEM (Structural Equation Model) analysis with the Lisrel 8.80 tool. The results of this study found that Islamic microfinance models such as zakat and infaq significantly improve the quality of life of communities through the provision of goods and interest-free loans. Specifically, the analysis revealed that zakat and infaq contributions positively affected community income, with a t-value of 2.54 and 2.74, respectively, indicating significant statistical influence. However, it was found that sadaqah contributions have a lower influence on community income because the programs funded through this source occur only once a year, prompting communities to seek other sources of loans for their needs. This study implies that Islamic philanthropy institutions provide the best solution to empower farmers' communities with new models and strategies. The novelty of this study is the Islamic microfinance model through optimizing Islamic social funds to alleviate poverty. Different research methodology using a quantitative approach is recommended for future research to enrich the literature in this field.

**KEYWORDS:** Economic Growth, Poverty Alleviation, Islamic Economics, Islamic Microfinance, Zakat, Infaq, Sadaqah, Islamic Philanthropy, Search Engine Marketing

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# Оптимизация сокращения бедности в Индонезии: влияние исламского микрофинансирования на фермерские сообщества

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## АННОТАЦИЯ

Появление исламского микрофинансирования в Индонезии стало насущной необходимостью для предоставления финансирования бедным в сельских районах. Предоставление беспроцентного финансирования является решением, помогающим бедным улучшить свой доход с помощью исламских благотворительных фондов, таких как закят, инфак и садака. Цель этого исследования - продемонстрировать исламскую модель микрофинансирования, которую могут применять деревни в Индонезии, и использовать потенциал деревни в качестве модели для исламского микрофинансирования, чтобы сократить бедность. Данное исследование проводит количественное исследование с использованием анализа SEM (модель структурных уравнений) с помощью инструмента Lisrel 8.80. Результаты показали, что модели исламского микрофинансирования, такие как закят и инфак, значительно улучшают качество жизни сообществ за счет предоставления товаров и беспроцентных займов. Анализ показал, что взносы закята и инфака положительно влияют на доходы сообщества, с t-значениями 2,54 и 2,74 соответственно, что указывает на значительное статистическое влияние. Однако было обнаружено, что взносы садаки оказывают меньшее влияние на доход сообщества, поскольку программы, финансируемые за счет этого источника, проводятся только один раз в год, побуждая сообщества искать другие источники займов для своих нужд. В работе показано, что исламские благотворительные институты предоставляют наилучшее решение для расширения прав и возможностей фермерских сообществ с помощью новых моделей и стратегий. Новизна исследования заключается в модели исламского микрофинансирования через оптимизацию исламских социальных фондов для борьбы с бедностью. Для будущих исследований рекомендуется использовать другую методологию исследования с использованием количественного подхода, чтобы обогатить литературу в этой области.

**КЛЮЧЕВЫЕ СЛОВА:** экономический рост, борьба с бедностью, исламская экономика, исламское микрофинансирование, закят, инфак, садака, исламская филантропия, маркетинг в поисковых системах

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## INTRODUCTION

Much of the current poverty has affected all regions, especially small or rural areas (Riyaldi, 2017). Most of these communities feel that they cannot get a good life because of the many problems of getting a good economy. Irregular work, insufficient income, and difficulty finding capital for business are significant problems for the poor to develop (Wahyuni, 2013).

The availability of loans that aim to help the poor is urgently needed. So, at this time, there are many efforts from the community and social institutions to solve the problems of people with low incomes in order to develop better (Abdelkader & Salem, 2013). The presence of microfinance institutions and their implementation can be done by establishing branch offices of microfinance institutions, especially in rural areas, to encourage expanding access to microfinance services (Fitria, 2016).

In many countries, microfinance programs have proven to be an effective tool in releasing people from poverty and have helped increase their participation in the economic processes of society (Terano et al., 2015). But with the development of conventional microfinance, many of the poor find it difficult and depressed to pay because of high-interest rates. Therefore, Islam comes with a solution by presenting Islamic microfinance with the financing concept of helping and without interest (Candland, 2011).

Islamic microfinance is proven to be more helpful for the poor by providing finance from Islamic philanthropy funds. Like the results of Erna's research, efforts to give financing with zakah, infaq dan sadaqah funds are very effective for people experiencing poverty in improving the livelihoods, welfare, and economic development of poor societies (Mohamed & Fauziyyah, 2020). Ahamad's research shows that efforts can increase the welfare of society by increasing income, spending on consumption, and the overall standard of living (Ahamad et al., 2016). Therefore, Islamic microfinance is very much needed to help solve the economic problems of the small and middle-class economies in each region (Aruna & Jyothirmayi, 2011).

This research is an effort to analyze the application of the Islamic microfinance model by a village with the majority as farmers. This study aims to show the Islamic microfinance model that can be applied by villages in Indonesia and by utilizing the village's potential as a model for Islamic microfinance can impact alleviating poverty.

The role of Islamic microfinance in poverty alleviation is not new. However, the model for

applying each Islamic microfinance to society has different programs and systems. Especially the character of Islamic microfinance in rural areas, which has a non-formal system of institutions that is different from other microfinance institutions, which are formal institutions. Therefore, this study wants to analyze the Islamic microfinance model in a rural area of Ponorogo District with the aim of the results of this study being able to provide input to Islamic microfinance models in other villages in helping the country alleviate poverty. The goal of Islamic microfinance is to give financing to poor people to improve their living standards by producing income that people can find it easy to reach (First & Rahman, 2011).

## LITERATURE REVIEW

### *THEORY OF ISLAMIC MICROFINANCE FRAMEWORK*

Microfinance is a social organization that forms an institution in society's economy to make an effort to solve problems in meeting capital needs or daily needs for poverty alleviation (Sani et al., 2018). Islamic microfinance is a program that empowers and distributes the wealth and income of people who have difficulty in an economy following *shari'ah* (El-Komi & Croson, 2013). Islamic microfinance is a financial institution for societies with a small income level to give facilities small loans without interest or usury (Ahmed, 2008).

Islamic Microfinance is a social organization that forms an institution in society's economy to make an effort to solve problems in meeting capital needs or daily needs for poverty alleviation (Sani et al., 2018). Islamic microfinance is a financial institution for societies of a small income level to give facilities small loans without interest or usury (Ahmed, 2008). Islamic microfinance has social and financial-based non-profit models. Those included in the social-based non-profit model have instruments such as qard hasan, infaq, waqf, and *zakah*. Meanwhile, in finance, murabahah, micro-credit, and ijarah are used (Shaikh, 2017).

Islamic microfinance has social and financial-based non-profit models. As for those included in the social-based non-profit model, they have instruments such as qard hasan, infaq, waqf, and *zakah* (Obaidullah, 2008). Meanwhile, in finance, murabahah, micro-credit, and ijarah are used (Shaikh, 2017) efficiency and mitigate high monitoring costs, and explores the efficacy of micro equity finance at the enterprise level. The study compares the economic features of the proposed framework with interest-based debt finance. Design/methodolo-

gy/approach: This study uses a mathematical model to highlight the problem of agency costs including adverse selection and moral hazard. Findings: Debt finance requires frequent repayments and indebtedness for financial inclusion. Conversely, the Islamic equity modes of financing in their current baseline structure suffer from high agency costs. By using enterprise level finance and distinct entry criterion for availing Islamic debt-based and micro equity finance, Islamic microfinance institutions (IMFIs). This application aims at moral, social, and religious aspects to realize justice and welfare. So, the relationship between social capital and the development of society is between individuals and across organizations (Kay, 2006).

The concept of microfinance can be described as small funds without guarantee, and a small provision of money, as well as that given directly to society, and repayments can be on a weekly or longer time (Dhaoui, 2015). Low-income individuals and households use it to empower them economically and enable them financially (Chakrabarty, 2015). Meanwhile, the loan terms are usually easy to understand and flexible. Loan procedures and processes are fast and easy. Additional capital can also be provided after repayment of the previous loan (Rahim Abdul Rahman, 2010) qardhul hasan, murabahah, and ijarah schemes are relatively easy to manage and will ensure the capital needs (qardhul hasan. Table 1 below shows the main characteristics of Islamic microfinance.

**Table 1.** The Main Character of Islamic Microfinance

Category	Islamic Microfinance
Category of poor	Two levels: 1. deeply poor who do not need a loan but a social safety net and charitable fund (zakah) 2. moderately poor who will be better able to obtain credit for running micro enterprises
Liabilities (sources of funds)	External funds, clients' or members' savings, Islamic charity funds (zakah, infaq, sadaqah, cashwaqf)
Based of financing	Profit and loss sharing (PLS) approach, free of interest (riba) and uncertainty (garar)
Funds transfer	Goods transferred
Approach/target of empowerment	The poorest family households
Employee motivations	Monetary and religious
Sources of fund	External funds, saving of clients, and Islamic charity funds.
Dealing with default	Group/center/spouse guarantee and Islamic ethics.
Social development program	Religious (behavior, ethics, and social)

Source: Quraisy et al., 2017

A concept of financing that comes from Islamic philanthropic instruments has relevance to one another. Seen from the framework as follows.

The efficient use of Islamic microfinance and qard hasan funds through Islamic social institutions (Type 1) should significantly alleviate poverty. Meanwhile, Islamic financial institutions or Islamic social, financial institutions can use contributions, such as zakah, waqf, sadaqah, and other charitable funds (Ahmad & Ahmad, 2021). Although the funds can be used to solve social problems, they are not limited to solving social problems and can be used for poverty alleviation (Aziz & Mohamad, 2016).

Islamic social institutions aim to alleviate poverty and solve social problems, ensuring health, education funds, business capital, food needs, and

other basic needs for people experiencing poverty to achieve welfare (Lahuri, 2022). The several mechanisms of Islamic social institutions can be explained as follows.

#### ISLAMIC SOCIAL TYPE I

The Islamic Financial Institution provides qard hasan to run a profit and loss sharing business (PLS). Profits will be used to pay back qard hasa- neither in paid off or by installments. After all the loans are paid off, part of the profits will be distributed to people experiencing poverty, and the recipients of the funds will be encouraged to invest in several productive sectors. Contributing to non-profit financing will allow Islamic microfinance to relate

to social obligations and social responsibility (Santoso & Ahmad, 2016).

### *ISLAMIC SOCIAL TYPE II*

One of the Islamic financial institutions in the field of zakah can take responsibility for collecting zakah from all Islamic financial institutions in several countries and distributing large amounts of funds to some poor selected households. Islamic charities can collect zakah, waqf, sadaqah, from the public and public institutions (Wediawati & Setiawati, 2016).

Finally, sadaqah and zakah can be accumulated and distributed to people experiencing poverty for consumption. However, the remaining funds will not be given to people experiencing poverty as cash; instead, a sharia charity organization will set up a business for people experiencing poverty and provide them with business training. The selected poor will run their business, and capital and profits will be theirs. Islamic social business can be innovative because it generates more ideas to alleviate poverty and social inequality (Rifa'i & Ayu, 2019).

### *PREVIOUS RESEARCH*

Many studies have been conducted on Islamic microfinance and its roles in poverty alleviation. Among the studies conducted by Mahmud et al. (2014) assessed the impact of the zakah fund on the food expenditure of households in Bangladesh. The study also analyzed the opinion of the zakah recipients on food security status under zakah program. This study used the simple random sampling technique. The results of this study indicate that the amount of zakah in Bangladesh provided to the poor recipients failed to create any significant influence on their agricultural production, food expenditure, and food security status (Tanvir et al., 2014).

Obaidullah (2008) also conducted related studies examining Islamic agricultural finance models and tools for the rural poor. This study used a comprehensive review with a case study method to review several Islamic microfinance research initiatives worldwide. The results of this study indicate that the Islamic agricultural financial model can provide solutions for poverty alleviation and food security (Obaidullah, 2015).

Adnan and Ajija (2015) investigated the effectiveness of BMT MMU Sidogiri (located in East Java Province) in reducing poverty. This study used a case study approach and descriptive statistics, paired t-tests, and some poverty measurement in-

dexes such as the headcount index, poverty gap, Sen index, and Foster, Greer, and Thorbecke Index to investigate the effectiveness of the BMT in reducing poverty. The results of this study indicate that most respondents can increase their income after receiving BMT financing, BMT products, especially ba'i bithaman 'ajil and mudarabah can reduce poverty and describe some findings on how BMT works (Adnan & Ajija, 2015).

Terano et al. (2015) examine the dimensions of the effectiveness of the poverty alleviation program implemented by AIM and the determinants of total income after participating in the AIM program. This study used a descriptive analysis method, factor analysis, and multiple linear regression methodology to achieve research objectives and to take samples using purposive sampling. The results of the study using factor analysis found the effectiveness of the micro-credit program, namely the ability to earn income, payment schemes, member cooperatives, and welfare, while the results of the regression analysis found three variables that had a significant effect on the total increase in income (Terano et al., 2015).

Mahmood et al. (2017) conducted to gauge the impact of the Akhuwat Foundation, Farz Foundation, and NAYMET Islamic microfinance in Pakistan on the household welfare of the target clients by observing its impact on health, education, income, expenditures, and assets of people experiencing poverty who took loans from Islamic Microfinance institutions. This study used qualitative and quantitative approaches. This study's results indicate an increase in monthly income, expenses on food, education, health, and household assets (Zahidmahmood et al., 2017).

Quraisy et al. (2017) analyzed that Islamic Microfinance Institutions (IsMFI) in Indonesia, especially BMT, have contributed to improving the participants' welfare and quality of life. This study used a quantitative method by acquiring quantitative data from the BMT members or participants. The result of this study indicates that the participants' physical well-being and social well-being (SWB) after joining BMT were satisfactory (Quraisy et al., 2017). It is the summary of the results of the study and discussion. Bilo and Machado (2020) assessed the role of zakah funds in providing social protection in the Middle East and North Africa region, based on the examples of Jordan and Sudan. This study used a review of academic and literature, reports published by international organizations, and information provided online by governments and national zakah Funds. This study's results indicated an increase in social protection and an effect on poverty reduction.

Saripudin et al. (2020) designed a comprehensive model of farmer economic empowerment, which integrates a model of capital assistance (natural capital). This study used Research and Development. The results of this study indicate that economic empowerment for rural farmers, through the model of empowerment institutions by maximizing the potential for zakah, infaq, and alms as capital, can be used as an aspect of increasing community income (Saripudin et al., 2020).

In general, the research equation with previous research is to analyze the effect of Islamic microfinance on the welfare of people with low incomes.

Meanwhile, in general, the difference in research is the analysis of the financing model applied by each Islamic microfinance and the research methods used.

CONCEPTUAL FRAMEWORK

The research framework is a conceptual framework that governs the primary research, key factors, and variables related to the dimensions compiled with the benefit of explaining answers or provisional assumptions as a research guide, both in preparing field implementation methods and research discussions (Figure 1).

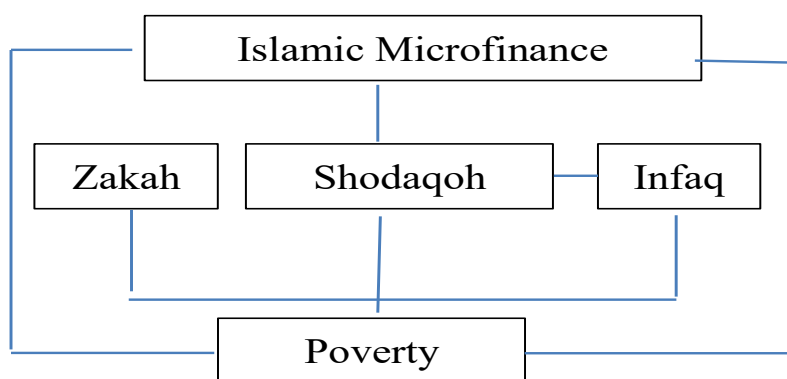


Figure 1. Theoretical Framework

Hypotheses are temporary statements about the particular relationship between the variables used. If the hypothesis has been formulated sharply, then it will be able to direct the research route and show

the exact data needed to test it. Figure 2 presents the hypothesis used to achieve the second research objective in this study.

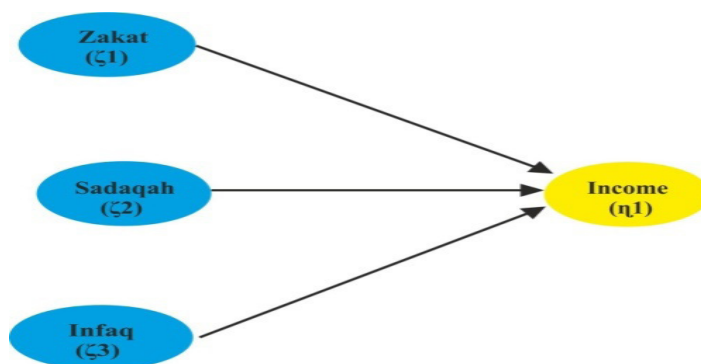


Figure 2. Islamic Microfinance Model

Saripudin et al. (2020) designed a comprehensive model of farmer economic empowerment, which integrates a model of capital assistance (natural capital). Literature indicated that economic empowerment for rural farmers can be used to increase community income through the model of empowerment institutions by maximizing the potential for zakah, infaq, and alms as capital (Saripudin & Rondoni, 2020). Meanwhile, Bollo et al. (2020) assessed the role of zakah funds in providing social protection in the Middle East and North Africa region, indicating an increase in social protection and an effect on poverty reduction (Bilo & Machado, 2020). Likewise, analysis shows that Islamic Microfinance Institutions (IsMFI) in Indonesia, especially BMT, have contributed to improving the participants' welfare and quality of life (Quraisy et al., 2017).

## RESEARCH METHOD

In this study, the researcher chose one village as a sample, namely Jintap village. This village was chosen because it has been able to apply the Islamic microfinance model for more than 30 years and was built on history. This research uses qualitative and quantitative research methods. As in qualitative research methods, the primary data used is data obtained from interviews with the aim of getting a model that has been implemented in Jintap village. Figure 3 shows the type of primary data used in the quantitative methods, obtained from distributing 150 questionnaires to respondents and analyzed using SEM to test the model and hypotheses.

Research variables in SEM can be divided into two, that is:

1. Latent Variable:

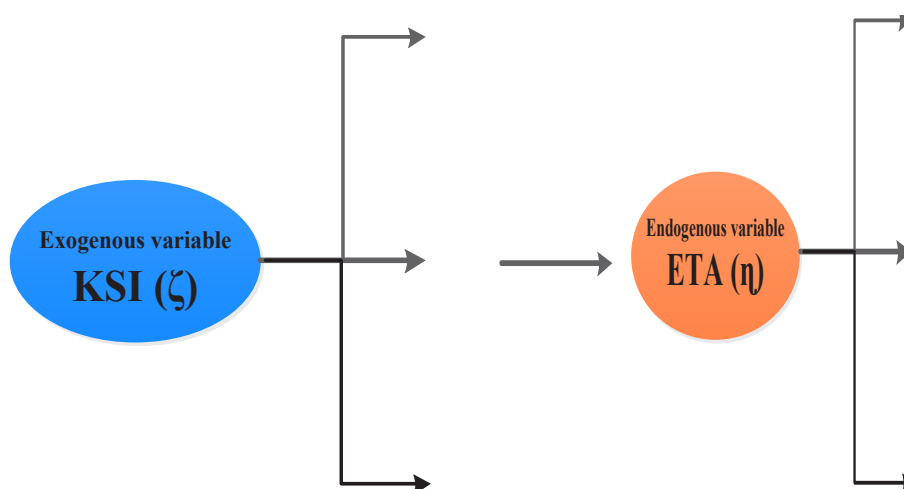


Figure 3. Variables and their relationships

2. Observed variable

The observed variables are variables that can be observed or measured empirically and are often called indicators. Figure 4 shows the stages of analysis using CB-SEM.

According to Bollen and Long, there are five processes in CB-SEM analysis, where each stage will affect the next stage, that is (1) model specification, (2) model identification, (3) model estimation, (4) model evaluation, (5) model respecification, model respecification, as shown in Table 2.

Specification Model	Step 1
Identification Model	Step 2
Evaluation Model	Step 3
Respecification Model	Step 4

Figure 4. Stages of Analysis Using CB-SEM

Source: Adopted from Bollen and Long (1993)

## RESULTS AND DISCUSSION

This section presents information about the respondent's demographics from the Jintap Village community are the majority of mustahiq zakah and customers in Islamic microfinance in Jintap Village.

**Table 2.** Description of respondents

Description	Type	Valid %
Gender	Male	63.1
	Female	36.9
Age	30-39	10
	40-49	34,61
	50 & above	55,39
Religious Background	Islam	100
	Non-Islam	-
Educational Background	Primary School	59,23
	Junior High School	20,78
	Senior High School	13,84
	Bachelor Degree	6,15
Another source of income	Farmer	56.38
	Trader	14.07
	Employees	16,38
	Other	8,69
Categories of respondents	Mustahik Zakat	25,40
	Borrowers of BM Khizanatullah	18,46
	Borrowers of SI Organization	14,61

Note: compiled by authors

*SEM RESULTS: IDENTIFICATION*

Based on the output of data analysis, it is found that the model in this study is over-identified. The total number of covariance data  $(29 \times (29 + 1)) / 2 = 435$ , while the estimated number of parameters is 371. From these results, the model obtained can be identified and produces a degree of freedom of 64. So, the degree of freedom is  $64 \geq 0$ .

*MEASUREMENT MODEL*

In the step before performing the structural model analysis, the researcher performs the measure model to test its validity and reliability by performing a Confirmatory Factor Analysis (CFA). Because the construct is unidimensional, a First-Order Confirmatory Factor Analysis can be used to test its validity and reliability.

Four latent constructs, along with 23 observed variables after modification, were extracted from factor analysis and were re-evaluated by using the overall measurement model. Regarding the model fit, at least three indices, including at least one index from each category of the fit model as suggested by (Latan, 2013), and factor loading criteria were used in this study.

Table 3 shows that all indications from the comparison between the specified models and the covariance matrix between indicators are said to be a good fit.

**Table 3.** Goodness of Fit Category

Name Of Category	Name of Index	Level of Acceptance	Indeks Model	Information
Absolut Fit Indices	P-value	The smaller, the better (p-value $\leq 0,05$ )	0,00	Good fit
	RMSEA	0,05-0,08	0.07	Good fit
Incremental Fit Indices	CFI	$\geq 0,90$ ; $\leq 0,95$	0.90	Good fit
Parsimonious Fit Indices	Normed Chi-Square	$\leq 5$	1,63	Good fit

Source: Latan (2013)

According to Hair, quoted by Latan, the use of 4-5 criteria for the goodness of fit is enough to rate the feasibility of a model, provided that each criterion of the goodness of fit has been represented (Latan, 2013). As shown in the table, presented the goodness of fit it is provided that P-value  $0.000 \leq 0.05$ , RMSEA  $0.07 \leq 0.08$ , CFI  $\geq 0.90$ , Normed Chi-Square  $1.63 \leq 5$ . Thus, this model has met the requirements of the goodness of fit and is said to be a viable model.

*CONFIRMATORY TEST AND STRUCTURAL MODEL RESPECIFICATION*

This step includes examining the significance of the estimated coefficients, with each coefficient



representing the hypothesized causal relationship. At this step, a good fit of the model has been obtained after evaluating the measurement model in the previous section and the structural model tested in this section. Based on the output of data analysis, the results of structural equation analysis are shown in the following figure.

**Table 4.** Structural Equation Analysis Results

Variable Latent Eksogenous	T-value	Remark
Zakat (X1)	2,54	Significant
Sadaqah (X2)	1,57	Not Significant
Infaq (X3)	2,74	Significant

Note: Income as Endogenous Variable,  $t\text{-value} \geq 1,96 =$  Significant statistically

From the results obtained from structural equations. Based on Table 4 about the structural equation, it can be seen that the value of Structural Equation Analysis Results. The structural equation in Table 4 explained the zakah variable as X1 and infaq as X3 with a t-value of 2.54 and 2,74  $\geq 1,96$ , respectively. It indicates the zakah and infaq variable have a positive effect on income. This research is in line with Saripudin and Rodoni's study, which reviewed the operational activities of Islamic microfinance with zakah and infaq. The result revealed that zakah and infaq affects the economic status and increase in income because seeing the decreasing level of mustahiq (Saripudin & Rodoni, 2020).

As the results are shown on Table 4, which illustrates the zakah variable influences income. This is because the level of zakah collection increases every year while mustahiq zakah decreases every year. Zakah is a factor for the poor to improve the economy and income society. As previous research by Mahmud's et al, it examines that the influence of zakah funds on people's income. This result shows that zakah impacts food security status (Tanvir et al., 2014). This research is in line with Sundari's study on spending if the zakah affected the growth of mustahiq micro-enterprises in Medan City (Tanjung, 2019). The next study comes from Ghafar's, who argues that charity based on Islamic microfinance will be financially and socially sustainable based on the concepts of brotherhood, local philanthropy (decentralization), and volunteer services (joint liability) (Ismail & Possumah, 2013) which can be used as an alternative approach to reduce poverty. The paper argues that charity-based Islamic MFIs will be financially and socially sustainable as based on the concepts of brotherhood, local philanthropy (decentralization. Zakah, based

on Islamic microfinance, will provide and explore money or goods that can be used for consumption and productivity. Thus, can broadly target the economic and social needs of the poorest of the poor. They can help minimize indebtedness, reduce unequal distribution of wealth in society, and enhance the ability of the poor to be more productive and not just dependent on rich people.

The reason is that the level of routine loans with flexible and easy management gives public interest. So, to strengthen the calculation results, it is adjusted to the respondent's opinion as the final validation of the model that has been made. Non-profit loans such as infaq loans on the application of Islamic microfinance influence people's income. According to previous research by Mahmood, analyzing microfinance services can affect debtors' income and consumption (Mahmood, 2019). Make an Infaq fund loan to support and add to the solution to the lack of borrowing for the Jintap village society.

## CONCLUSION

This study tries to identify the Islamic microfinance model that one Village of Ponorogo Regency implemented. This Islamic microfinance model was implemented based on history as the effort from Jintap village society always to keep the ongoing implementation of Islamic microfinance. Implementing the Islamic microfinance model in Jintap Village has social objectives to ease the burden on society and significantly increase the poor's income. The Islamic microfinance model in Jintap Village has three models that were implemented that is the application of zakat, sadaqah, and infaq—and got the indicators to describe that the Islamic microfinance model is divided into four variables consisting of zakah, sadaqah, infaq, and income variables.

From zakah model will provide goods such as rice that can be used for consumption as well as productivity purposes. So, from the flow of collection and distribution in one environment, it is hoped it can influence the increase of the quality of life of the people from all aspects, especially in terms of income. Meanwhile, the sadaqah and infaq financing model is an effort to help people experiencing poverty with non-profit loans with a small loan model with a qard{h{asan contract. With the majority of low human resources, the financial model only focuses on making it easier for people to get loans and also understand the loan according to sharia, which is far from usury. So, the loan model includes activities such as recitation and socialization to motivate society to improve their economy, especially regarding income. Therefore, a model was formed

about the influence of Islamic microfinance models (zakah, infaq, and sadaqah) on income.

Overall, the Islamic microfinance model (zakah and infaq) influences poverty. However, it is found that the sadaqah variable has less influence on society's income. This is suitable for the results of the final validation, which explained that sadaqah borrowing is implemented only once a year, which causes society to find another loan.

#### AUTHOR CONTRIBUTIONS

Conceptualization and theory: AAM; research design: AAM and RAA; data collection: HM; analysis and interpretation: AAM and HM; writing draft preparation: AAM; supervision: AAM; correction of article: RAA and HM; proofread and final approval of article: AAM, RAA and LVHM. All authors have read and agreed to the published version of the manuscript.

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