

**THE MINISTRY OF RESEARCH, TECHNOLOGY AND HIGHER  
EDUCATION FACULTY OF ECONOMIC AND BUSINESS OF  
AIRLANGGA UNIVERSITY**

**STUDY : ISLAMIC ECONOMIC  
LIST NO. : .....**

**ABSTRACT**

**ISLAMIC ECONOMICS BACHELOR DEGREE THESIS**

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YEARS OF PREPARATION : 2019  
TITLE:

Effectiveness of Sharia Microfinance Institutions Micro Waqf Banks in Reducing Poverty (Case Study: LKMS Denanyar Sumber Barokah, Jombang Regency).

**CONTENT:**

LKMS (Sharia Microfinance Institutions) Denanyar Sumber Barokah is one of the ten Sharia Microfinance Institutions with the initial stage of Micro Waqf Bank that provides unsecured financing for Micro, small and medium enterprises (MSMEs) entrepreneurs with profit sharing equal to 3% per year. The purpose of this study is to determine the effectiveness of the financing in reducing customer poverty.

The approach used in this study is a quantitative approach. The primary data source of this study came from the results of distributing questionnaires to Micro, small and medium enterprises (MSMEs) entrepreneurs LKMS (Sharia Microfinance Institutions) Denanyar Sumber Barokah Jombang Regency customers. The sampling method used was purposive sampling method and obtained 84 people. The analysis technique uses the Paired Sample t-Test to determine whether there is a difference between the average income of the customer when he first joined LKMS (Sharia Microfinance Institutions) Denanyar Sumber Barokah (first condition) and when the study was conducted (second condition).

The results showed that there were significant differences between the level of income of customers before and after obtaining financing from LKMS (Sharia Microfinance Institutions) Denanyar Sumber Barokah. Most customers can increase their income after obtaining financing and reducing their poverty rates.

Keywords: Sharia Cooperative, Micro Endowment Bank, Poverty