

Implementation of the Economic Values of Prophet Muhammad in Community Empowerment through the Islamic Financial System

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Abstract. This study aimed to apply the economic values of Prophet Muhammad to strengthen community empowerment through the Islamic financial system. The program emphasized ethical financial literacy, interest-free microfinance, and the integration of Zakat and Sadaqah into productive use as a means to achieve social justice and sustainable development. A participatory action research approach was implemented in a Muslim rural community. Activities included workshops on Islamic economic ethics, the establishment of a Qard Hasan (interest-free loan) fund, and coordination of Zakat and Sadaqah distribution for small business support. Data were collected through observation, interviews, and focus group discussions with community members and leaders. Three main findings emerged. (1) Islamic financial literacy and ethical awareness significantly improved, leading to behavioral transformation in financial practices. (2) The Qard Hasan fund effectively supported local microenterprises and achieved a repayment rate above 90%, creating a sustainable cycle of empowerment. (3) The integration of charitable funds for productive purposes enhanced social solidarity, trust, and cooperation within the community. The findings reveal that the practical application of Prophetic economic values can bridge moral principles with real economic empowerment. However, challenges included limited institutional partnerships and short observation periods. These limitations suggest the need for broader implementation and longer-term evaluation. Implementing Islamic financial ethics through community-based mechanisms provides an effective framework for social transformation and inclusive development. Future research should explore long-term impacts, digital financial applications, and cross-community comparisons to strengthen the global relevance of Prophetic economic models.

Keywords: Islamic finance; community empowerment; Qard Hasan; Zakat; Prophetic economy; financial ethics

1. Introduction

Islamic economic thought presents an ideal vision of financial justice grounded in moral responsibility, social equity, and spiritual integrity (Khawar, 2024; Nugraha et al., 2023; Zakiy, 2021). The economic values taught by Prophet Muhammad emphasize

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honesty in trade, the prohibition of exploitation, care for the poor, and the equitable distribution of wealth. In this ideal framework, economic activity is not merely a pursuit of profit but a means of achieving social harmony and moral balance (Huda, 2016; Yaakob et al., 2017; Yigitoglu & Goregen, 2018). The Prophetic approach encourages the use of instruments such as Zakat, Waqf, Sadaqah, Qard Hasan, and partnership-based mechanisms like Mudarabah and Musharakah to ensure that wealth circulates fairly within society and supports the welfare of all its members. These ethical foundations represent not only a religious obligation but also a model of sustainable economic governance that prioritizes justice and compassion over material gain.

Despite the growing recognition of Islamic finance as a moral and sustainable alternative to the conventional system, many Muslim-majority societies still experience widespread poverty, unemployment, and dependence on interest-based institutions. The gap between Islamic economic ideals and practical implementation remains wide. Avdukic and Asutay (2025) argues that Muslim societies have failed to translate the ethical framework of Islamic economics into real institutional structures, leading to persistent economic injustice. Moosa and Kashiramka (2023) similarly observes that Islamic banking has often become formalistic emphasizing compliance over social transformation while Khan (2022) highlights that true Islamic finance should begin from the grassroots, empowering small communities through ethical microfinance, education, and cooperative initiatives. These insights point to a clear disconnection between the philosophical foundation of Islamic economics and its operational reality in contemporary financial systems (Karim et al., 2022; Sehen Issa et al., 2022).

Empirical studies also show that community-based Islamic financial practices such as Qard Hasan and Waqf can effectively alleviate poverty and promote local resilience. Ibrahim (2022) found that interest-free microfinance models enhance household income and encourage trust among participants, while Pamuncak et al. (2022) documented how integrating Zakat with microfinance initiatives in Indonesia successfully empowered rural women to engage in sustainable entrepreneurship. These findings demonstrate that Islamic finance possesses both social and economic potential, however, such initiatives often remain small-scale and fragmented, lacking a comprehensive framework inspired by Prophetic economic ethics that combine moral education, communal cooperation, and material empowerment.

This situation exposes a significant research gap. While much has been written about the theory of Islamic finance, limited empirical work has examined the direct application of Prophet Muhammad's economic values in community empowerment programs. Most existing studies focus on technical financial instruments but neglect the ethical and spiritual dimensions that form the essence of the Prophetic economic model. As a result, there remains an urgent need to develop and test community-based frameworks that integrate faith-driven ethics with practical mechanisms for economic empowerment. This study seeks to fill that gap by implementing a community service project grounded in Prophetic values, combining financial education, interest-free microfinancing, and social solidarity to enhance economic self-reliance among marginalized groups.

The significance of this initiative lies in its dual contribution to academic discourse and societal welfare. Academically, it bridges the divide between normative Islamic economic theory and applied community practice. It demonstrates that the moral economy envisioned by Prophet Muhammad can serve as a practical framework for sustainable development in the modern context. Socially, the project empowers local



communities to overcome dependence on exploitative financial systems and to build resilience through cooperation and shared responsibility. The ultimate purpose of this effort is to implement the ethical and economic principles of Prophet Muhammad through Islamic financial mechanisms that foster social justice, strengthen communal solidarity, and enhance human dignity. By promoting understanding of Islamic financial ethics, developing sustainable Qard Hasan models, and encouraging the transparent management of Zakat and Sadaqah, this initiative aims to show that Prophetic economic values are not only historically significant but also profoundly relevant for addressing the economic challenges of the contemporary Muslim world.

2. Methods

This community service project was conducted using a participatory action approach, which emphasizes collaboration between researchers, community members, and local institutions (De Oliveira, 2023; Gibson, 2010; Rudman et al., 2018). The activity took place in a Muslim rural area characterized by limited access to formal Islamic financial services and high dependence on informal moneylenders. The participatory design allowed researchers and facilitators to work directly with local mosque committees, small traders, and households to identify economic challenges and design appropriate interventions based on Islamic ethical principles. The process began with community mapping and needs assessment to understand local financial behaviors, literacy levels, and available social resources that could be mobilized for Islamic microfinance activities.

The implementation stage consisted of three major activities (Wira et al., 2019). The first was a series of workshops on Islamic economic ethics and financial literacy, which introduced participants to the principles of fairness, prohibition of interest, and the Prophetic model of partnership and charity. The second activity involved the establishment of a Qard Hasan (interest-free loan) fund managed collectively by the community under supervision of a local Islamic financial institution. The fund was designed to provide small capital loans for microenterprises such as food production, tailoring, and agriculture. The third activity focused on integrating Zakat and Sadaqah distribution with productive economic purposes, ensuring that social funds supported entrepreneurship rather than temporary relief. Throughout these stages, the facilitators provided mentorship and monitored participants' progress to ensure transparency and sustainability.

Data for evaluation were collected through direct observation, interviews, and focus group discussions with participants, local leaders, and beneficiaries. Quantitative indicators, such as the number of businesses initiated and repayment rates, were complemented by qualitative measures, including changes in community trust, cooperation, and moral awareness regarding financial ethics. The triangulation of data helped assess both the economic and social outcomes of the program. This methodological design ensured that the implementation of the Prophet's economic values through Islamic finance was not only theoretical but also measurable, participatory, and contextually relevant to the needs of the target community.

3. Results and Discussion

The implementation of the community empowerment program based on the economic values of Prophet Muhammad produced three main findings that demonstrate both economic and social transformation within the target community.



3.1. Improvement of Islamic Financial Literacy and Ethical Awareness

The first and most fundamental result of the program was a remarkable increase in participants' understanding of Islamic financial principles and ethical awareness in economic behavior. Prior to the implementation, most community members were unfamiliar with the foundational teachings of Islamic finance. Their understanding of economic success was generally confined to the ability to borrow capital often through interest-bearing loans from informal lenders or conventional banks. This dependency pattern not only perpetuated financial vulnerability but also normalized practices contrary to Islamic ethical standards. The lack of access to formal Islamic financial education created a moral and cognitive gap between faith-based economic values and daily financial decision-making.

During the program, participants attended a series of workshops, discussions, and mentoring sessions facilitated by experts in Islamic economics and local religious leaders. The curriculum covered key principles such as the prohibition of *riba* (interest), the social function of *Zakat* and *Sadaqah*, and the role of *Qard Hasan* (interest-free loans) as a moral alternative to exploitative credit. Practical examples and real-life case studies were used to connect theoretical concepts with community experiences. This participatory learning approach not only improved comprehension but also fostered emotional engagement, as participants began to see Islamic finance as a living ethical system rather than an abstract religious doctrine.

As understanding deepened, participants exhibited significant behavioral transformation in how they approached financial transactions. Many began to reconsider their previous engagements with high-interest lenders and informal credit schemes. Instead, they sought collaborative financing through community-based mechanisms that emphasized fairness and transparency (Ahmad et al., 2020; Kusumawati et al., 2023). A growing number of participants started recording their transactions honestly and avoiding deceptive pricing or excessive profit margins, embodying the Prophetic teaching that economic success must align with moral responsibility. This behavioral shift was also reflected in the way participants began to advocate ethical finance principles to others, creating a ripple effect of awareness across the wider community.

The change in financial literacy was also measurable through pre- and post-program assessments. The evaluation showed substantial progress in understanding key concepts, with participants' comprehension of Islamic financial ethics rising sharply after training. Moreover, qualitative interviews revealed a shift in perception from viewing Islamic finance as a restrictive religious system to recognizing it as a liberating and just economic alternative. Participants described a renewed sense of spiritual satisfaction and community trust, suggesting that moral and financial awareness are deeply interconnected in the Islamic worldview.

Table 1 The comparison of participants' knowledge and attitudes toward Islamic financial concepts before and after the program implementation.

Aspect of Understanding	Before Program (%)	After Program (%)	Improvement (%)
Awareness of Riba (interest prohibition)	42	91	+49
Understanding of Zakat as social	55	94	+39



obligation			
Knowledge of Qard Hasan (interest-free loan)	28	88	+60
Practice of fair trade and transparency	47	90	+43
Trust in community-based financial systems	35	87	+52

Table 1 confirm that the integration of religious ethics, participatory learning, and practical financial training can effectively enhance both knowledge and moral consciousness. The combination of intellectual understanding and ethical internalization represents not merely financial literacy, but a deeper transformation of worldview. By aligning financial behavior with Prophetic values, participants began to reconstruct the moral foundation of their local economy transforming economic activities into acts of collective responsibility, faith, and social justice.

3.2. Establishment and Operation of the Community-Managed Qard Hasan Fund

The second major outcome of the program was the successful establishment and operation of a community-managed *Qard Hasan* fund, which became a practical embodiment of the Prophetic model of economic justice and mutual support (Mohammad Selim, 2021; Mohammed Selim et al., 2022; Zakariyah & Abdulrahman, 2021). The fund was designed to provide small, interest-free loans to members of the community engaged in home-based production, small-scale trading, and agriculture. Before the program's implementation, many community members faced difficulties in accessing formal financing due to collateral requirements or high interest rates. As a result, they relied on informal moneylenders who imposed exploitative repayment schemes. The *Qard Hasan* initiative replaced this pattern with an ethical, participatory financial structure that emphasized compassion, accountability, and shared prosperity.

The fund was built from voluntary contributions, *Zakat* allocations, and small donations from local businesses and mosque committees. Management was entrusted to a committee elected by community members, ensuring transparency and trust. The operational model followed simple procedures: each applicant presented a microbusiness plan, and the committee assessed its feasibility and social benefit before disbursing the loan. The funds were provided without interest, with repayment schedules adjusted according to income cycles. This method not only respected the dignity of beneficiaries but also reflected the Islamic principle of *takaful* (mutual support), where financial assistance is viewed as an act of solidarity rather than a commercial transaction.

The program's implementation produced immediate economic effects. Recipients of *Qard Hasan* loans were able to expand their small businesses, purchase essential tools, or invest in agricultural inputs such as seeds and livestock. For instance, women who previously engaged in small-scale food processing or tailoring were able to increase production capacity, while farmers reported improved yields after acquiring better equipment. Traders used the capital to diversify their goods, thereby increasing household income and financial independence. Importantly, the participants no longer had to rely on exploitative credit sources, freeing them from the psychological and financial pressure of debt accumulation.

One of the most remarkable aspects of the initiative was the high rate of loan



repayment and fund sustainability. Over 90% of the recipients repaid their loans on time, demonstrating a strong sense of moral responsibility and community ownership. Because repayments were interest-free and reinvested into the fund, the capital continually circulated among new beneficiaries. This revolving system created an ongoing cycle of empowerment, allowing the same funds to benefit multiple generations of entrepreneurs. The collective oversight of the committee and the use of transparent record-keeping further strengthened community trust, echoing the early Islamic *Bayt al-Mal* model where wealth served the welfare of society rather than individual accumulation.

Table 2 The summary of fund distribution, repayment performance, and the sectors supported through the *Qard Hasan* scheme.

Category	Number of Beneficiaries	Average Loan (USD)	Repayment Rate (%)	Main Economic Activities Supported
Home-based entrepreneurs (women)	25	120	92	Food processing, tailoring, handicrafts
Small traders	18	150	90	Grocery stalls, used goods, daily needs trading
Farmers and agricultural workers	22	200	88	Crop cultivation, livestock, seed purchase
Service providers (repair, crafts)	10	100	94	Motorcycle repair, carpentry, small-scale production
Total / Average	75	142	91%	Community-based microenterprises

Table 2 demonstrate that the *Qard Hasan* fund served as more than a financial tool, it became a catalyst for ethical and social transformation. It fostered a sense of ownership, solidarity, and moral discipline among community members while promoting self-sufficiency and collective growth. The revolving, interest-free nature of the fund ensured long-term sustainability and reaffirmed the practicality of Islamic economic principles in empowering modern communities. By institutionalizing compassion through finance, the project revived the Prophetic spirit of *Bayt al-Mal* as a living mechanism for social justice and shared prosperity.

3.3. Strengthening of Social Solidarity and Community Cooperation

The third major finding of the community empowerment program was the remarkable strengthening of social solidarity and cooperation among community members (Barkin & Lemus, 2014; Forno & Graziano, 2014; Sunshine & Tyler, 2003). Prior to the intervention, social interaction in economic matters tended to be individualistic and transactional, with limited collective responsibility for communal welfare. The introduction of Islamic financial ethics particularly the integration of *Zakat* and *Sadaqah* for productive use gradually shifted community attitudes toward a shared sense of purpose. Participants began to see financial resources not as private possessions but as



tools of social justice, entrusted by God for the benefit of all. This shift reflected the Prophetic vision that economic welfare must coexist with moral and spiritual development, forming a holistic model of social economy rooted in compassion and fairness.

The participatory nature of the program encouraged active engagement from both affluent and less fortunate community members. Wealthier individuals who had previously contributed *Zakat* or *Sadaqah* in a passive or ritualistic manner began to take part in managing these funds, ensuring their optimal use for empowerment rather than temporary relief. They worked alongside recipients in designing microbusiness plans and monitoring the use of funds, transforming the relationship between donor and beneficiary into a partnership based on equality and trust. At the same time, the recipients no longer viewed themselves as objects of charity but as contributors to a collective economic cycle. This redefinition of giving and receiving created a moral economy where dignity, mutual respect, and shared responsibility replaced dependency and social hierarchy.

As community members collaborated in managing charitable resources and the *Qard Hasan* fund, the level of mutual trust and cooperation significantly increased. Regular meetings and open financial reporting enhanced transparency, reducing suspicion and fostering accountability. Through these processes, social cohesion deepened, and new forms of cooperation emerged beyond financial activities such as joint agricultural projects, shared marketing efforts, and community service initiatives. The experience demonstrated that economic empowerment, when grounded in ethical values, naturally extends into broader social collaboration, creating a resilient and interdependent community.

The transformation from dependency to collaboration also had a psychological and moral dimension. Participants expressed pride in being part of a faith-driven collective movement rather than passive recipients of aid. Women, in particular, gained greater confidence as they participated in financial discussions and cooperative business planning, breaking traditional barriers of exclusion. This empowerment translated into stronger family and community roles, as they began mentoring others and contributing to communal decision-making. The ethical orientation of the program thus reinforced not only material well-being but also moral integrity and gender-inclusive participation in economic life.

Table 3 The key indicators of social solidarity and community cooperation observed before and after the program implementation.

Indicator of Social Solidarity and Cooperation	Before Program (%)	After Program (%)	Improvement (%)
Participation in community financial meetings	38	89	+51
Willingness to contribute Zakat/Sadaqah for productive purposes	42	93	+51
Trust among members in collective fund management	46	90	+44
Joint decision-making on community projects	35	85	+50
Perception of assistance as	30	88	+58



collaborative	investment	(not
charity)		

Table 3 indicate a substantial enhancement of social cohesion and participatory culture within the community. The integration of Islamic charity with financial ethics proved effective in building trust and cooperation, transforming social aid into a mechanism of empowerment. This evolution represents the essence of the Prophetic model of economic justice, where compassion, dignity, and collective responsibility coexist as the pillars of social progress. Ultimately, the program demonstrated that when financial mechanisms are infused with moral purpose, they have the power to rebuild communities not only economically but also spiritually and socially.

4. Conclusions

The implementation of the community empowerment program based on the economic values of Prophet Muhammad demonstrated that faith-based financial ethics can serve as an effective model for sustainable social and economic development. Three key findings emerged from the project. First, the participants experienced a significant improvement in Islamic financial literacy and ethical awareness, which led to behavioral changes toward transparent, fair, and cooperative financial practices. Second, the establishment of a community-managed Qard Hasan fund successfully provided interest-free microloans to local entrepreneurs, resulting in expanded production, increased income, and a strong culture of accountability. Third, the integration of Zakat and Sadaqah into productive economic activities strengthened social solidarity, enhanced mutual trust, and transformed the community's perception of financial assistance from dependency to collaboration. Together, these findings confirm that the application of Prophetic economic principles, rooted in justice, compassion, and cooperation can create real and measurable impacts in contemporary communities.

However, this project also had several limitations. The scope of implementation was geographically limited to one rural community, and the duration of observation covered only a few months, making it difficult to evaluate long-term sustainability. The availability of local resources and institutional support varied, and some participants still required ongoing mentoring to maintain ethical discipline in financial practices. Additionally, the absence of formal partnerships with large Islamic financial institutions restricted the expansion of the Qard Hasan fund and limited the program's scalability. These challenges indicate that wider institutional collaboration and continuous community engagement are essential for replicating this model in other regions.

For future research and community service initiatives, several directions are recommended. Longitudinal studies should be conducted to measure the long-term social and economic effects of faith-based microfinance programs. Comparative analyses between communities with and without Qard Hasan systems could provide deeper insights into behavioral and structural changes. Further, interdisciplinary research combining economics, theology, and social psychology could enrich understanding of how moral values influence economic decision-making. Future projects should also explore digital financial tools to enhance transparency and accessibility while maintaining the ethical foundations of Islamic finance. Through these efforts, the integration of Prophetic economic values can continue to evolve as a dynamic model for ethical and inclusive community empowerment in the modern world.



Conflict of Interest

The authors declare no conflict of interests.

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