

ABSTRACT

One of the government's efforts in the problem of poverty alleviation is to provide assistance to Micro Businesses. Bank Wakaf Mikro Sunan Gunung Jati Ba'alawy as one of the Islamic MicroFinance Institutions (IMFIs) appointed to provide financing to Micro Businesses around the Islamic Boarding School. The purpose of this study is to analyze the role of financing Bank Wakaf Mikro Sunan Gunung Jati Ba'alawy to increasing customer's business and to analyse difference of material poverty and spiritual poverty before and after getting financing.

The data collection method in this study was conducted by interviewing people at the Bank Wakaf Mikro Sunan Gunung Jati Ba'alawy, distributing questionnaires to customers, and documentation studies. The data analysis method in this study uses a mixed methods which is a combination of quantitative methods and qualitative methods. Analysis of the data in this study used poverty indicator analysis consisting of headcount index, poverty gap index, income gap index, sen index, and foster, greer, and thorbecke, also the CIBEST model analysis.

The results of the study based on the analysis of poverty indicators show that the financing can decrease the value of the customer's poverty indicators. The results of the analysis of the CIBEST model show that the financing can increase customer's businesses and welfare of customer before and after getting financing from Bank Wakaf Mikro Sunan Gunung Jati Ba'alawy.

Keyword : Financing, Micro Waqf Bank, Micro Businesses, CIBEST Models