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The 8th Southeast Asia International Philanthropy Conference 2023 (SEAIPC2023)

**Future of Philanthropy and Sustainable Development:
Holistic Approach towards Innovative Fundraising
and Strategic Entrepreneurial Partnership
for Societal Well-Being**

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THE URGENCY OF THE QARDHUL HASAN FUND OF THE VILLAGE MOSQUE IN REDUCING POVERTY LEVEL IN ACEH

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Abstract

High poverty rate in Aceh, high rentenir involving micro and small industries, while on the other hand, small portion of *qardhul hasan* fund in Islamic banks, show us that there must be another financial mechanism that need to be developed to reduce poverty especially in remote area in Aceh (the area where Muslims are majority). This paper tries to propose a breakthrough that can be made for financing micro and small industries through Qardhul Hasan Fund managed by village mosque. This is an update mechanism based on Akhuwat Model of Qardhul Hasan (Pakistan). The method used in this paper is exploration and understanding of a phenomenon. To understand this phenomenon the researcher will conduct interviews, ask questions, collect data, and text. It is expected that this paper will bring up an idea to integrate financial fund and level of religious observance of recipients in order to ensure this financial empowerment could bring a better society in rural area in Aceh.

Keywords: Qardhul Hasan, Islamic Financial Empowerment, religious observance, poverty.