

**BUDGET EFFICIENCY POLICY IN THE PERSPECTIVE OF  
SHARIA ECONOMIC LAW**

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**ABSTRACT**

*This study aims to respond to government budget efficiency as an effort to restore the budget as a vital instrument in the country's economy. Efficiency in budget management can have a significant impact on various aspects of the economy. In accordance with Presidential Instruction of the Republic of Indonesia Number 1 of 2025, there have been budget cuts to several activities. Budget cuts certainly need to be supported by appropriate analysis and measurement of the implications of such actions. Based on the above background, this paper raises the following question: "How is budget efficiency policy viewed from the perspective of Sharia economic law?" This study uses a qualitative and analytical approach. Using the concept of budget efficiency and Sharia economic law in the context of maqashid syariah, this study draws the following conclusions: First, budget efficiency policies aim to ensure that state expenditures are used as efficiently as possible, with a focus on the welfare of the people, and this is in accordance with maqashid sharia in the economic field, namely al-falah. Second, budget efficiency as a government policy is in accordance with the objectives of Islamic economics as long as the process is ideally in accordance with the principles of Islamic economic law.*

Keywords: Budget Efficiency; Maqashid Syariah; Welfare

**A. INTRODUCTION**

The government budget is a vital instrument in the country's economy. Efficiency in budget management can have a significant impact on various aspects of the economy, including economic growth, inflation, and economic stability. President Prabowo Subianto issued Presidential Instruction of the Republic of Indonesia Number 1 of 2025 on Efficiency of Expenditure in the Implementation of the State Budget (APBN) and Regional Budget (APBD) for Fiscal Year 2025, which mandates all ministries, institutions, and local governments to make efficiency on the budget that has been set (Presidential Instruction No. 1 of 2025 on Efficiency of Expenditure in the Implementation of the State Budget and Regional Budget for Fiscal Year 2025., 2025) . In accordance with the Presidential Instruction of the Republic of Indonesia Number 1 of 2025, there are budget cuts to at least office operational expenditures, maintenance expenditures, official travel, government assistance, infrastructure development, and procurement of equipment and machinery. Budget cuts certainly need to be supported by considering proper analysis and measuring the implications of these actions. Given the high potential for corruption in budget utilization, it is important to identify which budgets have a high risk of corruption.

The State Budget (APBN) provides a description of how the government implements its programs and budgets, and also explains how they are managed and their impact. In principle, the government budget is the result of a political process created by the legislature and the executive the document shows the budgetary activities that the government undertakes each year. The lives of society as a whole are affected by these political decisions, especially in terms of efforts to provide better basic services to its citizens. Thus the country's wealth is distributed more fairly and the state's obligation to serve the people through government policy factors is

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realized. The prosperity of a nation state cannot be achieved partially, but must involve all elements of society and the government working together to achieve it, considering that this goal is a shared responsibility (Rahayu, 2010).

Referring to Akhmad Akbar Susanto's opinion on efficiency that the budget cuts carried out by the current government are indeed an urgency that must currently be done in maintaining economic stability and must be done selectively so as not to interfere with economic growth (Agustine, 2025). Moreover, budget cuts in the context of fiscal efficiency are an understandable policy, especially in unhealthy fiscal conditions due to large budget deficits and increasing financing needs for government priority programs and avoiding excessive pressure on government debt.

Islamic economics as a scientific paradigm has experienced rapid development in the last three decades or so, and along with that the mujtahids of Islamic economics began to explore and make sharia-based economic scientific buildings. In answering increasingly complex problems along with the times, Islamic economics has a view of the state economy with the ultimate goal of achieving *al-falāh*. The goal of people's welfare in Islamic economics has a slice that is in accordance with the objectives of Indonesia's economic development policy. In this context, talking about the efficiency of the 2025 State Budget, Minister of Finance Sri Mulyani Indrawati ensures that the efficiency of government spending will not interfere with the 2025 State Budget deficit target of 2.53 percent of gross domestic product (GDP) and reallocates the budget that has the potential to be wasteful to be diverted to spending on government priority programs.

Looking at the policies of the Indonesian government, we can see that the steps taken in the face of a large budget deficit, the government implemented a policy of budget cuts as part of efficiency efforts. These cuts were mainly aimed at reducing waste, by cutting the budgets of non-vital sectors, such as the cost of ceremonial events and official travel, so that the limited budget could be allocated to sectors that were more productive and had a direct impact on people's welfare. The Indonesian government emphasizes the importance of optimizing the use of the budget for sectors that really provide benefits, such as education, health, and other productive sectors. This is in line with policies that aim to reduce dependence on foreign debt, by focusing on optimizing state revenues, including from the tax sector and natural resource potential. Based on the above background this paper has a problem question: "How is the Budget Efficiency Policy in the Perspective of Sharia Economic Law?"

## B. METHOD

This research uses a qualitative research approach. Qualitative research is carried out to build knowledge through understanding and discovery. Furthermore, the data that has been collected and systematized will then be processed qualitatively. Qualitative analysis in analyzing this research problem is suitable considering that qualitative analysis has strategic implications for providing a complete description of the results of descriptive and inferential data analysis, so that the results of its interpretation will provide broad insights and in-depth conclusions, in order to answer the problem (Matthew B. Miles, 2014). This research uses an *analytical approach*. The purpose of the analytical approach to legal materials is to know the meaning contained by the terms used in the legislation conceptually, as well as to know its application in practice and legal decisions, and in this case is the legal product of Presidential Instruction. This is done through two checks. First, researchers try to obtain new meanings contained in the legal rules concerned. Second, testing the product in practice through the analysis of sharia economic law. So that basically the task of legal analysis is to analyze the understanding, principles, legal rules, legal systems, and juridical concepts (Ibrahim, 2008).

## **B. RESULTS AND DISCUSSION**

### **Overview of the State Budget Efficiency Policy**

According to Wolfson, fiscal policy is government action to improve general welfare through revenue and expenditure policies, resource mobilization, and pricing of corporate goods and services. On the other hand, fiscal policy is the process of tax formation and public spending in an effort to suppress fluctuations in the country's economy. In economic studies, the term efficiency plays a very important role. Thus it can be said, efficiency is the essence of economics itself, as according to Samuelson and Nordhaus, these two American economists define economics as follows: "*Economy is producing efficiently when it cannot make anyone economically better or without making someone else worse off*" (Samuelson, 2001). It is undeniable that in various economic practices, the reason for efficiency has become the main principle.

However, for this reason, sometimes economic actors (sellers) commit fraud that results in losses to the public or buyers. As a result, the original principle of efficiency turns into haram, even in human and religious law (fiqh). In the case of an easy illustration, for example, a trader for efficiency degrades the quality of the object being traded by using cheap but harmful trading materials, it is clear that the perpetrator sees the principle of efficiency as something that has no value. Such conditions may occur because they do not realize the consequences of their actions, or perhaps they do it deliberately to follow their lust for profit and against their morals. But as a principle, efficiency contains a concept and this concept will be influenced by the values and ideologies that view it (*worldview*).

The legal basis for the State Budget can be found in [Law No 17 of 2003](#) concerning State Finance. The law contains several important points, including:

- a. Article 1 paragraph 7 states that the APBN is the annual financial plan of the state government approved by the DPR.
- b. Article 3 paragraph 4 states that the state budget has the functions of authorization, planning, supervision, allocation, distribution and stabilization.
- c. Article 4 states that the APBN is a budget covering a one-year period from January 1 to December 31.
- d. Article 11 paragraph 1 states that the state budget will be determined annually by law.
- e. Furthermore, Article 11 paragraph 2 also states that the APBN consists of a revenue budget, expenditure budget, and financing.

From the points above, we can conclude that the APBN is a budget that is compiled based on the needs of government administration for one full year for a country.

The state budget is a very important tool for effective governance. All policies related to budget distribution will have a direct impact on how programs that are supposed to benefit the people are implemented. Significant budget allocations in some sectors, especially infrastructure and subsidies, are often considered ineffective and even likely to cause fiscal distortions. Amidst this criticism, the government's budget austerity campaign is seen as an attempt to optimize the use of the budget to achieve more appropriate goals. Budget austerity aims not only to reduce spending, but also to improve the allocation of funds by avoiding waste and ensuring that every dollar allocated is used to the maximum extent possible for the benefit of the people. With state expenditure of around IDR 3,000 trillion and a capped deficit estimated at nearly IDR 616.2 trillion, or around 3% of GDP, the 2025 State Budget (APBN) setting reflects the fiscal difficulties Indonesia faces. Debt interest payments, which are expected to be very high in 2025, constitute the largest component of the state budget.

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The establishment of the 2025 State Budget (APBN) reflects the fiscal challenges faced by Indonesia, (Ihsan, 2015) with total state expenditure of around IDR 3,100 trillion and a deficit estimated at around IDR 700 trillion, equivalent to 4.4% of Gross Domestic Product (GDP). One of the largest components of the state budget is debt interest payments, which by 2025 are expected to reach IDR 350 trillion. This large debt interest payment reflects the country's dependence on foreign debt, which further adds to the country's fiscal burden and worsens the deficit condition. This exacerbates the challenge of allocating funds efficiently, given the need to improve more productive sectors, such as education, health, and infrastructure development.

The budget cut policy is part of the Indonesian government's efforts to improve efficiency. The Indonesian government emphasizes the importance of optimizing the use of the budget for areas that truly benefit, such as education, health, and sports, and reducing waste by cutting the budget for non-essential areas, such as ceremonial events and official travel. This is in line with policies aimed at reducing dependence on foreign debt, which center on optimizing state revenues, including from the tax sector and potential natural resources.

Furthermore, the policy also emphasizes the importance of bureaucratic reform to ensure that every dollar spent has the greatest effect. The state budget is projected to focus on austerity and efficiency by concentrating on areas that improve people's welfare and enhance Indonesia's competitiveness at the global level. It is further hoped that this policy will enable Indonesia to reduce its budget deficit, reduce its dependence on international debt, and ensure that the limited budget is put to the best possible use for the benefit of the people.

Evaluation of projects that have experienced cost increases or other bottlenecks is done to support efficiency policies, so that funds can be allocated to more productive areas such as education, health, and local economic empowerment. As a concrete step, the government could implement a comprehensive audit of all infrastructure projects funded by the state budget. This audit is conducted to ensure that every state expenditure actually provides benefits that are proportional to the costs incurred. Immediately, projects that are stalled and not producing the desired results should be re-evaluated, and the funds allocated to them could be redirected to more important and productive areas. It is hoped that this step will reduce budget wastage and redirect funds to areas that are more beneficial to society.

With this waste reduction policy, the Indonesian government aims to ensure that the state budget is not only used for large projects that are often poorly managed, but also for programs that provide direct benefits to the people. Therefore, in addition to focusing on reducing waste, the government also plans to allocate more budget to productive sectors such as agriculture and regional empowerment. With these measures, it is hoped that a more efficient and accountable government can be realized, and every rupiah spent can have the maximum impact on the welfare of the Indonesian people. The government's commitment to increase budget allocations to sectors that have great potential to contribute significantly to Indonesia's economic growth, such as agriculture and industry. This policy is expected to reduce Indonesia's dependence on food imports while creating more jobs, especially in rural areas. Through increased budget allocation for the agricultural sector, the government hopes to strengthen national food security and encourage sustainable economic growth.

## **Budget Efficiency in the Perspective of Sharia Economics**

In Islamic literature through several understandings, since the beginning of Islam, the Prophet SAW has taught his companions to always do any kind of work (amal) in the most effective and efficient way possible, in various ways the Prophet SAW understood himself until the companions knew how to put this word (efficient) in its place. For example, the prophet

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Muhammad has shown his high authority by emphasizing *ihsan*, which means generosity, and *itqan*, which means perfection. He said that "Allah SWT has made *ihsan* obligatory on everything" and that "Allah SWT loves a person when he does something, he does it perfectly (*itqan*)" (WAZIN, 2013). Even the Prophet SAW placed the value of one's Islam when a Muslim is able to optimize his personality as efficiently as possible, the meaning of efficiency in this context is certainly to do all the useful work and leave work that wastes time and is not useful.

In many verses, Allah commands people to be just. In Islam, fairness is defined as not oppressing and not being oppressed. This value has economic consequences: people should not pursue personal gain if it harms others or damages nature. This condition is similar to what happened during the period of colonialization and imperialism, when Western countries massively exploited the nature of Asia and Africa combined with the practice of slavery to the detriment of humans. This is the deprivation of nature and human rights, which God abhors. The perpetrators must be punished and pay compensation to their victims. Humans will be divided into various groups if there is no justice. One group will oppress another, causing humans to be exploited by humans. Each is trying to get more out of their efforts.

While the term "efficiency" serves as a standard for any economic action, there are no clear boundaries that allow this principle to be misused and become a loophole for the deception of market participants. Therefore, the Islamic perspective on efficiency and economics are of equal value. According to the Islamic perspective, the term "Iqtisad" is used because it conforms to the language and rules of the religion, and has a much broader meaning than the term "economy" itself. In the framework of thinking about budget efficiency from the perspective of Islamic economics, there are some notes: first, *maqasid ash-shari'ah* in the perspective of Islamic economics is understood as the development of human welfare both in this world and in the hereafter. Secondly, by considering *maqasid ash-shari'ah*, government and state budgets must be adjusted to the five main needs that must be met and protected: protection of Religion (*Hifdzu ad-Din*); protection of the Soul (*Hifdzu an-nafs*); protection of Intellect (*Hifdzu al-Aql*); protection of Descent (*Hifdzu an-Nasl*); protection of Property (*Hifdzu al-Mal*).

The study of state budget efficiency in the perspective of sharia economic law demands the management of state resources that prioritize the principles of justice, the welfare of the people, *halal*, and transparency. An efficient state budget according to sharia must ensure that the funds used provide maximum benefits to the people, do not waste resources, and are in accordance with the provisions of Islamic law (Fauziah, 2019).

## Sharia Economic Law Analysis of Efficiency

Referring to the opinion of Glenn A Welsh, the budget is "Profit planning and control may be broadly defined as a systematic and formalized approach for accomplishing the planning, coordinating and control responsibilities of management" (Nugraheni et al., 2018). Thus, the budget must be linked to the basic functions of management which include the functions of planning, coordination and supervision as a form of management accountability. As we know that the State Budget in 2025 is very tight, this fact is supported by the fact that state obligations, especially debt, have reached approximately 1300 Trillion, still plus high debt interest. This efficiency is actually a good direction, by looking at cuts in posts that will be streamlined and what is interesting is that the APBN can be streamlined. Efficiency is still in the process of implementation, so it can be noted the follow-up, for example regarding infrastructure referred to in the items that are efficient. Remember, infrastructure efficiency will affect GDP because infrastructure is one of the highest contributors. This efficiency is a form of conformity between

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the planning in Apbn 2025 has not been in accordance with the vision of the national program, especially free nutritious meals.

The journey towards the golden Indonesia of 2045 requires the development of human capital which has a medium and long term impact so that economic growth has high added value, so for example the research budget is carried out efficiency is not appropriate so it is important to review it so that it remains prioritized. The Free Nutritious Meal (MBG) priority program can be reallocated to other expenditures in 2025, so that it can restore priority programs without efficiency (Haryadi et al., 2022; Sarfiah et al., 2019). In the short term, MBG is for school-age children in education, with the output target not only to stimulate schooling for school-age children but also to solve the problem of stunting or nutrition. Those affected are of course those affected by relatively large efficiency, for example the Ministry of PUPR regarding infrastructure programs experiencing efficiency. Public policy is basically the art of choosing development priorities. As a logical consequence, from the sectoral gross domestic product (GDP), the sector will definitely be affected, for example, the efficiency of 16 important sectors can be seen, so it is further important to ensure that MBG funds can affect the real sector or MSMEs, for example related to healthy food providers (Kholid, 2018).

In carrying out this efficiency policy, the big challenge is in the policy implementation process. One of the main challenges is the bureaucratic reform that needs to be carried out so that the state budget can be distributed more quickly and on target. In addition, more transparent and accountable budget management is also needed so that the public can directly benefit from the budget allocation. Therefore, to ensure maximum efficiency, the government needs to implement regular audits of projects funded by the state budget, improve synergies between central and local governments, and utilize technology to increase transparency in budget management.

Islamic economic law, in the context of reading the budget efficiency policy, by giving more allocations to productive sectors such as agriculture, industry, and technological research, which will reduce dependence on imports, improve food security, and create new jobs must get attention in its implementation so that it can be achieved according to the intended vision. In addition, empowering regions that have been neglected must be prioritized, by ensuring that underdeveloped regions receive sufficient budget allocations to improve the quality of life of their citizens and reduce economic disparities (Fatakh, 2015; Kholid, 2018).

Islam as a religion has three pillars, namely creed, sharia, and morals with legal terms contained in sharia which regulates the relationship between humans and the Creator (Allah SWT), relationships among fellow humans, and relationships between humans and the surrounding nature. M. Umer Chapra defines sharia economic law as a knowledge that helps efforts to realize human happiness through the allocation and distribution of limited resources and within the corridors that refer to Islamic teaching without giving individual freedom (*leiszez faire*) or without sustainable macroeconomic behavior and without environmental imbalance.

Muhammad Rawasi Qal'aji in his book entitled *Mahabis Fil Iqtishad Al-Islamiyah* states that the objectives of Islamic economics can basically be described in 3 things, namely: (Daulay ., 2019)

- a. Realizing economic growth in the country of economic growth is something that is fundamental because with economic growth the country can carry out development. In this concept of economic development offered by Islam is the concept of development based on a philosophical foundation consisting of tawhid, rububiyah, khilafah and takziyah.
- b. Realizing human welfare by fulfilling basic human needs in the view of Islam is as important as human welfare as an effort to improve spiritually.

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- c. Realizing a fair wealth distribution system, in this case the presence of Islamic economics aims to build a fair wealth distribution mechanism in the midst of community life .

Analyzing the objectives of budget efficiency, efficiency is substantially in line with the objectives of sharia economics. To achieve the goal of people's welfare, the real step in this efficiency is the reorganization of routine expenditure, which is carried out by cutting 50% of the budget for ceremonial activities, official travel, and procurement of office stationery, which is the main step in this policy. In addition, the government is encouraging the digital transformation of the bureaucracy through the implementation of e-government, which will improve administrative efficiency and reduce operational costs. The government is streamlining the bureaucracy by optimizing human resources in an effort to institutional reform. One of the steps taken to do this is to delay the recruitment of civil servants (PNS) and optimize employee allocation. For strategic infrastructure projects, steps were taken to strengthen cooperation with the private sector.

In budget management, honesty (*shidq*) is an obligation, which cannot be carried out except by applying the principle of budget transparency. Therefore, based on these principles of Islamic economic law, budget transparency is mandatory. In the Islamic view, avoiding budget transparency is a sin. The application of the basic values of Islamic law in budget preparation is very important in an effort to anticipate leaks. In this context, the existence of *fiqh* for budget efficiency is very important, because it is not only for personal interests but for the realization of public welfare (Mintrop, 2012; Purnomo, 2020).

## D. CONCLUSION

The budget efficiency policy aims to ensure that state expenditure is used as efficiently as possible, with a focus on sectors that have a direct impact on the people. In order to achieve this goal, the government emphasizes the importance of reducing budget waste, redirecting funds to productive sectors, and equalizing budget allocations to underdeveloped regions. With these measures, it is hoped that more sustainable, equitable development can be achieved, and that it will have a positive impact on the welfare of the Indonesian people. This policy must be able to answer the major challenges that still exist during the process of implementing this policy. The state budget can be distributed more quickly and on target by reforming the bureaucracy, which is one of the main challenges. Therefore, the government should improve the synergy between the central and local governments, implement and improve the transparency of budget management. *Sidq amanah* in the process of implementing budget efficiency is important to achieve the main objective of maqashid sharia in economics, namely public welfare. This efficiency strategy is expected to produce a more effective and accountable government in accordance with the principles and principles of sharia economic law. In the perspective of Islamic economic law, efficiency policies aim to ensure that state spending is used as efficiently as possible, with a focus on the welfare of the people and this is in accordance with *maqashid sharia* in the economic field, namely *al-falah*. Furthermore, budget efficiency as a government policy is in accordance with the objectives of sharia economics as long as the process is ideally in accordance with the rules of sharia economic law.

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