



Table of Contents

Table of Contents	vii
List of Figures	žx:
List of Tables	žX.
List of Abbreviation	xiii
List of Glossary	XV
Foreword	XXX
Acknowledgements	xxiii
Introduction	
Nasim Shah Shirazi	
Part 1	
EFFICIENCY AND SUSTAINABILITY OF MICRO MICROENTERPRI	
1 Efficiency and Sustainability of Microfinan	ice Institutions and
Microenterprises	
2 Islamic Banking and the Sustainability of N	Micro Enterprises in Nigeria. 3

9 Microfinance Activities and Job Creation among Graduates in Sudan 199 Dirar Elmahi Elobeid

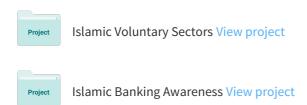
10 A Model of Micro, & Small Enterprises in Sudan S. A. Khattab & A. Y. Mohammed Ali	203
PART 5	
FINANCIAL INCLUSION AND Sharf ah MODES FOR N	MICROFINANCE
11 Empirical Analysis of the Behaviour of Small and Mic towards Profit And Loss Sharing Financing In Kano (Nort Metropolis	thern Nigeria)
Suleiman Muhammad Hussaini & Bala Magaji Garba	
12 Financial Citizenship Barriers among Muslim Micro-e Ilorin, Nigeria: A Factorial Invariance Analysis	249
Adewale, Abideen Adeyemi, Ataul Huq Pramanik & Ahai Meera	med Kameel Mydin
13 Financial Inclusion in Nigeria and the Prospects and O Islamic Microfinance Banks	
Dr.Ahmad Bello Dogarawa	
List of Figures	
Figure 3.1: Treatments for Microentrepreneurs	49
Figure 3.2: A Research Framework	
Figure 3.3 Personality's characteristics related to repayr	ment rate 53
Figure 3.4: Process of Spiritual Treatments	58
Figure 3.5: Process of managerial treatments	
Figure 3.6: Process of Technological Treatments	
Figure 5.1: Revenue and asset of BMT MMU Sidogiri in 2 Rupiah)	
Figure 5.2: Profit and Zakāh of BMT MMU Sidogiri in 200	
Rupiah)	THE RESERVE OF THE PROPERTY OF
Figure 7.1: Growth rate of RDS from 2006 to December,	
Figure 7.2: Religiosity of the RDS clients	
Figure 10.1: Sudanses Suggested Model Organizational S	
Figure 12.1: Measurement model for Financial Exclusion Ilorin, Nigeria	Determinants in
HALLA LAGRETIA	

See discussions, stats, and author profiles for this publication at: https://www.researchgate.net/publication/299438817

Spiritual, Managerial and Technological Treatments Improve Islamic Micro Entrepreneur's Behavior and Business Performan....

Chapter	· January 2014		
CITATIONS	S	READS	
0		43	
5 autho	rs, including:		
	Erie Febrian		Merita Bernik
	Universitas Padjadjaran 27 PUBLICATIONS 45 CITATIONS		Universitas Padjadjaran 4 PUBLICATIONS 0 CITATIONS
	27 FOREIGNIONS 43 CHAILONS		4 FOBLICATIONS OCTIVATIONS
	SEE PROFILE		SEE PROFILE

Some of the authors of this publication are also working on these related projects:



Spiritual, Managerial and Technological Treatments Improve Islamic Micro Entrepreneur's Behavior and Business Performance (A pilot project for Islamic Microfinance Clients in Indonesia)

Dian Masyita
Erie Febrian
Merita Bernik
Sudarmono Sasmono
Adriano Rusfi and et al.
(FEB - Universitas Padjadjaran)
Cimandiri 6, Bandung, Indonesia

Abstract:

This research attempts to find an appropriate scheme for improving SME's business behavior and performance based on the characteristics of Indonesian Muslims. Spiritual, managerial and technological treatments are expected to be able to improve micro entrepreneur behavior and business performance and ensure the high repayment rate to the financial institutions at the end. The basic assumption of this research is that the power of spirituality, managerial skill and utilized technology can be applied for ensuring high repayment rate. The linkage of these treatments can reduce banking risk, build trust and, at the end, be expected to remove the power of collateral in Islamic microfinance institutions. 162 Islamic MFI's clients from 13 Islamic financial institutions were involved in this research. The respondents were divided into four clusters, i.e., cluster A (three treatments), cluster B (two treatments), cluster C (one treatment only), and cluster D (no treatment). Based on Friedman Test and Kruskal-Wallis Test, Cluster A which received three treatments shows the higher significant changes in behavior and business performance than does cluster B which received two treatments and cluster C which received only one treatment respectively. Cluster B shows more significant changes in behavior and business performance than does cluster C and D. Cluster C also shows the better changes in behavior and business performance than does cluster D which did not get any treatments at all as a controller cluster. In brief, a combination of spiritual dimension, managerial skills and utilized technology can improve microentrepreneur's behavior and business performance and also reduce banking risks at the end.

Key words: the microfinance risks, spiritual, managerial, technological treatments

