
Islamic Microfinance Model: Combination of Commercial and Social Models in MSMEs Fostered by BAZNAS Bojonegoro

Shofa Robbani¹, Mahesi Ernawati², Sindy Wahyu Silvia³, Indri Putri Pratiwi⁴, Abdul Wahid Nurhadi⁵, Faisal Kusumo⁶

^{1,2,3,4,5,6} Program Studi Hukum Ekonomi Syariah, Fakultas Syariah dan Adab,
Universitas Nahdlatul Ulama Sunan Giri Bojonegoro

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ABSTRACT

This research employs a qualitative descriptive approach to understand how the Islamic microfinance model, which combines social and commercial aspects, is implemented in micro, small, and medium enterprises (MSMEs) supported by Baznas Bojonegoro. The data in this study were collected through three main techniques, namely in-depth interviews with semi-structured guidelines to explore the experiences of business actors related to financing, repayment systems, assistance, and the economic and social impacts of the program; participatory observation by visiting the business location directly to observe operational activities and interactions between MSME actors and BAZNAS; and documentation in the form of collecting supporting documents such as financial reports, data on the development of fostered partner businesses, and economic program policies. The results indicate that the financing model implemented by the National Zakat Agency (BAZNAS) is an effective strategy in encouraging the economic mobility of mustahik so that they are able to transform into muzaki sustainably in the future.

ABSTRAK

Penelitian ini menggunakan pendekatan kualitatif deskriptif untuk memahami bagaimana model keuangan mikro Islam yang memadukan aspek sosial dan komersial diimplementasikan pada usaha mikro, kecil, dan menengah (UMKM) binaan Baznas Bojonegoro. Data dalam penelitian ini dikumpulkan melalui tiga teknik utama, yaitu wawancara mendalam dengan pedoman semi terstruktur untuk menggali pengalaman pelaku usaha terkait pembiayaan, sistem pengembalian, pendampingan, serta dampak ekonomi dan sosial program; observasi partisipatif dengan mendatangi lokasi usaha secara langsung untuk mengamati kegiatan operasional dan interaksi antara pelaku UMKM dengan BAZNAS; dan dokumentasi berupa pengumpulan dokumen pendukung seperti laporan keuangan, data perkembangan usaha mitra binaan, dan kebijakan program ekonomi. Hasil penelitian menunjukkan bahwa model pembiayaan yang diterapkan Badan Amil Zakat Nasional (BAZNAS) merupakan strategi efektif dalam mendorong mobilitas ekonomi mustahik sehingga mampu bertransformasi menjadi muzaki secara berkelanjutan di masa mendatang.

Corresponding Author:

Shofa Robbani

Prodi Hukum Ekonomi Syariah, Fakultas Syariah dan Adab, Universitas Nahdlatul Ulama Sunan Giri Bojonegoro

Email: shofarobbani@gmail.com

1. INTRODUCTION

BAZNAS Bojonegoro Regency, established under Presidential Decree No. 8 of 2001 and Law No. 23 of 2011, serves as a pivotal institution in the management and distribution of zakat, infaq, and sedekah (ZIS) funds. Its primary mission is to support mustahik, particularly those in need within the Bojonegoro area (Maimun & Adiwinarto, 2025). This region, characterized by its economic potential, is significantly influenced by Micro, Small, and Medium Enterprises (MSMEs), which are crucial to Indonesia's economic framework. MSMEs contribute over 60% to the national Gross Domestic Product (GDP) and create more than 97% of employment opportunities, underscoring their role as a cornerstone of economic growth. Despite their importance, many micro-entrepreneurs in Bojonegoro face financial constraints that limit their ability to expand operations, innovate, and improve their livelihoods. These challenges are exacerbated by limited access to credit and financial services, which are essential for business growth and sustainability. As a result, many potential entrepreneurs remain trapped in cycles of poverty, unable to take advantage of the opportunities that exist in the market (Mega Nanta et al., 2025).

Microfinance institutions play an essential role in addressing these challenges by offering tailored financial services specifically designed for micro-entrepreneurs. These institutions not only provide funding but also create avenues for savings and investment, thereby promoting social mobility and reducing poverty rates. By facilitating access to capital, microfinance can empower individuals to invest in their businesses, leading to increased productivity and economic stability. The Islamic microfinance model, which operates under Sharia principles, emphasizes fairness, mutual support, and the prohibition of interest. This model is particularly well-suited for communities that value religious principles, making it an effective tool for organizations like BAZNAS, which aims to distribute ZIS funds in a manner that aligns with Islamic values. Furthermore, this model encourages community engagement and solidarity, fostering a sense of shared responsibility among stakeholders (Badina & Rosiana, 2022).

Given the strategic importance of BAZNAS in the economic empowerment of local communities, it is crucial to examine how effectively these funds are utilized to support MSMEs. The integration of social and economic strategies within BAZNAS Bojonegoro's programs seeks to empower micro-entrepreneurs beyond mere capital provision. Initiatives such as the provision of business cards aim to enhance the productivity and sustainability of mustahik businesses (Wahyuni et al., 2025). These cards not only provide essential tools for conducting business but also symbolize a commitment to long-term growth, enabling entrepreneurs to reach wider markets and increase their customer base. This research aims to investigate the effectiveness of these initiatives, focusing on the impact of business assistance on the growth and independence of micro-entrepreneurs.

The formulation of the problem centers on understanding the tangible benefits derived from BAZNAS's assistance programs. Specifically, we seek to evaluate how these initiatives contribute to improving business capabilities, increasing turnover, and fostering economic independence among supported communities. It is essential to assess both quantitative outcomes, such as income levels and employment rates, and qualitative impacts, including changes in entrepreneurial confidence and community cohesion. Additionally, the research will explore the procedural aspects of assistance distribution, including adherence to technical guidelines and Standard Operating Procedures (SOPs) (Ariani et al., 2024). Understanding these processes will help identify any barriers to access and highlight best practices for future initiatives. The purpose of this research is to provide insights into the effectiveness of BAZNAS Bojonegoro's programs and the Islamic microfinance model in addressing the specific needs of local micro-entrepreneurs. Ultimately, this study aims to inform policy decisions and enhance the role of zakat in promoting economic empowerment and sustainable development in the Bojonegoro region. By

identifying successful strategies and areas for improvement, the research will contribute to a more effective framework for supporting micro-entrepreneurs and fostering economic resilience (Yuliana & Nasrulloh, 2023).

2. THEORETICAL FRAMEWORK AND HYPOTHESES

Islamic Microfinance

Islamic microfinance is a small-scale financial service based on Islamic principles, including justice, the prohibition of usury, and the spirit of mutual assistance. The goal is to provide fair and inclusive financial access for low-income groups who are generally not served by conventional financial institutions. In practice, Islamic microfinance is not only oriented towards profit (commercial) but also towards social empowerment. This model is very relevant in the context of BAZNAS Bojonegoro which aims to empower mustahik through the distribution of zakat, infaq, and alms (ZIS) funds (Harahap & Soemitra, 2022).

Productive Zakat as an Islamic Microfinance Instrument

Productive zakat is a form of zakat distribution in the form of assets or funds to mustahik that are not used directly for consumption but are developed as business capital to support sustainable economic activities. The primary purpose of productive zakat is to enable the mustahik to meet their living needs sustainably through the utilization of zakat assets received. This zakat plays an important role as a source of funding in poverty alleviation, working capital, job creation, increasing income, fulfilling basic needs, and obtaining a steady income. In addition, productive zakat also encourages business development, the habit of saving from business results, and functions as a tool for allocating resources and a stabilizer in the economic system. Within the framework of BAZNAS, productive zakat serves as a vital tool for supporting MSMEs in Bojonegoro, thereby contributing to the reinforcement of the local economy (Zuchroh, 2022).

The Role of BAZNAS in Empowering MSMEs

BAZNAS (National Zakat Agency) plays a strategic role in empowering MSMEs through the implementation of productive zakat programs. Through this approach, BAZNAS not only provides financial support but also provides business assistance and entrepreneurship training to encourage the growth and economic independence of MSMEs. This effort aims to strengthen the structure of small businesses, improve the standard of living of mustahik families, and create economic independence for low-income communities. Thus, BAZNAS contributes to creating a sustainable economic empowerment ecosystem through the optimization of zakat funds. Maimun and Adiwinarto's 2025 research shows that the integration of productive zakat programs with sharia microfinance models allows micro-entrepreneurs to access the resources needed to develop their businesses (Jatim, 2024).

Hypothesis

Based on the theoretical framework, the research hypothesis is formulated as follows:

1. Hypothesis 1: Assistance provided by BAZNAS Bojonegoro in the form of business cards significantly increases the income and productivity of mustahik recipients of assistance.
2. Hypothesis 2: Non-commercial training and mentoring programs organized by BAZNAS have a positive impact on the managerial and innovation capabilities of MSMEs in Bojonegoro.
3. Hypothesis 3: The implementation of technical instructions and Standard Operating Procedures (SOP) in distributing assistance has a positive effect on the effectiveness of the MSME empowerment program in Bojonegoro.

4. Hypothesis 4: Financing business capital through the Sharia microfinance model contributes to increasing the economic independence of micro-entrepreneurs in Bojonegoro.

Through the examination of these hypotheses, this research aims to offer a comprehensive understanding of the effectiveness of the BAZNAS program in empowering MSMEs in Bojonegoro and to uncover best practices that can enhance the program's impact moving forward (Nurfiyanti & Khanifa, 2021).

3. METHOD

This study uses a qualitative descriptive approach with thematic analysis to understand the implementation of the Islamic microfinance model in Micro, Small, and Medium Enterprises (MSMEs) fostered by BAZNAS Bojonegoro. This design aims to explore patterns and themes that emerge from the data obtained, as well as provide new insights into the commercial and social aspects of the microfinance model.

The research procedure consists of several structured steps. First, the research location was determined in Bojonegoro Regency, East Java, with research subjects including BAZNAS program managers, field officers, and MSME business actors receiving support. Participants were selected purposively, focusing on four MSME business actors who had been actively receiving funding and support for at least one year.

Data was gathered using three primary methods. First, in-depth interviews using semi-structured guides to explore experiences related to financing, payment systems, mentoring, and the economic and social impacts of the program. Primary data were collected through these interviews, offering firsthand insights into the participants' experiences and perspectives. Second, participatory observation by visiting the business location to observe operational activities and interactions between MSME actors and BAZNAS. Third, documentation involves gathering supporting materials such as financial reports and data on partner business development, which serve as secondary data sources to complement and strengthen the findings obtained from primary data (Naeem et al., 2023).

Data analysis was conducted by processing non-numerical information from interview transcripts and observation results. This process begins with data collection, followed by data reduction to summarize important information, and compiling data into a summary to facilitate analysis. The conclusions were derived from recurring themes identified during data analysis and subsequently connected to the Islamic microfinance theoretical framework grounded in maqashid sharia.

To ensure the accuracy and reliability of the data, triangulation of sources and methods was used. This involves comparing information from various sources to test the consistency and accuracy of the data. Thus, this study is expected to provide in-depth insight into the effectiveness of the financing model in supporting the economic independence of business actors (Swain & King, 2022).

4. RESULTS AND DISCUSSION

4.1. Summary of Baznas Bojonegoro

The National Zakat Agency (BAZNAS) of Bojonegoro Regency has carried out an economic empowerment initiative for mustahik by fostering Micro, Small, and Medium Enterprises (MSMEs) by Islamic microfinance principles. This program is implemented through the Zakat Community Development (ZCD) approach, an empowerment model designed not only to fulfill the consumptive needs of mustahik but also to help them evolve into productive and economically self-sufficient entrepreneurs. As an authorized zakat management organization, BAZNAS plays a key role in ensuring that the collection and distribution of zakat adhere to Islamic legal principles. This includes the application of the principles of trust, benefit, justice, legal certainty, integration, and accountability in every program that is run. In

Bojonegoro Regency, BAZNAS, which is located at Jl. Trunojoyo No. 07 Bojonegoro, has initiated the Bojonegoro Productive program as a concrete manifestation of mustahik's economic empowerment through long-term productive zakat (Jatim, 2023).

The National Zakat Agency (BAZNAS) of Bojonegoro Regency has carried out an economic empowerment initiative for mustahik by fostering Micro, Small, and Medium Enterprises (MSMEs) by Islamic microfinance principles. This program is implemented through the Zakat Community Development (ZCD) approach, an empowerment model designed not only The forms of intervention in the Bojonegoro Productive program include several strategic activities, namely: (1) providing assistance for carts and Bangkok for traveling food vendors, (2) implementing the ZCD program for MSME groups, which not only provide business tools but also require mustahik to empower the surrounding community as local workers or distributors, (3) implementing the individual ZCD program for mustahik who already have independent businesses through assistance for work tools or additional business units, (4) support through the Z-Mart program for mustahik who have the potential to manage grocery stores, and (5) the Hubuk Ternak program which is aimed at empowering local livestock groups collectively in one area to facilitate supervision and increase management efficiency (Amelia & Romaisyah, 2024). All of these programs not only focus on the distribution of zakat funds but are also directed as instruments for empowerment-based economic development. With this approach, BAZNAS Bojonegoro Regency targets increasing the Economic capacity of mustahik so that they are able to transform into muzaki sustainably in the future. The complexity of economic problems in Indonesia has an impact on increasing poverty rates in society. On the other hand, MSMEs who need financial support, mentoring, and motivation are also affected by this condition, while their access to financial institutions is still very restricted.

According to data from the Central Statistics Agency, as of September 2024, the number of people living in poverty in Indonesia stood at 24.06 million, representing approximately 8.57% of the total population. This marks a reduction of 1.16 million individuals compared to March 2024, when the figure was 25.22 million people (9.03%). The percentage of poor people in urban areas in September 2024 was 6.66%, down from 7.09% in March 2024. In contrast, in rural regions, the percentage dropped from 11.79% in March 2024 to 11.34% in September 2024.

Between March and September 2024, the urban poor population declined by 0.59 million, dropping from 11.64 million to 11.05 million people. In rural areas, the number of individuals living in poverty fell by 0.57 million, from 13.58 million to 13.01 million. As of September 2024, the Poverty Line was set at IDR 595,242 per person per month, comprising IDR 443,433 (74.50%) for food needs and IDR 151,809 (25.50%) for non-food necessities. On average, poor households in Indonesia consist of 4.71 members, resulting in a household Poverty Line of approximately IDR 2,803,590 per month (Wulandari & Suryaningsih, 2022).

Based on data from the Central Statistics Agency (BPS) above, the number of poor people in Indonesia as of September 2024 reached 24.06 million people, or equivalent to 8.57% of the total national population. This percentage indicates a decline from 9.03% in March 2024, with reductions observed in both urban areas (from 7.09% to 6.66%) and rural areas (from 11.79% to 11.34%). The drop reflects signs of economic progress, partly driven by empowerment initiatives implemented by various institutions, including the National Zakat Agency (BAZNAS).

BAZNAS Bojonegoro Regency, one of the institutions that manage the zakat, infaq, and sedekah (ZIS) funds, has initiated an Islamic microfinance-based MSME empowerment model that combines commercial and social approaches. This approach is not only oriented towards profit or business sustainability but also emphasizes the empowerment aspect of mustahik as recipients of zakat benefits. Through programs such as Bojonegoro Produktif and Balai Ternak Zakat Produktif, BAZNAS Bojonegoro provides access to

business capital, intensive mentoring, and spiritual and entrepreneurial development. The hybrid model implemented –namely combining business principles (commercial) with social justice values (non-commercial)– is an effective strategy in encouraging the economic mobility of mustahik towards muzak. In this context, the decline in the national poverty rate recorded in BPS data can be seen as an indication of the success of an empowerment scheme such as that run by BAZNAS, especially in creating Sharia-based economic independence through the MSME sector. The following contains data on recipients of cart assistance from BAZNAS Bojonegoro Regency.

Table 1. Data on Recipients of Cart Assistance from BAZNAS Bojonegoro Regency

Name	Address	Business Name	Year	type of assistance
Muniroh	Tapelan Village, Kapas District, Bojonegoro Regency	Zchiken	2023	Commercial
Luluk	Tanjungharjo Village, Kapas District, Bojonegoro Regency	Zchicken	2023	Commercial
Ana	Sumuragung Village, Sumberrejo District, Bojonegoro Regency	Zchicken	2023	Commercial
Darim	Sumbertlaseh Village, Dander District, Bojonegoro Regency	Meatball	2020	Non-Commercial (Social)

source: interview with productive Baznas recipients

Based on Table 1 above, it is evident that BAZNAS Bojonegoro Regency has provided various types of assistance, particularly business carts, to individuals identified as mustahik (Ana, 2025). This support is intended to increase household income through the Bojonegoro Productive program (Luluk, 2025). The benefits of this program are spread across various villages in the Bojonegoro area, with most running businesses in the culinary sector, such as chicken and meatball traders. The assistance provided is not limited to physical carts but also includes business assistance to help beneficiaries develop their businesses sustainably (Dasim, 2025). This initiative reflects BAZNAS' dedication to fostering the economic independence of the community by utilizing zakat, infak, and sedekah (ZIS) funds productively and on target.

4.2. Implementation of Islamic Microfinance Model in BAZNAS-Fostered MSMEs

The National Zakat Agency (BAZNAS) of Bojonegoro Regency has implemented an economic empowerment program for mustahik through the development of Micro, Small, and Medium Enterprises (MSMEs) based on the principles of Islamic microfinance. This program is part of the Zakat Community Development (ZCD) approach, namely an empowerment model that is not only aimed at meeting the consumptive needs of mustahik but also directed so that they can transform into productive and economically independent business actors. As an official zakat management institution, BAZNAS has a strategic role in ensuring that the collection and distribution of zakat are carried out by the principles of

Islamic law (Putri & Hanifah, 2024). This includes the application of the principles of trust, benefit, justice, legal certainty, integration, and accountability in every program that is run. In Bojonegoro Regency, BAZNAS, which is located at Jl. Trunojoyo No. 07 Bojonegoro, has initiated the Bojonegoro Productive program as a concrete manifestation of mustahik's economic empowerment through long-term productive zakat.

BAZNAS Bojonegoro Regency organizes various economic programs to empower mustahik, one of which is the Z-Chicken program designed to increase their income and standard of living through crispy chicken businesses (Muniroh, 2025). This program includes the formation of collective business, capital provision, training, and intensive assistance from BAZNAS. In addition, BAZNAS Bojonegoro also distributes capital assistance to small business actors, provides carts for traders, and supports the construction of decent housing (RTLH) for people in need.

As an institution responsible for managing zakat in Indonesia, BAZNAS holds a significant role in channeling zakat funds to those in need, including through one of its main programs – providing business capital support for MSMEs. This initiative targets small-scale entrepreneurs who frequently struggle with limited access to capital for business growth. In response to the evolving digital economy and increasing demands, BAZNAS revamped the program in 2025 to become more adaptive and responsive. The support offered goes beyond financial aid, incorporating training and mentoring to help MSMEs efficiently utilize and optimize the capital they receive (Aura, 2024).

BAZNAS contributes to MSME development by channeling zakat funds collectively to micro-business owners and low-income groups within the community. Its support encompasses business capital provision, skills development, and technical guidance aimed at fostering the economic advancement of small-scale communities. This contribution is seen as crucial, as BAZNAS not only offers financial aid but also enhances the program's sustainability through collaboration with various sectors, including local governments and other social institutions (Cahyono et al., 2023). BAZNAS not only distributes business capital assistance but also helps increase the capacity of beneficiaries through entrepreneurship education and other logistical support.

Collaboration with various parties, including companies through CSR programs, allows the expansion of economic empowerment programs to rural areas. This indicates that BAZNAS not only engages in charitable activities but also actively supports the development of the MSME sector as a strategic effort to alleviate poverty. With transparent fund management, audited by independent parties, and activities that are openly published, BAZNAS is increasingly gaining public trust as a professional institution that supports economic growth at the grassroots level. In this context, BAZNAS serves as a driving force in promoting the growth of MSMEs and fostering economic self-sufficiency within the community (Permatasari et al., 2025).

4.3. The Concept of Islamic Microfinance in Sharia Perspective

Islamic Microfinance Institutions are organizations that offer financial services to individuals and small enterprises while upholding Islamic values, including the avoidance of interest (usury) and the application of profit-and-loss sharing mechanisms. The services provided encompass financing, savings, and insurance that comply with Sharia principles, emphasizing fairness, benefits, and long-term sustainability (Syadiah et al., 2020). Besides offering financial access to groups excluded from traditional banking, this institution also contributes to empowering the economy of disadvantaged communities and promoting financial inclusion. With an orientation towards sustainable social and environmental development, Islamic

Microfinance Institutions are an important instrument in realizing a fair and ethical financial system according to Islamic principles (Fisit, 2021).

In the implementation of Islamic microfinance by BAZNAS Bojonegoro, especially in supporting the development of MSMEs, various Sharia-based financing schemes are used that combine commercial and social approaches. These different financing methods are designed to meet business capital needs while adhering to Islamic principles of justice and welfare (Bojonegoro, 2024). Some frequently utilized schemes include: (1) Mudharabah, which is a partnership model between the fund provider (shahibul maal), represented here by BAZNAS, and the business operator (mudharib), who are the mustahik or MSME actors. Profits are divided based on an agreement between the parties, whereas any losses suffered are the responsibility of the fund provider. However, they are entirely the responsibility of the fund owner, as long as the business manager does not make negligence or errors in running his business. (2) Murabahah is a type of purchase and sale financing in which BAZNAS initially purchases the goods required by the business owner and then resells them to the owner with a pre-agreed profit margin. This scheme offers price certainty and is very suitable for financing business capital with clear and specific goods needs (Nurherawati et al., 2022). (3) Qardhul Hasan is a type of social financing provided without any profit or interest charges. Funds are given as interest-free loans to mustahik to help with productive business activities and living expenses, with repayments made as agreed upon, without any extra charges. This method is commonly employed to assist micro-entrepreneurs who face challenges accessing traditional financing options (Gunawan, 2024).

4.4. Integration of Commercial and Social Models in MSME Financing

The profit-driven model holds a significant function in strengthening the capacity of MSMEs. BAZNAS Bojonegoro distributes sharia-based financing such as mudharabah and murabahah, which allows profit sharing between BAZNAS as the capital owner and mustahik as the business manager, by the principle of justice in Islam, not only encouraging the sustainability of mustahik's business but also ensuring that productive zakat funds can continue to roll and provide long-term benefits. This model is integrated with a social approach, such as card hasan, to reach mustahik who have limited access to capital, thus creating a balance between economic and social goals in empowering MSMEs in Bojonegoro (Yutegi, 2024).

A social model (charity-based) in financing MSMEs that focuses on the humanitarian and social justice aspects, where funds are distributed without the aim of gaining financial gain. This model is based on zakat, infak, and sedekah funds given to mustahik or underprivileged micro-entrepreneurs as a form of direct assistance (Afifah Fajar et al., 2024). The primary goal is to ease financial hardships, provide access to capital for underserved communities, and progressively promote economic self-reliance.

BAZNAS implements an integration strategy between commercial and social models to empower MSMEs by harmoniously blending profit-driven methods with charitable initiatives in a balanced and mutually supportive way. BAZNAS uses zakat, infaq, and sedekah funds to provide initial assistance or interest-free financing (careful Hasan) to mustahik who are not yet bankable as a form of social approach. When entrepreneurs begin to grow and exhibit signs of becoming self-reliant, they are transitioned to Sharia-based commercial financing schemes such as mudharabah or murabahah, which are structured around profit-sharing arrangements or agreed-upon profit margins (Arifin, 2021). This strategy allows mustahik to not only receive passive assistance but also to be involved in a more active and sustainable business development process. Guidance, entrepreneurial education, and supervision are also essential components of this integration to ensure that the shift from social aid to a productive business framework proceeds smoothly and efficiently. By integrating these two approaches, BAZNAS serves as a catalyst for

equitable, inclusive, and Sharia-aligned economic development while strengthening the Economic resilience of mustahik towards independence.

4.5. Steps Taken by BAZNAS Bojonegoro Regency in Optimizing the Productive Bojonegoro Program Operational Scheme and Fund Distribution Mechanism

In implementing the Bojonegoro Productive program, the BAZNAS Bojonegoro Regency took several strategic steps. The first step executed was to form a Zakat Collection Unit (UPZ) and recruit BAZNAS volunteers from scholarship recipients. The purpose of providing this scholarship is to support the enhancement of educational quality for students pursuing their studies in the Bojonegoro area while also involving them in social activities. The procedure of utilizing and distributing zakat in the Bojonegoro Productive program. The second step is to socialize the program to the community (Musliyani & Marliyah, 2022). The goal is for the community to know and be involved in the adoption of Zakat empowerment programs. Socialization is carried out through various media, such as brochures, magazines, banners, posters, and social media such as Instagram and Facebook. However, because not every person is familiar with technology, BAZNAS relies on UPZ in each region as a direct information channel to the community. The combination of print and digital media, together with the participation of UPZ, is considered fairly effective; nevertheless, the information needs to be simplified to ensure it is easily accessible and understandable for individuals from diverse social groups.

The third stage involves recruiting program participants. This step serves as a selection process to identify prospective mustahik who qualify to receive assistance. At this phase, BAZNAS Bojonegoro Regency conducts data gathering with the assistance of UPZ and volunteers, considering the large number of mustahik living in remote and difficult-to-reach areas. Besides gathering data, UPZ and volunteers are also responsible for informing mustahik about the registration criteria to become recipients of aid, such as assistance in the form of work equipment or business carts. The participation of UPZ and volunteers in the recruitment process has been effective in achieving optimal outcomes with limited resources. In the fourth step, BAZNAS Bojonegoro Regency oversees the mustahik beneficiaries of the Bojonegoro Productive program. This supervision aims to ensure that assistance, such as work tools and carts, is utilized properly. Monitoring is conducted regularly with the involvement of BAZNAS volunteers, who are responsible for tracking the progress of mustahik businesses and preventing misuse of the aid (Amalia, 2020).

The fifth step involves strengthening the Standard Operating Procedure (SOP) for beneficiaries of the Bojonegoro Productive program. This measure was implemented to address cases where certain mustahik misused the assistance, such as by selling work tools or carts that were intended to support and improve their economic self-sufficiency. Although BAZNAS does not impose direct sanctions on recipients who misuse assistance, the tightening of the SOP aims to make mustahik more responsible and disciplined in utilizing the assistance received. To enhance the program's effectiveness, BAZNAS is encouraged to offer support, training, motivation, and business innovation to mustahik, enabling them to grow their businesses sustainably. Overall, from the five steps taken to optimize the Bojonegoro Productive program, It can be inferred that the empowerment of ZIS funds by the BAZNAS Bojonegoro Regency strongly emphasizes the principle of target accuracy. In this context, the primary focus is on eight asnaf categories; however, in practice, only six groups are present in Bojonegoro. The Bojonegoro Productive Program primarily targets the poor, new converts to Islam, individuals in debt, and those affected by natural or social disasters. To ensure the aid reaches the intended recipients, BAZNAS also works to prevent misuse by conducting monitoring and strictly enforcing standard operating procedures (SOPs) (Gafur & Laksamana, 2023) One of

the strategies considered most effective in this empowerment is intensive mentoring accompanied by training and motivation for mustahik so that they can develop businesses independently and sustainably.

5. CONCLUSION

The findings of this research demonstrate that the objectives stated in the introduction specifically the role of BAZNAS Bojonegoro Regency in empowering mustahik through the development of MSMEs grounded in Islamic microfinance have been successfully addressed in the results and discussion section. The integration of commercial and social approaches in BAZNAS programs has proven effective in enhancing business capacity, increasing turnover, and promoting economic independence among mustahik. Programs such as Z-Chicken and business cart assistance serve as concrete evidence of how zakat, infaq, and sedekah (ZIS) funds can be strategically utilized to transform mustahik into productive and self-sufficient entrepreneurs. The thematic analysis also indicates that BAZNAS's execution strategy, supported by organized procedures and cooperation with various stakeholders, has contributed to the creation of a sustainable Islamic microfinance model that is well-suited to the specific needs of the local population.

This research opens opportunities for the development of a more comprehensive Islamic microfinance model that can be replicated in other regions with similar socio-economic characteristics. Future studies may include comparative analyses between BAZNAS programs in different areas or evaluations of the long-term socio-economic impact of such empowerment initiatives. Furthermore, the future application of this model may involve improving digital access, expanding training modules, and integrating technology-based marketing strategies to help mustahik reach wider markets. Thus, this study not only affirms the current effectiveness of the BAZNAS Bojonegoro model but also lays the foundation for its broader expansion and refinement through further research and policy innovation.

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