

ENHANCING BUSINESS SKILLS OF MICRO WAQF BANK CLIENTS THROUGH PESANTREN COMMUNITY VOCATIONAL TRAINING CENTRES IN INDONESIA

Muhamad Fauzi^{1*}, Adinda Zahra Raisya Kamil², Harun Masykur³

¹*Sultan Abdul Halim Mu'adzam Shah Islamic International University, Kuala Ketil, Malaysia*

²*Diponegoro University, Semarang, Indonesia*

³*Muhammadiyah Tangerang University, Tangerang City Indonesia*

Corresponding author: ojixzy1979@gmail.com

Received: 26 Mei 2025; **Revised:** 09 Juni 2025; **Accepted:** 09 Juni 2025

Available online: 10 Juni 2025; **Published regularly:** 30 Juni 2025

Abstract

The Micro Waqf Bank focuses on financing and business mentoring, and the Community Vocational Training Centre emphasises the development of technical skills. Both, based in Islamic boarding schools, share a core value of economic empowerment, but have yet to demonstrate a synergistic pattern in implementing integrated empowerment. The research aims to identify patterns for enhancing the business skills of Micro Waqf Bank clients through the pesantren-based Community Vocational Training Centre. The qualitative research method uses a Systematic Literature Review approach. Data were collected from international journals indexed by Scopus, ERA, MyCite, WoS, DOAJ, Google Scholar, and SINTA, published between 2019 and 2025. Data analysis was conducted using content analysis with Evidence-Based Software Engineering techniques. The results identified seven main patterns in enhancing the business skills of Micro Waqf Bank clients through the pesantren community vocational training centre: initial needs and business potential identification, business training planning, training implementation, business mentoring, access to financing and capital, and strengthening networks and marketing. The research implications highlight the strengthening of business skills, economic independence, and the development of a community-based entrepreneurial ecosystem. This model is effective in increasing individual and institutional capacity and can be replicated to expand the impact of economic empowerment in various regions. The research limitation lies in the use of a literature review method without empirical field data, which renders it conceptual and necessitates further verification. Future research should conduct empirical field studies to test the effectiveness of this pattern and explore supporting and inhibiting factors.

Keywords: *Micro Waqf Bank, Community Vocational Training Centre, Pesantren, Business Skills, Clients*

INTRODUCTION

The Micro Waqf Bank, also known as *Bank Wakaf Mikro* (BWM), and Community Vocational Training Centres, also referred to as *Balai Latihan Kerja Komunitas* (BLKK), are two strategic programs initiated by the Indonesian government to enhance the economic empowerment of the Islamic Boarding School (IBS) community. BWM aims to provide access to financing for micro businesses in the IBS environment, utilising the principle of waqf, where the funds collected serve as business capital for micro business actors. This program is expected to reduce the economic dependence of Islamic boarding schools on external sources of funds

and encourage local economic growth through sharia-based economic empowerment (Roji'in, 2020). On the other hand, the Islamic Boarding School Community Vocational Training Centre focuses on improving the work skills of the Islamic boarding school community so that they are better prepared to compete in the job market and develop their businesses independently (Harweli & Supratman, 2024). These two programs contribute to economic empowerment by enhancing technical skills and facilitating business financing, thereby positively impacting the welfare of Islamic boarding schools and their surrounding communities.

The primary goal of the two programs is to enhance the economic competitiveness of Islamic boarding schools and promote the financial sustainability of their communities. BWM provides access to financing that is urgently needed by micro businesses that find it difficult to access formal credit from conventional banks, while BLKK provides skills training that allows students and the IBS community to improve their capacity in the world of work and running a business (OJK, 2018; Abdalla et al., 2022). Through these two institutions, it is hoped that the IBS can be economically independent and able to develop and market its business products more efficiently and productively (Nugroho & Hilal, 2019). This encourages the creation of a sustainable community-based economy with IBS as the centre of social and economic activities.

The main advantage of BWM lies in the principle of waqf-based financing, which provides interest-free capital for micro business actors in Islamic boarding schools (Fauzi, Widana, et al., 2024). By leveraging productive waqf funds, BWM can provide business capital to the IBS community, which is typically underserved by the formal financial system. This program also ensures sustainability through transparent and accountable fund management, as well as the use of funds focused on the development of micro and small businesses in Islamic boarding schools (Rizki et al., 2022). In addition, the application of sharia principles in BWM's operations avoids the practice of usury that is often found in the conventional banking system, so that it is more inclusive and accepted by the IBS (Fauzi et al., 2022).

Meanwhile, BLKK excels in improving the technical skills of students and the community around the IBS, which can be directly applied in the business world and industry (Ahmad & Putra, 2022). The training encompasses various fields, including food processing, handicrafts, and information technology, all of which are relevant to today's market needs. BLKK operations are carried out through cooperation between the government and Islamic boarding schools, with training facilities tailored to the potential and needs of the local economy (Kemnaker, 2023). In addition to skills training, BLKK also creates market access through business mentoring programs, enabling participants to optimise their skills and start and grow businesses. The community-based approach allows training to be more relevant and integrated with the socio-economic context of the IBS (Muttaqin & Albar, 2024).

Although BWM and BLKK share the same goal of empowering the IBS economy, the synergy between these two institutions remains suboptimal. Many government programs operate independently without adequate coordination, resulting in program overlap, resource waste, and low effectiveness in achieving common goals (Arnika et al., 2024). For example, the financing provided by BWM is often undersupported by adequate business management skills from customers. At the same time, BLKK training has not always been tailored to the needs of BWM-funded businesses (Zayanie et al., 2019). This lack of collaboration is an obstacle to maximising the positive impact of both programs.

In addition, the lack of integrated market needs and potential mapping between BWM and BLKK results in the two institutions operating separately without complementing each other. The training provided by BLKK is not always relevant to the type of business that BWM

will fund, so there is a gap between the skills taught and the needs of micro businesses (Putri et al., 2024). If the two institutions can work together in mapping market potential and training needs, the results will be maximised in increasing the economic competitiveness of Islamic boarding schools (Nasution, 2022). An integrated mapping between skills training and business financing will create a mutually supportive and productive ecosystem.

The difference in systems and operational mechanisms between BWM and BLKK is also an obstacle to synergy. BWM uses the principle of waqf with different fund management from the BLKK mechanism, which focuses on technical training and business assistance (BWM, 2019; Ulfha et al., 2022). These differences make effective integration difficult. Therefore, it is necessary to harmonise policies and procedures to bring the two systems together so that they can work together efficiently without administrative or operational barriers (Putro, 2022). Islamic boarding schools as a socio-economic base have a strategic role in empowering the people, especially in increasing the capacity and quality of human resources in the IBS environment and the surrounding community (Anggadwita et al., 2021). Therefore, integrating business financing through BWM and skill development through the Islamic Boarding School BLKK is significant in creating a sustainable and independent business ecosystem.

The advancement of Islamic educational institutions in Indonesia, particularly Islamic boarding schools, has made a substantial impact on national development that extends well beyond their traditional religious functions (Hanafi et al., 2021; Maemonah et al., 2023). These institutions have increasingly assumed a central role in nurturing highly skilled and competitive human resources, aligning with the nation's broader educational aspirations. With a vast network comprising 26,975 IBS and accommodating over four million santri, there is considerable potential to realise Indonesia's vision of comprehensive education, one that integrates intellectual, emotional, social, and spiritual growth (Kemenag, 2022; Safiudin et al., 2023). IBS stand at the intersection of spiritual leadership and social innovation, functioning both as hubs of Islamic scholarship and as socio-economic institutions capable of driving grassroots development. They are progressively recognised as incubators for human capital and as catalysts for sustainable community development through the integration of skills-based learning and community empowerment initiatives.

The enactment of Law Number 18 of 2019 concerning Islamic boarding schools provides a vital legislative foundation, legitimising and promoting the transformation of IBS into dynamic and autonomous entities (Rohmawati et al., 2024). This legislation not only affirms the educational mandate of IBS but also encourages innovation in institutional management, particularly in fostering entrepreneurship grounded in Islamic ethical principles (Safiudin, Ma'mur, et al., 2023). In the context of accelerating globalisation, IBS face mounting pressures to remain pertinent and responsive to societal needs. The heightened expectations from communities for IBS to produce self-reliant, competent, and economically empowered graduates highlight the imperative to embed entrepreneurship education within the IBS system (Mas'ulah, 2019; Nurkhin et al., 2024).

Previous research has discussed the role of BWM in the economic empowerment of Islamic boarding schools and the effectiveness of BLKK in improving workforce skills (Hidayat & Makhrus, 2021; Fauzi et al., 2023). However, studies that integrate the two programs comprehensively are still minimal. No research has explicitly examined the pattern of improving the business skills of BWM customers through the use of the Islamic Boarding School BLKK as an economic empowerment unit. There is a gap in understanding how the synergy between microfinance and vocational training can create a greater impact on developing IBS-based micro businesses. Additionally, no integrated management model is

available as a reference for effectively and efficiently developing Islamic boarding school economic empowerment programs. A significant research gap remains in understanding how the synergy between microfinance, represented by Micro Waqf Banks, and structured skills training, delivered through Community Vocational Training Centres, can generate a greater, sustainable impact in the development of IBS-based micro-enterprises. While previous studies have documented the individual contributions of BWM in providing accessible microfinance and mentoring for economically marginalised groups within IBS environments

This research aims to identify patterns of enhancing business skills among BWM customers through the Islamic Boarding School of BLKK. With a literature review approach, this research is expected to make both theoretical and practical contributions to the development of an integrated economic empowerment model in Islamic boarding schools. The study results are expected to be a reference for the government, financial services authorities, the Ministry of Labour and Transmigration, BWM managers, IBS leaders, BLKK managers of IBS communities, and other stakeholders in designing synergistic and sustainable empowerment programs.

LITERATURE REVIEW

Waqf

Waqf is linguistically derived from the Arabic word "*Waqf*", which means holding or stopping something to stay in place (Hamzah, 2020). In sharia terms, waqf is a legal act that withholds property and donates its benefits for the sustainable good (*Hypocrisy*) of the community, without permanently eliminating the ownership of the property (Abbasi, 2012). In Indonesia's positive law, Law No. 41 of 2004 defines waqf as an act of wakif law to separate a part of property for the sake of worship and general welfare, as prescribed by Islamic law (Law 41, 2004).

In the current literature, waqf is recognised as an asset utilised for religious and social purposes, serving as a productive tool that promotes sustainable economic development. The concept of productive waqf emphasises the optimal management of waqf assets to produce economic benefits that can be widely enjoyed, such as infrastructure financing, education, and micro, small and medium enterprises (MSMEs) (Fauzi, Haji-Othman, et al., 2024). In addition, innovations in waqf management, such as cash waqf and e-waqf through digital technology, encourage greater transparency and efficiency, thereby expanding access and inclusion of Islamic finance (Benbekhti et al., 2021).

Within this framework, the enhancement of business skills among Micro Waqf Bank clients through IBS community vocational training centres represents a significant evolution in waqf utilisation, whereby the synergy between Islamic philanthropic resources and skills-based education empowers micro-entrepreneurs, fosters economic resilience, and advances inclusive development in Indonesia's IBS communities.

Micro Waqf Bank

Bank Waqf Micro (BWM) is an Islamic microfinance institution that operates with waqf capital, aiming to provide access to financing for small communities, particularly micro-business actors, whom formal financial institutions have not reached. (OJK, 2020). BWM is a cooperative legal entity and is supervised by the Financial Services Authority (OJK), with the principle of unsecured financing and a maximum margin of 3% per year (Sulistiani et al., 2019a). The primary function of BWM is to empower the IBS community through the

provision of business capital accompanied by entrepreneurship training and mentoring, thereby increasing customer productivity and independence (Hasiba et al., 2021).

BWM's financing model has proven to be effective in increasing customers' income and economic independence, especially the IBS community (Putra et al., 2019). BWM's operations rely on productive waqf funds and income from service fees (*Ujrah*), which is relatively small, allowing it to provide soft financing to micro business actors and MSMEs. Empirical studies in several Islamic boarding schools show that BWM not only provides business capital but also assistance that improves customers' business management skills (Hadziq, 2022). In this context, the collaboration between BWM and IBS community vocational training centres represents a strategic integration of financial inclusion and skills development, thereby fostering entrepreneurial growth and sustainable economic empowerment among micro-entrepreneurs in Indonesia.

Community Vocational Training Centre

The Community Vocational Training Centre is a government program that aims to improve the technical and vocational skills of the community, especially in Islamic boarding schools, to face job market challenges and encourage economic independence (Kemnaker, 2022). The BLKK program is a government initiative since 2017 to expand access to job training in remote areas and improve the quality of human resources through hard skills and soft skills training relevant to the business and industry world (Kemnaker, 2023).

BLKK provides production skills training and soft skills that are relevant to the needs of industry and entrepreneurship, such as sewing, agriculture, information technology, and business management (Nursaid & Susbiyani, 2023). The existence of BLKK in Islamic boarding schools is an important bridge between religious education and the development of practical skills, so that Islamic boarding school graduates not only excel in religious science but are also ready to compete in the world of work (Abdalla et al., 2022). In this context, the synergy between BLKK and Micro Waqf Bank initiatives within IBS communities plays a pivotal role in enhancing the business acumen of micro-entrepreneurs, as it combines targeted vocational training with access to microfinance, thereby promoting holistic economic empowerment and sustainable entrepreneurial development in Indonesia.

Islamic Boarding School (IBS)

Islamic boarding schools are traditional Islamic educational institutions in Indonesia that function as a place of religious learning as well as a centre for community, social, and economic development (Dhofier, 2011). In terminology, an Islamic Boarding School refers to a simple place of residence for students who study religion under the guidance of a kyai (Daulay, 2017). Over time, the role of IBS has evolved significantly, extending beyond its foundational religious mandate to encompass a broader societal function, including the provision of general education, vocational training, and entrepreneurial activities. This multidimensional approach positions IBS as dynamic agents of change within their communities, fostering the development of well-rounded individuals equipped with both spiritual grounding and practical skills necessary for active participation in Indonesia's socio-economic landscape. The integration of IBS into national development strategies underscores its enduring relevance and adaptability, as it continues to nurture future generations capable of making meaningful contributions to both religious and secular spheres.

An Islamic boarding school encourages the development of entrepreneurship and life skills, enabling students to become economically independent agents of change. In addition,

recent regulations such as Law Number 18 of 2019 provide a legal basis that strengthens the role of IBS in the management of shared resources and community economic development based on the theory of resource management (UU 18, 2019). In this context, the collaboration between IBS, Micro Waqf Banks, and community vocational training centres is especially significant, as it leverages the IBS's unique position to enhance the business skills of micro-entrepreneurs. By providing targeted vocational and entrepreneurial training alongside access to microfinance, IBS play a pivotal role in fostering economic independence and resilience among their communities, thereby contributing to inclusive and sustainable development in Indonesia.

Business Skills of Vocational Training

Business skills are a key factor in the success and growth of micro, small, and medium enterprises (MSMEs) (Kusio & Makowiec, 2015). Business skills are abilities that include the knowledge, attitudes, and practical skills needed to run and manage a business effectively and innovatively (Mack et al., 2024). The dimensions of business skills include technical skills, management skills, entrepreneurship skills, and personal maturity skills that contribute to the success and sustainability of the business (Karyono & Otong, 2020). Technical skills enable entrepreneurs to master industry-specific processes and technologies, while management skills facilitate strategic planning, resource allocation, and organisational leadership. Entrepreneurial skills drive opportunity recognition, innovation, and risk-taking, whereas personal maturity skills—such as self-discipline, adaptability, and emotional intelligence—support effective decision-making and interpersonal relations. Collectively, the cultivation of these competencies not only enhances the operational performance and sustainability of MSMEs but also empowers entrepreneurs to respond proactively to emerging opportunities and threats in an increasingly volatile economic landscape.

Research shows that entrepreneurial skills that include managerial, social, strategic, and digital adaptation skills have a significant influence on business performance and profitability (Ratten & Jones, 2021). The development of these skills must include technical aspects and soft skills such as communication, decision-making, and risk management so that business actors can take optimal advantage of market opportunities (Portales, 2019). In the Indonesian context, the enhancement of business skills among Micro Waqf Bank clients through IBS community vocational training centres is particularly salient, as these institutions provide a holistic platform that combines targeted skill development with ethical and spiritual guidance, thereby empowering micro-entrepreneurs to achieve economic independence, drive innovation, and contribute meaningfully to inclusive and sustainable community development.

Empowerment Integration

Empowerment theory has evolved into a multidimensional and systemic framework that emphasises both individual agency and the relational, participatory contexts in which empowerment unfolds. Recent advancements, such as the Integrated Empowerment Theory, conceptualise empowerment as an ongoing, multilayered process involving the dynamic interplay between self-direction, driven by personal agency and sense of purpose, and meaningful societal engagement, which is fostered through mentoring and active community involvement. (Robbins et al., 2002). This holistic model recognises that empowerment is not merely an internal psychological state but emerges through iterative interactions between individuals and their social environments, allowing for the development and consolidation of skills within real-life contexts.

A critical aspect of contemporary empowerment theory is its emphasis on the ecological and participatory nature of empowerment processes. This approach affirms that individuals gain psychological control and influence not only over their own lives but also within their communities, facilitated by supportive relationships, collaborative structures, and opportunities for meaningful participation (Widjajanti, 2011). The model highlights the significance of mentoring experiences and community engagement as catalysts for developing a sense of purpose and agency, which together form the foundation for sustained empowerment and positive developmental outcomes.

Moreover, empowerment theory now incorporates continuous evaluation and feedback mechanisms as essential components for effective capacity building and adaptation. The iterative process of empowerment is strengthened by the integration of reflective practices and stakeholder input, which enables the ongoing refinement of empowerment strategies and ensures their relevance to diverse and evolving contexts (Mandlik & Kadirov, 2020). This contemporary understanding positions empowerment as a participatory and adaptive process, where individuals and communities co-create solutions, enhance resilience, and foster sustainable growth through active engagement and collaborative learning.

In the context of enhancing business skills among Micro Waqf Bank clients through vocational training centres in the pesantren community in Indonesia, this advanced empowerment framework is operationalised through a combination of tailored financial literacy programmes, hands-on business development training, and sustained mentoring. Research demonstrates that BWB, in partnership with pesantren, delivers intensive training in financial management, marketing, and digital literacy, while also providing ongoing technical assistance and business mentoring to ensure that micro-entrepreneurs can adapt to market changes and optimise their business performance (Fauzi, Priatno, et al., 2023). This integrated approach not only equips clients with the necessary skills and resources to grow their enterprises but also fosters a culture of continuous learning and empowerment, thereby contributing to broader socio-economic inclusion and poverty alleviation in Indonesia.

RESEARCH METHOD

The qualitative research method uses a Systematic Literature Review (SLR) approach. The SLR method follows established protocols Pérez et al. (2020), and Snyder (2019) to identify, evaluate, and interpret relevant qualitative and quantitative research data related to the problem under investigation. The process followed a structured approach encompassing planning, implementation, and reporting stages, as outlined by Linnenluecke et al. (2020) and grounded in Evidence-Based Software Engineering (EBSE) principles (Kitchenham et al., 2016). The review process involved three key stages: planning, implementation, and reporting (Krüger et al., 2020). The study formulated three research questions focusing on collaboration challenges, strategies to overcome them, and sustainable design models.

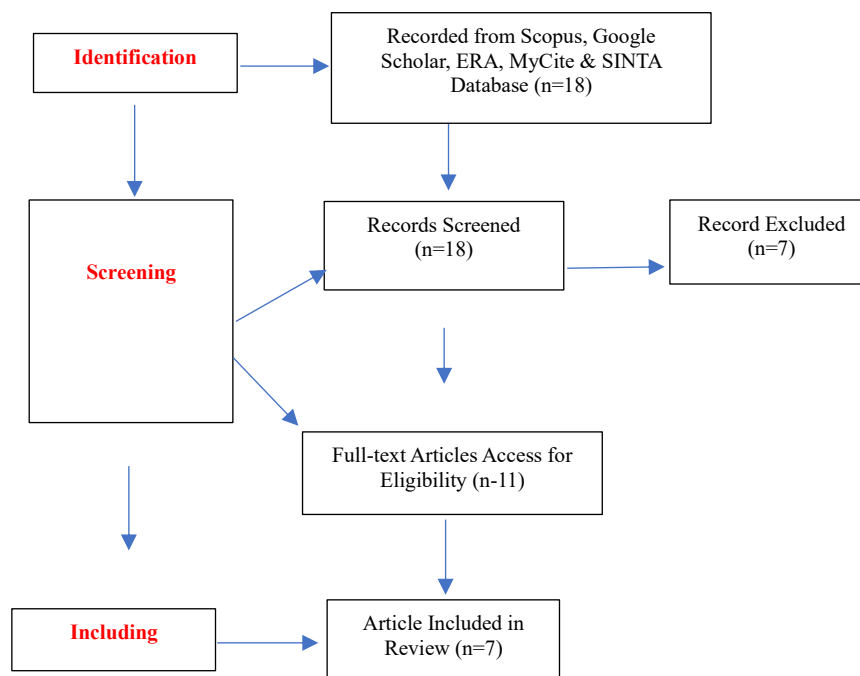
Literature was systematically searched across multiple databases with predefined inclusion criteria: studies addressing regulatory challenges of the Waqf Bank's ownership structure in Indonesia. Data were collected from international journals indexed by Scopus, Web of Science (WoS), Excellence in Research for Australia (ERA), MyCite, Directory of Open Access Journals (DOAJ), Google Scholar, and SINTA, published between 2019 and 2025.

The inclusion criteria required that articles be published in peer-reviewed international journals, directly discuss regulatory aspects relevant to Waqf Bank ownership in the Indonesian context, and be accessible in full text. The initial search yielded eighteen publications that met these criteria. Each article was then screened for relevance to the research questions, with

relevance determined by whether the study provided substantive analysis or empirical findings on regulatory frameworks, legal challenges, or governance issues about Waqf Bank ownership. Articles categorised as 'Yes' were included for further analysis, while those deemed 'No' were excluded due to insufficient focus on the regulatory dimension or lack of empirical or analytical depth. Following this screening process, eleven journal articles were selected for detailed review and synthesis, as these provided the most comprehensive and pertinent insights into the regulatory landscape and challenges of Waqf Bank ownership structures in Indonesia.

Eighteen publications were initially identified; 11 journal articles were selected for detailed analysis after screening. This rigorous and transparent methodology ensures a credible synthesis of scientific evidence pertinent to the study's objectives. The SLR study technique is conducted in the phases delineated by Lane (2019) as follows:

Figure 1. Literature Screening Process



Source by Lane (2019) and modified by the authors

Figure 1 presents a systematic literature selection flowchart, illustrating the sequential stages of article identification, screening, and inclusion for this study. Initially, 18 articles were identified from a range of reputable databases, including Scopus, Google Scholar, ERA, MyCite, and SINTA. During the screening phase, seven articles were excluded because they were deemed irrelevant to the research objectives. The remaining 11 articles underwent a full-text eligibility assessment to ensure they met the predetermined inclusion criteria. Ultimately, seven articles were retained for the final review, representing those that most closely aligned with the research focus and demonstrated the highest methodological rigour. This flowchart underscores the study's rigorous and transparent approach to literature selection, ensuring that only the most relevant and high-quality sources were synthesised in the analysis.

RESULT AND DISCUSSION

The research data collection process began with the identification of 18 peer-reviewed journal articles from various reputable indices, including Scopus, SINTA, Web of Science, DOAJ, ERA, MyCite, and Google Scholar. Each article underwent a rigorous screening process based on predefined inclusion and exclusion criteria to ensure relevance and methodological quality, as recommended in best practice guidelines for systematic reviews. Through this screening, seven articles were excluded because they did not meet the eligibility requirements, resulting in a final dataset of 11 articles. This systematic approach ensures that the research findings are grounded in high-quality, relevant literature, thereby enhancing the credibility and robustness of the study's analysis and conclusions. The selection of these articles was based on their methodological rigour and relevance to the study of micro waqf banks, pesantren-based vocational training, and economic empowerment, ensuring a comprehensive and credible foundation for the research findings.

Table 1. Data Research Results

Journal Index	Authors & Years	Record Excluded
Scopus	(Harsanto et al., 2022)	No
	(Hasiba et al., 2020)	No
SINTA	(Abdurrohim & Kusaeri, 2024)	No
	(Harweli & Supratman, 2024)	Yes
	(Mutiah et al., 2022)	No
	(Nuraeni et al., 2022)	Yes
Web of Science (WoS)	(Rocha et al., 2024)	No
	(Anggadwita et al., 2021)	Yes
Directory of Open Access Journals (DOAJ)	(Hatimah et al., 2022)	No
	(Disemadi & Roisah, 2019)	No
	(Rohmawati et al., 2024)	Yes
	(Sulistiani et al., 2019a)	No
Excellence in Research for Australia (ERA)	(Fauzi, Haji-Othman, et al., 2023)	No
	(Safiudin et al., 2024)	Yes
	(Fauzi, Haji-Othman, et al., 2024)	Yes
MyCite	(Fauzi, Widana, et al., 2024)	No
Google Scholar	(Ahmad & Putra, 2022)	Yes
	(Fauzi et al., 2022)	No

Several studies published in indexed journals highlight key challenges and strategies for empowering IBS-based micro businesses. Harsanto et al. (2022) Scopus identifies a lack of valid data on business needs and potential, recommending systematic surveys and assessments to map local opportunities. Abdurrohim and Kusaeri (2024) in SINTA, the emphasis is on the difficulty of aligning training curricula with specific business and market needs, suggesting customised programmes based on thorough needs and market analyses. Rocha et al. (2024), in the WoS note, there is an insufficient emphasis on practical and entrepreneurial aspects in training, advocating for hands-on technical and entrepreneurial training. Hatimah et al. (2022),

the DOAJ report recommends inadequate and unsustainable mentoring, accompanied by intensive, continuous guidance, problem-solving, and regular monitoring. Fauzi, Haji-Othman, et al. (2023), in ERA, challenges in accessing financing are highlighted, and the integration of training with accessible, sustainable funding from the Micro Waqf Bank is proposed. Fauzi, Widana, et al. (2024) In MyCite, we address limited business networks and market access by recommending digital and conventional marketing training, as well as network development within IBS communities. Finally, Fauzi et al. (2022b), in Google Scholar, the lack of feedback mechanisms and ongoing training is highlighted, urging the collection of participant feedback and the provision of continuous, needs-based training. These findings underscore the importance of data-driven, practical, and sustained approaches combining training, mentoring, financing, and market access to enhance IBS micro-enterprises. Simplified in the table below:

Table 2. Data Extraction

Journal Index	Author & Year	Constraints	Strategy	Recommendations
Scopus	(Harsanto et al., 2022)	Lack of valid and comprehensive data on business needs and potential of IBS clients	Conduct individual and group surveys and needs assessments; Analyse local economic potential.	Conduct systematic initial assessments to identify business potential within the IBS and its surrounding communities.
SINTA	(Abdurrohim & Kusaeri, 2024)	Difficulty aligning training content with specific micro business needs and local market potential	Conduct thorough needs assessments and market analysis to customise curriculum content.	Design curricula based on detailed assessments of micro business requirements and local market trends
Web of Science (WoS)	(Rocha et al., 2024)	The training method lacks practical experience and fails to address the entrepreneurial aspect.	Technical and entrepreneurial training with hands-on methods and case studies.	Providing technical, entrepreneurship, and hands-on training so participants can apply knowledge.
Directory of Open Access Journals (DOAJ)	(Hatimah et al., 2022)	Assistance is not continuous and less intensive.	Intensive guidance, problem solving, periodic monitoring and evaluation.	Providing continuous assistance, problem solving, and business monitoring and evaluation.
Excellence in Research for Australia (ERA)	(Fauzi, Haji-Othman, et al., 2023)	Financing requirements can be challenging to access for some customers who require a substantial amount.	Integration of training with BWM financing access, with easy requirements and sustainable funding.	Facilitating access to business capital financing from BWM with easy requirements and sustainable funding.

Journal Index	Author & Year	Constraints	Strategy	Recommendations
MyCite	(Fauzi, Widana, et al., 2024)	Limited business networks and narrow market access.	Digital and conventional marketing training, as well as the development of business networks through the IBS community.	Teach marketing techniques and build business networks to expand market access.
Google Scholar	(Fauzi et al., 2022)	Lack of feedback mechanisms and continuous follow-up training.	Collecting participant feedback and providing advanced training according to the development of business needs.	Gather feedback and provide advanced training as the business needs evolve.

Enhancing Identifying Business Needs and Potentials

Identifying business needs and potential is a crucial first step in the economic empowerment of BWM customers through BLKK. Initial assessments, conducted individually and in groups, allow for an in-depth understanding of specific business skills needs, enabling the training provided to be more targeted. According to Ahmad and Putra (2022), accurate mapping of business needs increases the effectiveness of training and financing programs. In addition, the analysis of local business potential and resources in the IBS environment helps optimise the utilisation of existing assets, in line with the theory of community-based empowerment that emphasises the use of local resources (Dzikrulloh et al., 2023).

The synergy between BWM and BLKK at this stage enables the integration of data on financing needs and skills, allowing for the holistic structuring of empowerment programs. This is in line with the opinion Nurhasanah et al., (2024) which states that effective economic empowerment must be based on a thorough understanding of customers' needs and business potential. Thus, identifying business needs and potential becomes a strong foundation for continuously improving customer skills.

Furthermore, a participatory approach in business potential assessment and analysis also increases customer motivation and involvement in training and financing programs. According to Harinurdin et al. (2025), the community's active involvement in planning and implementing empowerment programs strengthens the business's sense of belonging and sustainability. Therefore, an integrated pattern of identifying business needs and potential between BWM and BLKK is essential to build a responsive and impactful training and financing program. The Cipasung Islamic Boarding School in Tasikmalaya, West Java, serves as a pioneering example of the integrated implementation of both the Micro Waqf Bank (BWM) and the Community Vocational Training Centre within a single Islamic boarding school (IBS) environment, simultaneously enhancing business skills and providing business financing. This initiative, officially inaugurated by the Vice President of Indonesia and attended by key national stakeholders, demonstrates a strategic synergy between financial inclusion and vocational education, positioning the IBS as an incubator for micro-enterprise development and community empowerment. Through this collaboration, micro-entrepreneurs in and around the IBS gain access to affordable microfinance from BWM, while also benefiting from targeted vocational and entrepreneurial training delivered by the BLKK, thereby equipping them with

both the capital and the practical skills necessary for sustainable business growth. The Cipasung model not only exemplifies the IBS's evolving role as a centre for socio-economic transformation but also aligns with broader government efforts to foster a robust sharia economic ecosystem and reduce poverty through inclusive, community-based empowerment strategies.

Enhancing Training Planning

Meticulous IBS planning of training programmes, particularly in the development of curricula tailored to the specific needs and market potential of micro-enterprises, is fundamental to enhancing the business competencies of clients. The curriculum is systematically designed based on comprehensive needs assessments, ensuring that the content delivered is both relevant and directly applicable to participants' real-world business contexts. This approach aligns with Nuraeni et al., (2022), who highlight the critical role of adaptive curricula in vocational education to maximise training effectiveness. Additionally, implementing flexible training schedules is essential, as it enables participants to engage in capacity-building activities without interfering with their ongoing business operations, thereby promoting higher participation and learning outcomes. (Jooss et al., 2021).

The collaborative alignment between Micro Waqf Bank and the Community Vocational Training Centre in the planning of training programmes facilitates the customisation of training modules to correspond with the specific financing schemes offered to clients. This integrated approach is consistent with the theoretical framework of economic empowerment programme integration, which posits that synchronising training initiatives with financial support mechanisms significantly enhances the overall effectiveness of empowerment efforts (Syahriana et al., 2023). Consequently, such coordinated training planning not only optimises learning outcomes but also ensures that clients are better equipped and more prepared to utilise the capital they receive for sustainable business development effectively.

Additionally, adjusting the training schedule to be responsive to customer needs also enhances training participation and success. According to Humaira et al., (2020) flexibility in the implementation of training is a key supporting factor in enhancing the skills and motivation of participants. Therefore, integrated and adaptive training planning between BWM and BLKK strategically improves customer business skills.

Enhancing Carry Out Training

Implementing training that prioritises technical and entrepreneurial skills through hands-on methods and case studies enhances customers' business capabilities. Technical training tailored to business fields such as livestock, agriculture, handicrafts, and culinary provides practical provisions that can be immediately applied (Rustiman & Mahdi, 2021). Additionally, entrepreneurial training that encompasses business management, finance, marketing, and product development enhances the managerial aspects crucial for business success (Mutiah et al., 2022).

The collaboration between BWM and BLKK in implementing the training enables participants to acquire technical skills and develop readiness in managing business financing. This is in line with the opinion A. N. Hidayat and Konidin (2022) which states that integrating training and financing increases the overall business management capacity. The hands-on practice method and case studies also support experiential learning theories that emphasise the importance of real experience in the learning process (Kolb & Kolb, 2012).

Furthermore, implementing practice-oriented training and real applications increases the motivation and confidence of customers in developing their businesses. Nugroho and Hilal (2019) emphasised that training that is applicable and relevant to business needs significantly increases productivity and economic independence for BWM customers and training participants. Therefore, implementing integrated and practice-focused training is the primary strategy in empowering BWM's customers' businesses.

Enhancing Business Assistance

Intensive and ongoing business mentoring is essential to successfully applying the skills acquired in training. Guidance provided during business development helps customers promptly overcome technical, managerial, and marketing obstacles. (Dewanti et al., 2020). Periodic monitoring and evaluation also provide constructive feedback for the improvement and development of the customer's business (Pamitkasi & Latif, 2020).

The synergy between BWM and BLKK in business assistance allows for better coordination between financing and skill development aspects. This is in line with empowerment theory that emphasises the importance of mentoring as an integral part of the capacity-building process (Sharma, 2015). Structured and sustainable assistance also enhances business sustainability and reduces the risk of microbusiness failure.

In addition, assistance that is responsive to the problems customers face strengthens the business's ability to adapt and innovate. S. Hidayat and Makhrus (2021) emphasised that effective mentoring can build the confidence and independence of micro waqf bank business actors. Therefore, integrated and intensive business assistance between BWM and BLKK is crucial to enhancing customer skills and driving business success.

Enhancing Access to Financing and Capital

Easy access to financing, when integrated with skills training, is a critical factor in the economic empowerment of Micro Waqf Bank (BWM) clients. Typically, BWM provides microfinancing in the range of IDR 1 million to 5 million (approximately USD 65–325), with flexible terms, minimal collateral requirements, and repayment schemes tailored to the cash flow of micro-entrepreneurs (Sulistiani et al., 2019a). The types of businesses eligible for BWM funding are diverse and generally include micro and small enterprises such as food stalls, snack producers, tailoring services, handicrafts, small-scale agriculture, and retail kiosks—essentially, any productive business with a clear business plan developed during vocational training at the pesantren community training centre.

Empirical studies highlight that integrating financing with vocational training and business mentoring ensures that capital is used productively and sustainably. Sulistiani et al., (2019) found that BWM clients who completed BLKK (Balai Latihan Kerja Komunitas) training were able to access capital more easily and manage their businesses more effectively, as their business plans were refined during the training. According to social and financial capital theory, as articulated by (2023), the combination of accessible financing and enhanced business skills strengthens the capacity of micro-enterprises to grow and scale, resulting in a more resilient and sustainable business ecosystem. Furthermore, Rahib et al. (2021) demonstrated that sustainable funding, when paired with structured training and ongoing business mentoring, significantly reduces the risk of capital misuse and increases the effectiveness of fund utilisation, thus improving the overall welfare of micro-entrepreneurs supported by BWM.

Micro Waqf Banks are designed to support individuals who are excluded from formal financial services—often referred to as the "unbankable"—and to protect communities from predatory loan sharks, by offering interest-free business loans through a model overseen by the Financial Services Authority (OJK) and integrated with the IMFI platform and pesantren management (Ibrahim et al., 2021). These banks, managed in partnership with Islamic boarding schools, not only address poverty but also foster greater public interest in Islamic finance. Business capital provided by Micro Waqf Banks, as defined by Nur et al. (2019) serves to initiate or expand enterprises and enhance operational capacity, with the added value of religious guidance to improve productivity, income, and the overall economic condition of clients. Sulistiani et al. (2019) emphasise that the involvement of pesantren ensures the effective and equitable distribution of funds within the community, maintaining the integrity and benefits of the system. Legally structured as cooperatives, Micro Waqf Banks operate under the supervision of OJK, which regulates their licensing as Islamic microfinance institutions. As highlighted by Disemadi and Roisah (2019) banks play a pivotal role in expanding access to micro-scale financing, empowering micro, small, and medium-sized enterprises, and ultimately enhancing community welfare and economic productivity.

Figure 2. Business Model of Micro Waqf Bank



The scheme illustrated above involves funders, who are typically Indonesians with substantial financial resources, particularly entrepreneurs or large business owners, motivated by a sense of social responsibility to support community empowerment initiatives targeting poverty alleviation. The beneficiaries of this scheme are classified as the productive poor, defined as individuals who, despite their economic limitations, can meet their basic needs, actively engage in productive activities, demonstrate entrepreneurial drive, and maintain a strong commitment to participating in empowerment programmes. This approach ensures that assistance is directed towards those who are not only in need but also possess the motivation and capacity to improve their economic circumstances through active involvement in such initiatives.

Enhancing Network and Marketing Strengthening

Strengthening business networks and providing marketing training are important aspects of expanding market access and enhancing the competitiveness of customers' businesses. BLKK digital and conventional marketing training helps customers master marketing

techniques relevant to technological developments and market needs (Safiudin et al., 2024). Additionally, developing business networks through the IBS community opens up opportunities for collaboration and broader market access.

The synergy between BWM and BLKK in strengthening the network and marketing allows customers to get comprehensive support in financing, training, and business networking. This is in line with the theory of social networks, which states that a strong network increases business opportunities and access to resources (Lestari et al., 2018). Thus, strengthening business networks is a crucial strategy for enhancing the market position of micro businesses.

Furthermore, marketing training integrated with business network development improves customers' ability to market products effectively and efficiently. Fauzi and Widana (2022) emphasising that mastery of digital marketing techniques is the key to the success of micro businesses in the digital era. Therefore, strengthening the integrated network and marketing between BWM and BLKK strategically improves customer business skills.

Enhancing Advanced Evaluation and Capacity Building

Evaluation and advanced capacity building represent critical phases in ensuring the long-term sustainability of business skill enhancement among Micro Waqf Bank (BWM) clients. Systematic feedback collection from training participants offers invaluable insights that inform the iterative refinement and adaptation of training programmes, thereby increasing their relevance and effectiveness (Poerwanti & Winarni, 2021). The advanced training modules delivered by BLKK are meticulously designed to address the evolving needs of businesses as they grow, ensuring that clients' competencies are continually aligned with shifting market demands and emerging industry trends.

The collaborative synergy between BWM and BLKK during the evaluation and capacity-building stages facilitates the creation of empowerment programmes that are both adaptive and highly responsive to the nuanced needs of clients. This approach resonates with the principles of continuous learning theory, which underscores the necessity of ongoing evaluation and capacity development to maintain programme efficacy and relevance (Muttaqin & Albar, 2024). By embedding these mechanisms, BWM and BLKK can ensure that their empowerment initiatives remain dynamic, contextually appropriate, and capable of addressing both current and future challenges faced by micro-entrepreneurs.

Moreover, the process of advanced capacity development, when systematically supported by participant feedback, significantly enhances client motivation and commitment to business growth. As highlighted by Saputra and Fauzi, (2022), the provision of continuous advanced training not only boosts the competitiveness of micro-enterprises but also fosters innovation, enabling clients to adapt proactively to market changes and seize new opportunities. Consequently, the integrated approach to evaluation and advanced capacity building between BWM and BLKK emerges as a cornerstone for the sustained empowerment and long-term success of micro-entrepreneurs.

Drawing from the preceding analysis and explanations, the resulting pattern for enhancing the business skills of Micro Waqf Bank clients through the pesantren community vocational training centre in Indonesia can be articulated as a comprehensive, iterative process that combines systematic evaluation, tailored advanced training, and continuous feedback integration, thereby fostering a robust ecosystem for micro-entrepreneurial growth and empowerment.

The integration pattern illustrated in the empowerment framework for Micro Waqf Bank clients through pesantren community vocational training centres is characterised by a

sequential and collaborative approach involving multiple stakeholders at each stage. The process begins with a systematic identification of needs and business potential, where initial assessments are conducted to map the specific requirements and local opportunities of target communities. This is followed by careful training planning, in which curriculum design and scheduling are tailored to the assessment findings, ensuring relevance and accessibility for participants. Training implementation encompasses technical, entrepreneurial, and practical modules, delivered with the active involvement of pesantren leaders, BLK managers, and expert trainers, thereby equipping clients with essential business competencies.

Subsequent stages involve business mentoring, where clients receive ongoing support in problem-solving, monitoring, and evaluation, and are further empowered through access to finance and capital facilitated by the integration with BWM and sustainable funding mechanisms. Network strengthening and marketing are addressed through targeted training and the development of business networks, enabling clients to expand their market reach and increase their competitiveness. The final stage, evaluation and advanced capacity development, incorporates feedback and continuous training to ensure sustained business growth and adaptability. Throughout this integrated process, the government, the Financial Services Authority, the Ministry of Manpower and Transmigration, pesantren, and other stakeholders collaborate to provide regulatory support, funding, programme oversight, and market access. This synergy ensures that empowerment initiatives are not only comprehensive and sustainable but also adaptive to the evolving needs of micro-entrepreneurs, ultimately fostering inclusive economic growth and community resilience. Shown in the figure below:

Figure 3. Integration Pattern of Micro Waqf Banks and Community Vocational Training Centres



CONCLUSION

The conclusion of this study confirms that the integration of patterns between the Micro Waqf Bank and the Vocational Training Center of the IBS community systematically identifies seven main patterns in improving the business skills of Micro Waqf Bank customers through the BLKK of the IBS community, namely: identification of initial needs and business potential, business training planning, implementation of training, business assistance, access to financing and capital, as well as strengthening networks and marketing. The research implications highlight that enhancing the business skills of Micro Waqf Bank clients through IBS community vocational training centres requires coordinated managerial efforts to systematically assess needs, design relevant training, implement effective programmes, provide ongoing mentoring, facilitate access to finance, and strengthen networks and marketing. As institutions, IBS must integrate vocational and entrepreneurial education into their curricula and serve as incubators for community-based business development. Government support is essential through appropriate regulation, funding, and programme evaluation, as well as by expanding market access and digitalisation. Stakeholders, including the private sector, financial institutions, and academia, should actively collaborate in training, mentoring, and market facilitation to ensure the sustainability and competitiveness of microenterprises nurtured by IBS. The limitation of the research lies in its reliance on literature study methods without empirical field data, making it conceptual and requiring further verification. This research contributes to the development of a systematic pattern for improving business skills as a model for integrated empowerment programs based on Islamic boarding schools. Further research is recommended to conduct empirical field studies to test the effectiveness of these patterns and explore the supporting and inhibiting factors of implementing the synergy of the two programs in various socio-cultural contexts.

REFERENCES

- Abbasi, M. Z. (2012). The classical Islamic law of Waqf: A concise introduction. *Arab Law Quarterly*, 26(2), 121–153. <https://doi.org/10.1163/157302512X629124>
- Abdalla, U. A., Muhammad, H., & Farhan, L. P. (2022). *Pesantren Kemandirian & Jangkar Nasional*. Kementerian Agama RI.
- Abdurrohim, & Kusaeri. (2024). Evaluating Entrepreneurial Intention Among Pesantren Students: Fostering Empowerment Through Education. *Syamil: Jurnal Pendidikan Agama Islam Journal of Islamic Education*, 12(1), 1–25. <https://doi.org/https://doi.org/10.21093/sy.v12i1.8573>
- Ahmad, F., & Putra, D. P. (2022). Peran Balai Latihan Kerja Komunitas Dalam Meningkatkan Ketrampilan Santri Di Bidang Desain Grafis. *Al-Mutsala: Jurnal Ilmu-Ilmu Keislaman Dan Kemasyarakatan*, 4(2), 218–236. <https://doi.org/https://doi.org/10.46870/jstain.v4i2.417>
- Anggadwita, G., Dana, L. P., Ramadani, V., & Ramadan, R. Y. (2021). Empowering Islamic boarding schools by applying the humane entrepreneurship approach: the case of Indonesia. *International Journal of Entrepreneurial Behaviour and Research*, 27(6), 1580–1604. <https://doi.org/10.1108/IJEBR-11-2020-0797>
- Arnika, M., Arief, M. M., Halid, A. A., Taufik, A., & Hasrini, S. (2024). Collaboration Between Government Agencies: Challenges and Opportunities in Public Policy Implementation. *Jurnal Ilmiah Ilmu Administrasi Publik: Jurnal Pemikiran Dan Penelitian Administrasi Publik*, 14(2), 577–582.

- <https://doi.org/https://doi.org/10.26858/jiap.v14i2.67934>
- Benbekhti, S. E., Boulila, H., & Bouteldja, A. (2021). Islamic Finance, Small and Medium Enterprises and Job Creation in Turkey: An Empirical Evidence (2009-2017). *International Journal of Islamic Economics and Finance (IJIEF)*, 4(SI), 41–62. <https://doi.org/10.18196/ijief.v4i0.10490>
- BWM. (2019). Booklet Bank Wakaf Mikro 2019. In *Booklet Bank Wakaf Mikro*. http://lkmsbwm.id/file-bwm/Booklet_BWM_Publik_Sept_2019.pdf
- Daulay, H. P. (2017). Islamic Education In Indonesia : A Historical Analysis of Development and Dynamics. In *the 4th International Conference on Community Development in ASEAN* (pp. 291–307). Universitas Muhammadiyah Malang. http://mpsi.umm.ac.id/files/file/291_Islamic_Education_In_Indonesia_A_Historical_Analysis.Pdf
- Dewanti, C. M. P., Supriyanto, S., & Saputro, M. E. (2020). Bank Wakaf Mikro Usaha Mandiri Sakinah: Pemberdayaan Ekonomi Perempuan Universitas Aisyiyah Yogyakarta. *Journal of Finance and Islamic Banking*, 3(2), 58–79. <https://doi.org/10.22515/jfib.v3i2.2970>
- Dhofier, Z. (2011). *Tradisi Pesantren*. LP3ES.
- Disemadi, H. S., & Roisah, K. (2019). Kebijakan Model Bisnis Bank Wakaf Mikro Sebagai Solusi Pemberdayaan Ekonomi Masyarakat. *Law Reform*, 15(2), 177–194. <https://doi.org/https://doi.org/10.14710/lr.v15i2.26176>
- Dzikrulloh, B., Lusiana, & Mumfarida. (2023). Islamic Boarding School Entrepreneurial Ecosystem: A Literature Review. *Proceedings of the 3rd International Conference on Halal Development (ICHaD, 2022)*, 30–44. <https://doi.org/10.2991/978-94-6463-188-3>
- Fauzi, M., Dahlan, R., & Syamanhudi, M. (2022). The Green Economy Role On Micro Waqf Bank Customers As Farmers In Banten Province. *Al-Tahrir: Jurnal Pemikiran Islam*, 22(2), 273–294. <https://doi.org/http://dx.doi.org/10.21154/altahrir.v22i2.4729>
- Fauzi, M., Haji-Othman, Y., Cheumar, M. T., Ayuningtyas, R. D., Fuad, I. A., Royani, Syafiudin, A., & Saputra, H. E. (2024). Productive Poor Perception Towards Easily Micro-Business Financing Based on Micro Waqf Banks in Indonesia. *International Journal of Research and Innovation in Social Science (IJRISS)*, 7(2), 1226–1240. <https://doi.org/10.47772/IJRISS>
- Fauzi, M., Haji-Othman, Y., & Pakkanna, M. (2023). The Strategy of Micro Waqf Banks for Job Creation on Micro-Scale Enterprises in Indonesia. *International Journal of Academic Research in Business and Social Sciences*, 13(6), 306–321. <https://doi.org/10.6007/ijarbss/v13-i6/17407>
- Fauzi, M., Priatno, A., Syarjaya, S., & Dahlan, R. (2023). Micro Waqf Bank for Empowerment of Indonesian Women’S Microeconomic and Efforts Minimizing the Loansher Trap. *I-IECONS e-Proceedings*, 10(1), 753–764. <https://doi.org/10.33102/ieicons.v10i1.89>
- Fauzi, M., & Widana, I. G. N. O. (2022). Improving Marketing Products of Micro Waqf Bank Customers : Social Evolution Model. *International Journal of Advanced Scientific Innovation*, 04(02), 1–8. <https://doi.org/https://doi.org/10.5281/zenodo.6604991>
- Fauzi, M., Widana, I. G. N. O., Dahlan, R., & Muhammedi, S. (2024). Optimising Social Evolution Through Creating Welfare and Product Innovation of Micro Waqf Bank in Indonesia. *Journal of Contemporary Islamic Studies*, 10(1), 1–16. <https://doi.org/10.24191/jcis.v10i1.1>
- Hadziq, A. F. (2022). Sistem Pembiayaan Bank Wakaf Mikro Syariah Lan Taburo Pondok Pesantren La Tansa Dalam Meningkatkan Taraf Ekonomi Nasabah Desa Banjar Irigasi Kecamatan Lebakgedong. *Aksioma Al-Musaqoh : Journal of Islamic Economics and*

- Business Studies*, 3(2), 37–53. <https://doi.org/https://doi.org/10.55171/jam.v3i2.1031>
- Hamzah. (2020). *Keuangan Islam: Prinsip Operasional Lembaga Keuangan*. CV. Jivaloka Mahacipta. <https://id1lib.org/book/11284203/5c5ffd>
- Hanafy, Y., Taufiq, A., Saefi, M., Ikhsan, M. A., Diyana, T. N., Thoriquttyas, T., & Anam, F. K. (2021). The new identity of Indonesian Islamic boarding schools in the “new normal”: the education leadership response to COVID-19. *Heliyon*, 7(3). <https://doi.org/10.1016/j.heliyon.2021.e06549>
- Harinurdin, E., Laksmono, B. S., Kusumastuti, R., & Safitri, K. A. (2025). Community Empowerment Utilizing Open Innovation as a Sustainable Village-Owned Enterprise Strategy in Indonesia: A Systematic Literature Review. *Sustainability (Switzerland)*, 17(8), 1–30. <https://doi.org/10.3390/su17083394>
- Harsanto, B., Mulyana, A., Faisal, Y. A., & Shandy, V. M. (2022). Open Innovation for Sustainability in the Social Enterprises: An Empirical Evidence. *Journal of Open Innovation: Technology, Market, and Complexity*, 8(160), 1–15. <https://doi.org/10.3390/joitmc8030160>
- Harweli, D., & Supratman, S. (2024). Optimalisasi Peran Balai Latihan Kerja Komunitas (BLKK) Pondok Pesantren Dalam Meningkatkan Keterampilan dan Kemandirian Santri. *Menara Ilmu: Jurnal Penelitian Dan Kajian Ilmiah*, 18(2), 105–112. <https://doi.org/10.31869/mi.v18i2.5601>
- Hasiba, F. F., Sukmaningrum, P. S., Zusak, M. B. F., Mahmudah, S. N., & Ajija, S. R. (2020). The Strategies for Developing Micro Waqf Bank in Indonesia. *International Journal of Innovation, Creativity and Change*, 13(10), 279–301. <https://doi.org/10.33403/rigeo.800644>
- Hasiba, F. F., Sukmaningrum, P. S., Zusak, M. B. F., Mahmudah, S. N., & Ajija, S. R. (2021). The Strategies for Developing Micro Waqf Bank in Indonesia. *Review of International Geographical Education Online*, 11(4), 271–285. <https://doi.org/10.33403/rigeo.800644>
- Hatimah, I., Wahyudin, U., & Akhyadi, A. S. (2022). Creation of Enterprises, Formation of Entrepreneurs, Training Planning for Micro, Small and Medium Enterprises. *Journal of Nonformal Education*, 8(1), 143–150. <https://journal.unnes.ac.id/nju/index.php/jne>
- Hidayat, A. N., & Konidin, T. (2022). Strategi Pembiayaan Pendidikan Pelatihan Kerja Di Blk Komunitas Ponpes Al-Aitaam. *Jurnal Pendidikan, Bahasa Dan Budaya*, 1(3), 17–26. <https://doi.org/10.55606/jpbb.v1i3.990>
- Hidayat, S., & Makhrus, M. (2021). Peranan Bank Wakaf Mikro dalam Pemberdayaan Ekonomi Masyarakat di Purwokerto. *Jurnal Ilmiah Ekonomi Islam*, 7(2), 577–586. <https://doi.org/10.29040/jiei.v7i2.2249>
- Humaira, F., Agung, S., & Kuraesin, E. (2020). Pengaruh Integritas Dan Pengembangan Karir Terhadap Kinerja Karyawan. *Manager: Jurnal Ilmu Manajemen*, 2(3), 329. <https://doi.org/10.32832/manager.v2i3.3706>
- Ibrahim, A., Amelia, E., Akbar, N., Kholis, N., Utami, S., & Nofriyanto. (2021). *Pengantar Ekonomi Islam*. Departemen Ekonomi dan Keuangan Syariah - Bank Indonesia.
- Jooss, S., McDonnell, A., & Conroy, K. (2021). Flexible global working arrangements: An integrative review and future research agenda. *Human Resource Management Review*, 31(4), 100780. <https://doi.org/10.1016/j.hrmr.2020.100780>
- Karyono, M. Y. A., & Otong, S. (2020). *Entrepreneurship Perspektif Ilmu Pengetahuan, Empiris dan Agama*. Lakeisha.
- Kemenag. (2022). *Statistik Data Pondok Pesantren*. Kementerian Agama Republik Indonesia. <https://ditpdpontren.kemenag.go.id/pdpp/statistik?id=36>

- Kemnaker. (2022). *Peta Jalan Kemandirian Balai Latihan Kerja Komunitas 2022-2024*.
- Kemnaker. (2023). *Petunjuk Teknis BLK Komunitas*. Kementerian Tenaga Kerja RI.
- Kitchenham, B. A., Budgen, D., & Keele, P. B. (2016). *Evidence-Based Software Engineering And Systematic Reviews*. Taylor & Francis Group.
- Kolb, A. Y., & Kolb, D. A. (2012). Encyclopedia of the Sciences of Learning. *Encyclopedia of the Sciences of Learning*, 4(2), 193–212. <https://doi.org/10.1007/978-1-4419-1428-6>
- Krüger, J., Lausberger, C., von Nostitz-Wallwitz, I., Saake, G., & Leich, T. (2020). Search. Review. Repeat? An empirical study of threats to replicating SLR searches. *Empirical Software Engineering*, 25(1), 627–677. <https://doi.org/10.1007/s10664-019-09763-0>
- Kusio, T., & Makowiec, M. (2015). *Entrepreneurship & Management*. Cracow University of Economics.
- Lame, G. (2019). Systematic literature reviews: An introduction. *Proceedings of the International Conference on Engineering Design, ICED, 2019-August*, 1633–1642. <https://doi.org/10.1017/dsi.2019.169>
- Lestari, R. P., Nur, S., Musyaffa, L., & Latifatulhanim, Z. (2018). Analisis Modal Sosial untuk Kesejahteraan Masyarakat Lokal (Studi pada Wisata Petik Jeruk di Dusun Borogragal , Desa Donowarih , Kecamatan Karangploso , Kabupaten Malang) Social Capital Analysis For Welfare Local Community (Study on the Tours Pick Oran. *Cakrawala Jurnal Litbang Kebijakan*, 12(1), 85–96. <https://doi.org/10.32781/cakrawala.v12i1.266>
- Linnenluecke, M. K., Marrone, M., & Singh, A. K. (2020). Conducting systematic literature reviews and bibliometric analyses. *Australian Journal of Management*, 45(2), 175–194. <https://doi.org/10.1177/0312896219877678>
- Mack, A., Carter-Rogers, K., Bahaw, P., & Stephens, A. (2024). Entrepreneurial knowledge and skill exposure in vocational education: development of a new assessment scale. *Discover Education*, 3(237), 1–22. <https://doi.org/10.1007/s44217-024-00331-3>
- Maemonah, M., Zuhri, H., Masturin, M., Syafii, A., & Aziz, H. (2023). Contestation of Islamic educational institutions in Indonesia: Content analysis on social media. *Cogent Education*, 10(1). <https://doi.org/10.1080/2331186X.2022.2164019>
- Mandlik, M. A., & Kadirov, D. (2020). Towards a theory of integrated empowerment: a service ecosystems agenda for the future. *International Journal of Qualitative Research in Services*, 4(1), 56. <https://doi.org/10.1504/ijqrs.2020.10031947>
- Mas’ulah, S. (2019). Pesantren Dalam Perubahan Sosial di Indonesia. *At-Ta’lim : Media Informasi Pendidikan Islam*, 18(1), 69–88. <https://doi.org/10.29300/attalim.v18i1.1613>
- Mutiah, U. S., Soemitra, A., & Sugianto. (2022). Analisis Efektivitas Peran BLK Komunitas dalam Upaya Meningkatkan Skill Tenaga Kerja Ditinjau dari Perspektif Ekonomi Islam. *Jurnal Ilmiah Ekonomi Islam*, 8(02), 1498–1506. <https://doi.org/http://dx.doi.org/10.29040/jiei.v8i2.5738>
- Muttaqin, A., & Albar, M. K. (2024). Dinamika Pendampingan BLK Komunitas : Mengurai Faktor Keberhasilan Dan Hambatan. *Al Khidmat : Jurnal Ilmiah Pengabdian Kepada Masyarakat*, 7(2), 64–89. <https://doi.org/https://doi.org/10.15575/jak.v7i2.41066>
- Nasution, D. S. (2022). Bank Wakaf Mikro “Konsep dan Implementasi.” In *UIN Mataram Press*.
- Nugroho, W., & Hilal, F. N. (2019). Micro Waqf Bank in Indonesia: Analysis of The Constitution Concept According to The Maqashid Sharia. *Al-Iktisab: Journal of Islamic Economic Law*, 3(1), 29–40. <https://doi.org/10.21111/al-iktisab.v3i1.3905>
- Nur, M. A., Muharrami, R. S., & Arifin, M. R. (2019). Peranan Bank Wakaf Mikro dalam Pemberdayaan Usaha Kecil pada Lingkungan Pesantren. *Journal of Finance and Islamic*

- Banking*, 2(1), 25. <https://doi.org/10.22515/jfib.v2i1.1806>
- Nuraeni, Y., Yuliastuti, A., Nasution, F. A., Muharam, A. S., & Iqbal, F. (2022). Peran Balai Latihan Kerja (BLK) Komunitas Dalam Menyediakan Tenaga Kerja Pada Dunia Usaha dan Industri. *Jurnal Ketenagakerjaan*, 17(1), 11–26. <https://doi.org/10.47198/naker.v17i1.124>
- Nurhasanah, E., Mubarak, S. Z. A., Az Zahra, Shonia, Q., & Rahmat, B. Z. (2024). Developing Sustainable Islamic Boarding Schools : Analysis Of One Pesantren One Product Program In Fostering Self-Sufficiency. *Penamas: Jurnal Penelitian Keagamaan Dan Kemasyarakatan*, 37(2), 236–248. <https://doi.org/DOI:https://doi.org/10.31330/penamas.v37i2.772>
- Nurkhin, A., Rohman, A., & Prabowo, T. J. W. (2024). Accountability in Pondok Pesantren: A Systematic Literature Review. *Cogent Business and Management*, 11(1). <https://doi.org/10.1080/23311975.2024.2332503>
- Nursaid, N., & Susbiyani, A. (2023). Pelatihan Kewirausahaan Pada Pondok Pesantren Raudlatul Muftadi'in Desa Sumberan- Kecamatan Ambulu Kabupaten Jember. *Jurnal Abdimas Independen*, 4(2), 103–108. <https://doi.org/10.29303/independen.v4i2.903>
- OJK. (2018). Bank Wakaf Mikro Program Pemberdayaan Masyarakat melalui Pendirian Bank Wakaf Mikro-LKM Syariah. In *Otoritas Jasa Keuangan*.
- OJK. (2020). *Roadmap Pengembangan Keuangan Syariah Indonesia 2017-2019*. Otoritas Jasa Keuangan. [https://www.ojk.go.id/id/kanal/syariah/berita-dan-kegiatan/publikasi/Documents/Pages/Roadmap-Pengembangan-Keuangan-Syariah-Indonesia-2017-2019/Roadmap 2017-2019\(1\).pdf](https://www.ojk.go.id/id/kanal/syariah/berita-dan-kegiatan/publikasi/Documents/Pages/Roadmap-Pengembangan-Keuangan-Syariah-Indonesia-2017-2019/Roadmap%202017-2019(1).pdf)
- Pamitkasi, M., & Latif, E. A. (2020). Potensi Pengembangan Produk Pembiayaan Akad Salam Di Bank Wakaf Mikro Al-Ihya Baitul Aqof Cilacap. *Jurnal Sketsa Bisnis*, 7(2), 106–119. <https://doi.org/https://doi.org/10.35891/jsb.v7i2.2302>
- Pérez, J., Díaz, J., Garcia-Martin, J., & Tabuenca, B. (2020). Systematic literature reviews in software engineering—enhancement of the study selection process using Cohen's Kappa statistic. *Journal of Systems and Software*, 168, 110657. <https://doi.org/10.1016/j.jss.2020.110657>
- Poerwanti, J. I. S., & Winarni, R. (2021). Pelatihan Dan Pendampingan Merancang Instrumen Assessment for Learning Berbasis Portofolio Pada Guru-Guru Sekolah. *Jurnal Widya Laksana*, 10(1), 44–51. <https://doi.org/10.23887/jwl.v10i1.28423>
- Portales, L. (2019). *Social Innovation and Social Entrepreneurship*. Palgrave Macmillan. <https://doi.org/https://doi.org/10.1007/978-3-030-13456-3>
- Putra, F., Ahmad, A. A., & Suharno, S. (2019). Capital Financing of SMEs by Utilising Micro Waqf Bank To Alleviate Rural Poverty. *Enhancing Small Business and Rural Development Toward Industrial Revolution 4.0*, 5(1), 1145–1154. <http://www.jp.feb.unsoed.ac.id/index.php/Icore/article/view/1684>
- Putri, P. M., Wardhani, R. K., & Kusumawardhani, M. R. (2024). Efektivitas Program Pengembangan Sumber Daya Manusia Oleh Balai Latihan Kerja Dalam Meningkatkan Keterampilan SDM (Study Kasus di Balai Latihan Kerja Pulosari Kabupaten Tulungagung). *Musytari: Neraca Manajemen, Ekonomi*, 9(1). <https://doi.org/10.8734/mnmae.v1i2.359>
- Putro, H. P. (2022). Harmonization of Communication Channels: The Impact of IT Governance on Organizational Interactions. *Jurnal Ilmiah Multidisiplin Indonesia (JIM-ID)*, 1(02), 75–81. <https://doi.org/10.58471/esaprom.v1i02.3539>
- Ratten, V., & Jones, P. (2021). Entrepreneurship and management education: Exploring trends

- and gaps. *International Journal of Management Education*, 19(1), 100431. <https://doi.org/10.1016/j.ijme.2020.100431>
- Rizki, M., Sari, N., & Widjayanti, A. (2022). Optimization of Micro Waqf Bank's Ability to Support Micro and Small Businesses. *The 3rd International Conference on Governance, Public Administration, and Social Science (ICoGPASS)*, 3(3), 1269–1285. <https://doi.org/10.18502/kss.v7i9.11015>
- Robbins, T. L., Crino, M. D., & Fredendall, L. D. (2002). An integrative model of the empowerment process. *Human Resource Management Review*, 12(3), 419–443. [https://doi.org/10.1016/s1053-4822\(02\)00068-2](https://doi.org/10.1016/s1053-4822(02)00068-2)
- Rocha, R. G., Paço, A. do, & Alves, H. (2024). Entrepreneurship education for non-business students: A social learning perspective. *International Journal of Management Education*, 22(2), 100974. <https://doi.org/10.1016/j.ijme.2024.100974>
- Rohmawati, T., Deliarnoor, N. A., Redjo, S. I., & Rahmatunissa, M. (2024). Organization Regarding Islamic Boarding Schools in Function Encouraging the Community in the Digital Era. *International Conference on Business, Economics, Social Sciences, and Humanities*, 236–246. https://doi.org/10.2991/978-2-38476-269-9_22
- Roji'in, K. (2020). *Peranan Pondok Pesantren Roudlotur Ridwan Dalam Pemberdayaan Masyarakat Islam Melalui Life Skill Pada Program LKSA Di Lampung Timur*. UIN Raden Intan.
- Rustiman, U., & Mahdi, S. (2021). Introduction and Assistance of Utilizing Business Marketing Design Applications With Canva for Training Participants Al Firdaus Community Work Training Center (BLKK) Kemnaker, Pangalengan Village, Bandung. *International Journal of Engagement and Empowerment*, 1(2), 92–102. <https://doi.org/10.53067/ije2.v1i2.22>
- Safiudin, Ma'mur, I., Shobri, & Masfu'ah, U. S. (2023). Transformasi Pondok Pesantren Meningkatkan Motivasi Belajar Siswa Putus Sekolah. *Tadbir Muwahhid*, 7(2), 353–378. <https://doi.org/10.30997/jtm.v7i2.10670>
- Safiudin, Muhtarom, A., Qurtubi, A., & Masfuah, U. S. (2023). Pesantren Law: Challenge and Opportunity for Indonesian Islamic Education. *AJIS: Academic Journal of Islamic Studies*, 8(1), 97–122. <https://doi.org/http://doi.org/10.29240/ajis.v8i1.5909>
- Safiudin, Syarifudin, E., Ma'mur, I., Firdaos, R., & Nugraha, E. (2024). Entrepreneurship Educational Management of Islamic Boarding School Based on Job Community Training Center in Indonesia. *International Journal of Academic Research in Progressive Education and Development*, 13(2), 743–757. <https://doi.org/10.6007/IJARPED/v13-i2/21428>
- Saputra, A., & Fauzi, M. (2022). The Role of Digital Marketing for the Indonesian Inclusive Boarding School. *International Journal of Innovative Technologies in Social Science*, 2(34), 1–6. https://doi.org/https://doi.org/10.31435/rsglobal_ijitss/30062022/7825
- ARTICLE
- Sharma, A. (2015). Designing Empowerment: Design Thinking for Social Impact. *Interdisciplinary Approaches to Product Design, Innovation, & Branding in International Marketing*, 23, 195–205. [https://doi.org/10.1108/S1474-7979\(2012\)0000023013](https://doi.org/10.1108/S1474-7979(2012)0000023013)
- Snyder, H. (2019). Literature review as a research methodology: An overview and guidelines. *Journal of Business Research*, 104(August), 333–339. <https://doi.org/10.1016/j.jbusres.2019.07.039>
- Sulistiani, S. L., Yunus, M., & Bayuni, E. M. (2019a). Micro Waqf Bank: New Sharia Financial Instruments in Indonesia. *Advances in Social Science, Education and Humanities*

- Research*, 409(SoRes 2019), 4–7. <https://doi.org/10.2991/assehr.k.200225.001>
- Sulistiani, Yunus, & Bayuni. (2019b). Peran dan Legalitas Bank Wakaf Mikro dalam Pengentasan Kemiskinan Berbasis Pesantren di Indonesia. *Jurnal Bimas Islam*, 12(1), 1–26. <https://jurnalbimasislam.kemenag.go.id/index.php/jbi/article/view/86>
- Syahriana, N. A., Ni'ami, M. F., & -, S. (2023). Integrated Quality Management toward Community Economic Empowerment at Micro Waqf Bank. *Jurnal Ilmiah Ekonomi Islam*, 9(2), 1705–1713. <https://doi.org/10.29040/jiei.v9i2.8990>
- Ulfha, S. M., Soemitra, A., & Sugianto. (2022). Analisis Efektivitas Peran BLK Komunitas dalam Upaya Meningkatkan Skill Tenaga Kerja Ditinjau dari Perspektif Ekonomi Islam. *Jurnal Ilmiah Ekonomi Islam*, 8(02), 1498-1506 Analisis. <https://doi.org/http://dx.doi.org/10.29040/jiei.v8i2.5738>
- UU 18. (2019). *UU No. 18 2019* (No. 2019; pp. 1–48). Pemerintah Republik Indonesia.
- UU 41. (2004). *UU No 41 Tahun 2004 Tentang Wakaf*. Pemerintah Republik Indonesia.
- Widjajanti, K. (2011). Model Pemberdayaan Masyarakat. *Jurnal Ekonomi Pembangunan*, 12(1), 15–27. <https://doi.org/https://doi.org/10.23917/jep.v12i1.202>
- Zayanie, J. M., Fitria, A., & Kamariah, R. (2019). Bank Wakaf Mikro and Creative Economics in Pesantren Buntet. *Shirkah: Journal of Economics and Business*, 4(2), 253–288. <https://doi.org/10.22515/shirkah.v4i2.269>