

# PRIORITISING JOB CREATION STRATEGIES THROUGH ENTREPRENEURSHIP IN INDONESIA'S MICRO WAQF BANKS

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**Abstract.** Micro waqf banks in Indonesia are crucial in financing and providing business support. However, guidance on fostering job creation through entrepreneurship among their customers remains limited. Amid the current global economic slowdown and rising threats of employment termination in Indonesia, this study aims to analyse the priority strategies that micro waqf banks can adopt to promote job creation through entrepreneurship. This research employs a qualitative case study approach. Data were collected through questionnaires and in-depth interviews with supervisors, managers, and customers of micro waqf banks in Banten Province, Indonesia, selected via purposive sampling from El Manahij, Lan Taburo, and An Nawawi banks. Data validity was ensured through source triangulation, and descriptive analysis was conducted using the Analytical Network Process (ANP) technique with the Super Decisions software. The findings indicate that job creation is a key priority for entrepreneurship development within micro waqf banks, encompassing business assistance, financing, and mentoring. The study highlights the importance of strengthening mentoring, financing, and entrepreneurship training to enhance and expand job creation efforts within the micro waqf bank ecosystem. This research reinforces the pivotal role of micro waqf banks in supporting small, micro, and medium enterprises (SMEs) through these strategies. Policy implications suggest that government support should enhance mentoring, financing, and entrepreneurship training policies for micro waqf banks to maximise job creation. The study's limitation lies in its focus on Banten Province, and future research is recommended to test the effectiveness of these strategies in other regions and with different mentoring models.

**Keywords:** *micro waqf bank, job creation, entrepreneurship, Indonesia, Analytical Network Process (ANP)*

## Introduction

Micro Waqf Banks (MWBs) in Indonesia represent an innovative form of Islamic microfinance institutions aimed at empowering local communities, particularly within the pesantren (Islamic boarding school) environment. Since their inception in 2017, MWBs have experienced rapid growth, operating 62 units across various regions, and they have disbursed financing of IDR 87.5 billion to over 55,000 customers (OJK, 2022). As Islamic microfinance institutions, MWBs provide unsecured, grant-based financing to small community members who are typically excluded from formal financial services (OJK, 2018). Their establishment within Islamic boarding schools seeks to empower surrounding communities, especially micro-entrepreneurs, through low-margin loans, business assistance, entrepreneurship training, and household economic management (BWM, 2019). Beyond financing, MWBs enhance financial literacy, strengthen business networks, and promote Islamic financial inclusion within pesantren environments and their neighbouring communities (OJK, 2024). The role of

MWBs extends beyond financing; they also offer business support and financial education, which have been shown to expand enterprises, empower women, prevent land exploitation, increase incomes, and generate employment opportunities within pesantren and adjacent areas (Fauzi et al., 2024a; 2024b; 2023a; 2023b; 2023c). Prior studies have underscored MWBs' significant contributions to improving economic welfare, reducing inequality, and alleviating poverty through the strengthening of Micro, Small, and Medium Enterprises (MSMEs) (Fauzi et al., 2023c; Rizki et al., 2022; Soemitra et al., 2022; Fitri, 2021). Moreover, MWBs serve as catalysts for innovation and sustainable Sharia-based business models in Indonesia.

Despite these achievements, a critical gap remains regarding MWBs' strategic role in job creation through customer entrepreneurship development. Most existing research has focused on financing and economic empowerment, but has not sufficiently analysed MWBs' priority strategies for fostering entrepreneurship-based job creation. Given that micro enterprises generate higher job creation rates than larger firms, and MSMEs form the backbone of Indonesia's national economy (Hasibuan and Erianto, 2024; Wahyudi et al., 2024; Maksum et al., 2020). This gap warrants urgent attention. This need is further accentuated by ongoing global economic uncertainties, including a projected global growth slowdown to 2.8% in 2025 and Indonesia's growth forecast below 5% (BPS, 2025a). Although unemployment in Indonesia decreased to 4.76% in February 2025, with 3.59 million new jobs created, external economic pressures threaten labour market stability (BPS, 2025b). The persistent challenge of unemployment, exacerbated by a growing labour force unable to be fully absorbed by the market, underscores the importance of innovative job creation strategies (Yanthiani, 2023). Pesantren are strategic centres for education, economic empowerment, and skills development for students and local communities. Through units such as MWBs, Islamic boarding schools can address unemployment by equipping stakeholders with entrepreneurial skills, access to finance, and sustainable business support, thereby contributing directly to job creation and poverty reduction at the grassroots level (Muhyiddin et al., 2022; Siswanto, 2022).

Furthermore, previous studies have not thoroughly examined how MWBs can systematically integrate business mentoring, financing, and training programmes to enhance their customers' entrepreneurial capacity. Literature indicates that financing with mentoring fosters innovation, strengthens MSME competitiveness, and supports sustainable business ecosystems (Jan et al., 2025; Surya et al., 2021). This research gap forms the foundation for investigating MWBs' priority strategies in entrepreneurship-based job creation. The significance of this study lies in addressing the literature gap concerning MWBs' strategic priorities in supporting entrepreneurship-driven job creation, particularly amid the current global economic slowdown. The findings are expected to contribute theoretically to developing more effective Islamic microfinance-based economic empowerment models tailored to contemporary Indonesian society. This research aims to inform policymakers, the Financial Services Authority (OJK), and MWB managers in designing targeted business assistance policies and programmes that strengthen MWBs' role as catalysts for job creation and local economic development. Additionally, the study aspires to inspire other microfinance institutions to adopt similar approaches to support MSMEs and employment generation.

Accordingly, this study seeks to analyse the priority strategies employed by Micro Waqf Banks to promote job creation through entrepreneurship in Indonesia. Employing a qualitative case study approach, it focuses on several MWBs in Banten Province,

engaging supervisors, managers, and customers as informants. The Analytical Network Process (ANP) technique is utilised to identify the most effective strategic priorities for encouraging entrepreneurship-based job creation. Ultimately, this research aims to provide a comprehensive understanding of MWBs' strategic role within Indonesia's economic empowerment and job creation ecosystem, offering practical policy recommendations to address the challenges posed by the current global and national economic slowdowns.

## Materials and Methods

This study employs a qualitative methodology using a case study design to thoroughly investigate the social phenomena surrounding job creation through entrepreneurship in micro waqf banks. This approach aligns with the interpretive paradigm, which views reality as a subjective social construct shaped by individual experiences and interactions within a specific social context (Creswell and Creswell, 2018). Given the complexity and contextual nature of the issue, this methodology is deemed most appropriate for understanding the social dynamics within the pesantren environment, which cannot be adequately captured through purely quantitative data (Yin, 2016). The study identifies three main criteria and corresponding sub-criteria influencing business mentoring, business financing, and business instructors. These are: (1) Business mentoring, comprising mentoring intensity, quality of materials, and access to networks and markets; (2) Business financing, including ease of access, appropriateness of financing amounts, and flexibility of payment schemes; (3) Business instructors, covering instructor competencies, training methods, and evaluation and follow-up of training programmes.

A review informed the selection of these criteria of relevant literature and expert consultations, as they are considered mutually significant in fostering entrepreneurship within micro waqf banks to enhance job creation. Data were collected using a triangulation approach to ensure richness and depth. The methods included comprehensive interviews, focus group discussions, and literature reviews. Primary data were obtained from nine purposively selected informants, comprising supervisors, managers, and customers of the micro waqf banks El-Manahij, Lan Taburo, and An-Nawawi, all of whom possess relevant expertise in the research domain (Bhardwaj, 2019; Sugiyono, 2017). Secondary data were gathered from policy documents, academic publications, government reports, and other relevant literature (Achyar et al., 2020). Data validity was ensured through source and temporal triangulation, which verified the consistency and accuracy of information across different methods and perspectives. Validation involved cross-checking interview results, observations, and focus group discussions, alongside member checking, where informants verified findings to minimise misinterpretations (Miles et al., 2014). The validity was further strengthened by the active engagement of the researchers as primary instruments, employing a reflective and comprehensive approach to understand the contextual nuances fully (Birt et al., 2016).

The collected data were analysed using the Analytical Network Process (ANP), a multi-criteria decision-making technique adept at addressing complex and interrelated problems (Saaty and Vargas, 2014). The ANP procedure comprises three key phases, as outlined by Ascarya (2015): (1) Model decomposition, which breaks down the problem into a network of criteria and sub-criteria based on literature review and expert

interviews; (2) Model quantification, involving paired comparisons through questionnaires to assess the interconnections among elements as evaluated by expert respondents; (3) Synthesis and analysis, conducted using Super Decisions software to calculate geometric means, rater agreement indices, and to construct supermatrix boundaries based on priority scales ranging from 1 to 9 (Saaty, 2014). This method produces a prioritised mapping of the most significant factors, providing a robust foundation for developing targeted and measurable strategies to enhance entrepreneurial development within Islamic boarding schools.

## **Results and Discussion**

Strategic decisions are made based on the priority weight calculated for each aspect in the analysis using the Analytic Network Process (ANP) with Geometric Mean. ANP is a multi-criteria decision-making method considering the interdependence between the elements involved, resulting in more comprehensive priority decisions.

### ***First priority: Strengthening business companions with entrepreneurship***

The study's findings show that strengthening business assistance has emerged as the primary strategic priority for job creation through entrepreneurship in micro waqf banks, with a priority weight of 0.40. Business mentoring includes several essential elements, including the intensity of mentoring, the quality and relevance of mentoring materials, network facilitation and market access for micro-entrepreneurs. These components are critical for equipping beneficiaries with the skills, knowledge, and connections necessary to grow and sustain their businesses, expanding employment opportunities within their communities. The priority of business assistance over other strategies, such as business financing and the role of business instructors, highlights the importance of sustainable and targeted support in fostering entrepreneurial capacity and ensuring the effectiveness of micro waqf banks as agents of economic empowerment and job creation. These findings underscore that effective mentoring and facilitation improve entrepreneurial skills and enable micro-entrepreneurs to access a broader market, innovate, and contribute more significantly to local economic development.

### ***Second priority: Facilitating business financing with entrepreneurship***

This study identified business financing as the second-highest strategic priority to encourage entrepreneurship and job creation in micro waqf banks, with a priority weight of 0.33. Business financing in this context emphasises three essential aspects: ease of access to financing, adequacy of financing amounts, and flexibility of payment schemes. These factors are critical because many micro-entrepreneurs in Indonesia face significant barriers to obtaining capital from conventional financial institutions, which is often due to stringent requirements and the need for collateral. Micro waqf banks, by offering interest-free loans with simple administrative procedures and flexible payment terms, allow micro-entrepreneurs to obtain the necessary capital to start or expand their businesses, purchase raw materials, and increase production capacity. The availability of accessible and appropriate financing supports the growth and sustainability of micro-enterprises. It creates new jobs, especially in the informal sector, as more businesses can expand and hire additional workers. These findings underscore the critical role of

tailored microfinance in empowering entrepreneurs and advancing inclusive economic development at the community level.

### ***Third priority: Improving business instructors with entrepreneurship***

The results of this study show that increasing the number and quality of business instructors is the third strategic priority to foster entrepreneurship and job creation in micro waqf banks, with a priority weight of 0.27. The effectiveness of a business instructor is determined by three main factors: the instructor's competence, the training method's suitability, and the evaluation and follow-up of the training results. Competent instructors with practical business experience and relevant certifications are essential to provide impactful training that enhances entrepreneurial skills among micro-entrepreneurs. Interactive and contextually relevant training methods, such as hands-on workshops and case-based learning, ensure that participants can directly apply new knowledge to their businesses. Further, systematic evaluation and post-training follow-up are essential to monitor progress, address challenges, and provide ongoing support, collectively contributing to sustainable business growth and job creation. These findings underscore that business instructors are not a top priority compared to business assistance and financing. However, their role remains essential in equipping entrepreneurs with the skills, knowledge, and confidence needed to innovate, adapt, and succeed in a competitive marketplace.

### ***Strengthening the integration of job creation through entrepreneurship***

The results of the study on strengthening the integration of job creation through entrepreneurship show that among the priorities of the strategy for optimising job creation, strengthening business assistance occupies the highest priority with a limit value of 0.0512, followed by business financing facilitation of 0.0479, and improvement of business structure of 0.0419. The findings show that, based on the results of normalisation and limitations, the most effective strategy for optimising job creation through entrepreneurship in the context of micro waqf banks is to prioritise and improve business assistance services, such as mentoring, networking, and market access. Followed by increasing access to flexible and adequate business financing, and finally by expanding the role and competence of business extension workers. This priority aligns with the broader literature, emphasising that entrepreneurship catalyses economic growth, job creation, and income empowerment, particularly in low-income environments where integrated support systems can break the cycle of poverty and unemployment. The use of ANP in this study demonstrates its robustness in structuring complex multi-criteria decision problems and identifying the interventions that impact policies and practices in entrepreneurship development in micro-waqf banks and job creation. Described in *Table 1* as follows:

***Table 1.*** *Alternative strategic decisions to optimise job creation through entrepreneurship with ANP.*

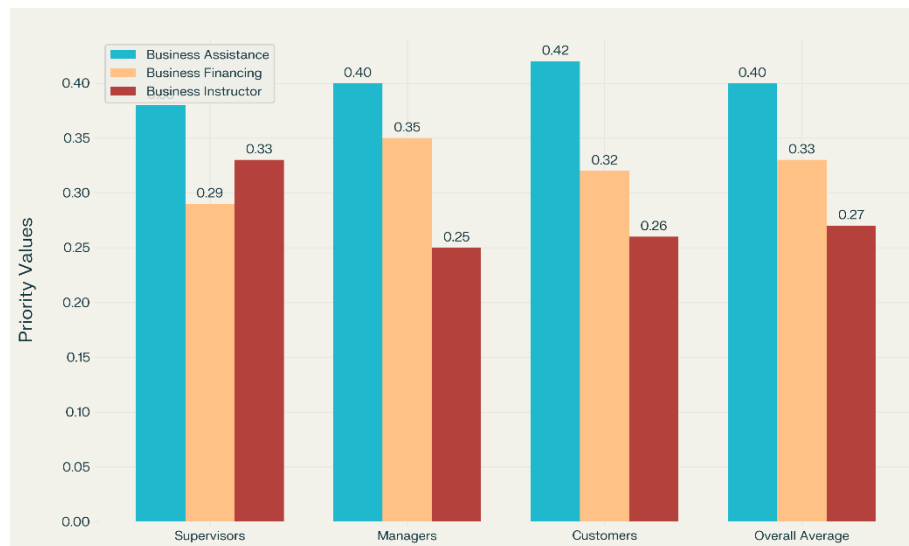
Strategic to Optimise Job Creation through Entrepreneurship	Normalisd by Cluster	Limiting	Ranking
Improving Business Instructors	0.2130	0.0419	3
Simplifying Business Financing	0.2107	0.0479	2
Strengthening Business Partners	0.2307	0.0512	1

Based on the results of the ANP analysis, it can be concluded that to optimise job creation through entrepreneurship in micro waqf banks, the primary focus must be given

to strengthening business companions and supporting micro waqf banks, both of which play a key role in the success of entrepreneurship. Although strengthening business financing and business instructors also have significant priority weight, strengthening business companions and micro waqf bank support is more urgent to create resilient entrepreneurs. Therefore, it is suggested that the policies and programs that emphasise mentoring, financing, and training on entrepreneurship in micro waqf banks will further open up the area of job creation, especially for micro, small, and medium enterprises. The results of this analysis show the priority weight of optimising entrepreneurship in Islamic boarding schools, which are listed in *Table 2* and *Figure 1* below:

**Table 2.** *Top priorities of each respondent group.*

Respondent Group	Priority 1 (Weight)	Priority 2 (Weight)	Priority 3 (Weight)
Supervisor (3 informants)	Business Companion (0.38)	Business Instructor (0.33)	Business Financing (0.29)
Manager (3 informants)	Business Companion (0.40)	Business Financing (0.35)	Business Instructor (0.25)
Customer (3 informants)	Business Companion r (0.42)	Business Financing (0.32)	Business Instructor (0.26)
Overall Average	Business Companion (0.40)	Business Financing (0.33)	Business Instructor (0.27)



**Figure 1.** *Comparison of job creation priorities for entrepreneurship.*

The analysis showed that business companions had the highest priority score in all respondent groups, with an average score of 0.40. The supervisor scored 0.38, the manager 0.40, and the customer 0.42, which shows that all groups agreed that the business assistant has the most significant influence in shaping entrepreneurship to create job opportunities in the micro waqf bank. However, there are different views in determining the second and third priority factors. The supervisory group placed business instructors as the second priority with a score of 0.33, while business financing was in third place with a score of 0.29. On the other hand, the management group and customers prioritised business financing as the second priority with scores of 0.35 and 0.32, while business instructors were in third place with values of 0.25 and 0.26, respectively. This difference reflects a diverse perspective on job creation through entrepreneurship, where supervisors focus more on systematic aspects and training policies. In contrast, managers and customers concentrate more on business financing and training.

Rater Agreement (Kendall's W) for all respondents is calculated using Kendall's coefficient of concordance formula, a non-parametric statistic to measure the degree of

agreement among several raters on the same number of objects. Kendall's W value ranges from 0 to 1, where a value close to 1 indicates a high level of consistency and agreement between raters, while a value close to 0 indicates a judgment that tends to be random or inconsistent (Shbikat and Bwaliez, 2025). The calculation is done by summing the ratings assigned by each rater to each object, calculating the square deviation from the average of the total rating, and entering it into Kendall's W formula (Kendall, 1938):

$$W = \frac{12 \sum [R_j]^2 - 3N^2(K+1)}{K^2(N^3 - N)} \quad \text{Eq. (1)}$$

Where; N=Number of items (3 top priorities); K=Number of raters/respondents (3 Supervisors + 3 Managers + 3 Customers = 9); R<sub>j</sub>=Number of rankings of each priority;  $\sum [R_j]^2$ =The sum of squares of the total ranking of each priority (Table 3).

**Table 3.** Ranking each priority for each respondent.

Respondent Group	Business Assistance	Business Financing	Business Instructor
Supervisor (3 informants)	1	3	2
Manager (3 informants)	1	2	3
Customers (3 informants)	1	2	3

The results of the calculation are as follows:

$$\begin{aligned} \sum [R_j]^2 &= (1^2 + 1^2 + 1^2) \times 6 + (2^2 + 2^2 + 2^2) \times 4 + (3^2 + 3^2 + 3^2) \times 1 = 93 \\ W &= \frac{12(93) - 3(11^2)(11+1)}{(11^3 - 11)} \\ W &= 681/1320 = 0.515 \end{aligned}$$

Analysis results Rater Agreement using Kendall's W, which yields a value of 0.515 (rounded to 0.52), indicate that the approval rate among respondents falls into the medium to high category. This score means considerable consistency in respondents' assessments or ratings, reflecting shared perspectives or similar assessments across the group. In the context of social science research, Kendall's W value above 0.5 is generally interpreted as indicating substantial agreement, which reinforces the reliability of the data collected and supports the validity of the conclusions drawn from the analysis (Cerqueti et al., 2024). Thus, the W value of 0.52 confirms that the consensus among respondents is strong enough to support further interpretation and policy recommendations based on the study's findings.

### **Strengthening business assistants in Micro Waqf Banks**

Strengthening business assistance at Micro Waqf Banks (MWB) has proven to be a top strategic priority in encouraging job creation through entrepreneurship. One key sub-criterion is the intensity of mentoring, where the frequency and depth of interaction between facilitators and micro business actors greatly affect the success of business development. The statement is by Nuis et al. (2023) shows that the higher the intensity of mentoring, the more significant the increase in competence and productivity of business actors. Regular mentoring, such as weekly meetings or halaqah, not only provides a space for consultation and evaluation but also builds a sense of responsibility and solidarity among the members of the business group (Nurhafiani et al., 2022). Thus, the intensity of mentoring is the primary foundation in forming an inclusive and

sustainable entrepreneurial ecosystem within MWB. In addition to the intensity, quality and relevance of mentoring materials determine the effectiveness of mentoring programs. The material must be tailored to the real needs of micro business actors, including financial management, marketing, product innovation, and business risk management. The same thing was revealed by Farida and Setiawan (2022). Structured and field-based training will help businesses overcome daily business challenges and increase their competitiveness in the market. In addition, the involvement of successful practitioners and business actors as resource persons can enrich the mentoring material, so it is theoretical, applicable, and contextual (Lin et al., 2021). Efforts to improve the quality of this mentoring material are significant so that business actors not only survive but also can grow and develop sustainably.

Network facilitation and market access are the next sub-criteria vital in strengthening business assistance at MWB. Micro business actors often face limitations in building business networks and accessing broader markets. Therefore, MWB must act as a liaison between business actors and stakeholders, such as industry players, the government, and the business community. To overcome it, Wijaya et al. (2025) propose facilitation through digital marketing training, participation in product exhibitions, and online platforms to expand market reach. According to Sharabati et al. (2024), Micro enterprises can increase product visibility, expand customer base, and significantly increase turnover with adequate network support and market access.

### ***Facilitating business financing at Micro Waqf Banks***

Ease of access to financing is one of the main sub-criteria in strengthening the role of Micro Waqf Banks (MWB) to encourage entrepreneurship and job creation. Micro waqf bank is designed to answer the challenges of financial access faced by micro business actors, especially those not reached by formal financial institutions. Applying for financing at MWB is straightforward, without collateral, and group-based, making it easier for low-income people to obtain business capital (Fauzi et al., 2024a). The location of the office close to the community, as well as the management that knows the prospective customer personally, further strengthens the effectiveness of this ease of access. With this model, MWB can reach segments of society that were previously vulnerable to loan shark practices and capital limitations, according to their opinion, Fauzi et al. (2023c) avoiding land leeches while expanding financial inclusion in the pesantren environment and surroundings. In addition to ease of access, the adequacy of financing is an essential factor in supporting the growth of micro businesses. Micro waqf bank's financing scheme generally offers a loan ceiling ranging from IDR 1 million to a maximum of IDR 3 million, with a profit-sharing margin equivalent to 3% per year and no interest (BWM, 2019). This amount is adjusted to the working capital needs of micro business actors, and can be increased along with business development and customer payment track record. The distribution of funds is carried out in stages and on a group basis, thus encouraging discipline, solidarity, and collective responsibility among members. Although the nominal financing is relatively small, this approach has proven effective in increasing the productivity, income, and welfare of the target communities, as well as reducing dependence on informal financing sources that are not friendly to micro-enterprises (Fauzi et al., 2024b; Fatira and Nasution, 2019).

The flexibility of the payment scheme is another advantage of the MWB financing model, which is very relevant for micro business actors. Instalment schemes are usually carried out every week for 10 to 52 weeks, adjusted to the group's agreement and the



customer's ability to pay. The advantages according to Tehuayo et al. (2023) that the emphasis on collective payments in groups also encourages mutual reminder and assistance between members, so that the risk of default can be reduced. This flexibility strengthens micro-enterprises' resilience to seasonal income fluctuations and other economic challenges. Efforts to strengthen ease of access, adequate financing, and flexibility of payment schemes must be continuously optimised so that MWB can play a more effective role as an agent of economic empowerment and job creation. For this Sari et al. (2023) believes that strengthening financial literacy, simplifying administrative processes, and innovating financing products based on local needs are strategic steps that can be taken.

### ***Improving business instructors in Micro Waqf Banks***

Increasing the number and quality of business instructors is the third strategic priority to foster entrepreneurship and job creation in Micro Waqf Banks. Instructor competence is a fundamental aspect that must be strengthened, considering that instructors are the primary facilitators in transferring entrepreneurial knowledge and skills. Jeske and Linehan (2020) underline that effective instructors must have an educational background and experience in entrepreneurship and have undergone specialised training such as Training of Trainers (TOT) or similar training recognised nationally and internationally. In addition, instructors must also master the training material in depth and have good communication skills to convey the material clearly and effectively to the trainees (Bolton-King, 2022). The suitability of training methods is also an essential factor in ensuring the effectiveness of the learning process. The training method must be adjusted to the needs and characteristics of the participants, such as micro business actors in the pesantren environment. Active methods such as simulations, case studies, group discussions, and games have increased participant participation and understanding. For this reason, according to Ahmed et al. (2021) Preparing a mature training session plan and using the right tools will help the instructor manage the classroom and maintain the learning dynamics. Adjustment of materials and methods based on the analysis of training needs (Training Needs Assessment). It is also essential that the training is genuinely relevant to the challenges faced by participants in the field (Munna and Kalam, 2021).

Training evaluation is a crucial stage to measure the program's effectiveness and ensure the achievement of learning objectives. Evaluation can be carried out in phases, starting from process evaluation, evaluation of results, and evaluation of the impact of training on the development of participants' businesses. Participants must present business progress reports, share challenges, and receive input from experienced reviewers (Rashid et al., 2019). A comprehensive evaluation identifies successes and areas for improvement so that training can continue to be refined according to the needs of participants. In addition to formal assessment, direct feedback from participants is also important to identify methods or materials that need to be updated (Garrido-Moreno et al., 2024). The follow-up of the training results is a strategic step to ensure the sustainability of participant capacity development. After the training, according to Hill et al. (2022) It is necessary to carry out continuous assistance, monitoring, and business clinics to help participants implement the knowledge and skills that have been acquired. Discussion of follow-up plans with participants, such as the formation of a business group or hands-on practice in the field, can increase motivation and opportunities for new business success (Mayombe, 2024). Through the synergy between

improving instructor competencies, appropriate training methods, thorough evaluation, and structured follow-up, Bank Waqf Mikro can strengthen its role as an agent of economic empowerment and entrepreneurship-based job creation.

### ***Integration of job creation through entrepreneurship in Micro Waqf Banks***

The integration of job creation through entrepreneurship at the Micro Waqf Bank (MWB), especially in the pesantren environment and its surroundings, needs synergy between business mentoring programs and entrepreneurship at MWB to directly contribute to increasing the capacity of micro businesses, both in terms of productivity, income, and business sustainability. Structured mentoring through weekly halaqoh, group training, and business consulting provides knowledge and skills and strengthens solidarity and collective responsibility among business actors. Thus, integrating mentoring and entrepreneurship at MWB is the primary foundation for creating an inclusive and sustainable business ecosystem. Integrating job creation through entrepreneurship is closely related to the ease of access to business financing at MWB. The financing scheme, which has no collateral, a low profit-sharing margin, and a simple administrative process, allows micro business actors who were previously unbankable to obtain working capital quickly and affordably. The research is in line with Holle et al. (2025) shows that the financing provided by MWB increases production capacity and business income and encourages business actors to be more daring in innovating and expanding the market. For this Vanni (2023) emphasising that increasing the productivity of micro waqf banks requires collaboration between financing and business assistance to be the key in improving the effectiveness of job creation programs, because qualified managerial and marketing skills must support adequate business capital

Furthermore, integrating job creation through entrepreneurship at MWB also demands an increase in the number and quality of business instructors. Competent and relevant business instructors are indispensable to ensure that the transfer of knowledge and skills runs effectively (Rustiman and Mahdi, 2021). Adaptive training methods based on participant needs and measurable evaluation and follow-up will strengthen training results and implementation in the field. The above statement is based on opinion Soemitra et al. (2022) With instructors who understand the characteristics of micro businesses and the dynamics of Islamic boarding schools, MWB can provide training that is not only theoretical but also applicable and contextual, so that business actors can overcome business challenges independently. The integration between business mentoring, financing, and improving the quality of business instructors at MWB forms a mutually reinforcing empowerment ecosystem. The synergy of these three aspects has been proven to increase productivity, income, and sustainability of micro businesses, as well as expand job opportunities in the pesantren community and its surroundings.

### **Conclusion**

Based on the Analytic Network Process (ANP) analysis, this study concludes that strengthening business assistance is the most crucial strategy to optimise job creation through entrepreneurship in micro waqf banks. This is followed by increasing access to business financing and improving the quality and quantity of business instructors. Theoretically, these findings reinforce the importance of integrated support systems,

which combine mentoring, financing, and training, in empowering micro-entrepreneurs and fostering sustainable employment, thereby contributing to the broader literature on microfinance and entrepreneurship development. In practical terms, these results urge policymakers and micro waqf bank managers to prioritise sustainable business assistance, flexible financing schemes, and targeted entrepreneurship training to maximise the impact of micro waqf banks on local economic growth and job creation. It is recommended that future programs and policies focus on strengthening these three pillars, with a particular emphasis on tailored mentoring models and easily accessible financing mechanisms for micro and small enterprises. For future research, comparative studies across different regions and the inclusion of additional stakeholder perspectives are suggested to validate and expand on these findings, as well as to explore the long-term effectiveness of integrated entrepreneurial support strategies in various socio-economic contexts.

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### Conflict of interest

The author has disclosed that they have no competing interests, including financial or personal relationships, in the composition of this article.

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