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THE EFFECTIVENESS OF VILLAGE MICROFINANCE FINANCING PROGRAM BY BAZNAS IN ENCOURAGING THE DEVELOPMENT OF MICRO-ENTREPRISES

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Abstract

This research aims to identify how the implementation of the village microfinance program by Baznas affects the development of micro-enterprises owned by the beneficiaries in BAZNAS Maros Regency. The research methodology employed in this study involves a qualitative approach with a descriptive nature. Data collection methods include observations, face-to-face interviews, and documentation. The research findings reveal that the execution of the Village Microfinance program by the National Zakat Agency in Maros Regency significantly contributes to micro-entrepreneurs in enhancing their businesses, especially those facing difficulties in accessing capital. The program also assists micro-entrepreneurs in mitigating the decreased income impacts caused by the COVID-19 pandemic. In addition to financial support, beneficiaries entering the micro-business sector also receive market access support from the BAZNAS Village Microfinance program, aiding them in promoting their commercial products more effectively.

Keywords: BAZNAS, Mikrofinance, Micro Enterprises, Zakat