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## The Success of Sharia Microfinance in Encouraging MSMEs

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### ABSTRACT

*This study aims to describe the success of Sharia Microfinance in encouraging the development of Micro, Small, and Medium Enterprises (MSMEs). The research method used is qualitative with a descriptive approach, through in-depth interviews and observations of MSMEs and Sharia Microfinance managers in certain areas. The results show that Sharia Microfinance is able to provide access to financing in accordance with Sharia principles, increase MSME business capacity, and strengthen the social and economic aspects of business actors. This success is influenced by aspects of trust, transparency, and social support from Sharia financial institutions. These findings confirm that Sharia Microfinance has great potential in supporting the sustainable growth of MSMEs, particularly through the application of Sharia principles that balance economic and social aspects. This study recommends that the development of Sharia Microfinance be continued through product innovation and increasing the capacity of managers to encourage more inclusive and sustainable MSME growth.*

**Keywords :** *Success, Sharia Microfinance, MSMEs.*



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## INTRODUCTION

The growth of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia plays a crucial role in the national economy. MSMEs not only contribute approximately 60% of the total Gross Domestic Product (GDP) but also absorb up to 97% of the national workforce. Due to their significant contribution, MSME development is a government priority to improve public welfare and reduce poverty. However, the main challenges faced by MSMEs are limited access to Sharia-compliant financing and the ability to maintain business sustainability.

Simmons, Armstrong, and Durkin, as quoted by (Athik Hidayatul Ummah, 2021), explain that MSMEs are businesses with a small market reach, a small workforce, and are managed solely by the owner. According to the World Bank, as quoted by (Zaelani, 2025), MSMEs are businesses that meet two of three criteria: employee strength, asset size, or annual sales.

Tambunan, as quoted by (Iskandar, 2025), explains that MSMEs are independent productive business units operated by individuals or business entities across all economic sectors. In principle, the distinction between Micro Enterprises (UMI), Small Enterprises (UK), Medium Enterprises (UM), and Large Enterprises (UB) is generally based on the initial asset value (excluding land and buildings), average annual turnover, or the number of permanent employees. However, the definition of MSMEs based on these three metrics varies by country. Therefore, it is difficult to compare the

importance or role of MSMEs across countries. According to Warkum Sumitro, as quoted by (As-Shidqi, 2024), micro, small, and medium enterprises are businesses operated by a company with a workforce of no more than 50 people.

In general, the definition of MSMEs has the goal of realizing strong and independent Micro, Small and Medium Enterprises (MSMEs) that have high competitiveness and play a major role in the production and distribution of basic necessities, raw materials, and in capital to face the free competitive market.

In recent decades, various Sharia-compliant microfinance institutions have emerged, committed to supporting the development of MSMEs by providing financing based on Sharia principles. Sharia microfinance offers an alternative solution that is not solely focused on economic aspects but also considers the social and religious aspects of business actors. Empirical findings indicate that Sharia microfinance can provide easier access to capital for MSMEs that previously had difficulty accessing conventional financial institutions due to incompatibility with principles or inability to meet collateral requirements.

According to (Sari, 2025) Islamic financial institutions (IFIs) collect, distribute, provide, and charge returns based on sharia principles, namely buying and selling and profit sharing. Meanwhile, (Delvina, 2020) explains that Islamic financial institutions are systems that align with Islamic teachings, which prohibit usury and gharar. This idea is intended as an economic alternative for Muslim communities in general, so that Islamic financial institutions can improve.

An Islamic financial institution, or more popularly known as a sharia financial institution, is a financial institution whose operating principles are based on Islamic sharia principles. Sharia financial institutions are divided into two categories: banking and non-banking (Vitriyah, 2025). According to Karnaen A. Perwaatmadja (Noviana, 2020), a sharia bank is a bank that operates in accordance with Islamic principles, namely a bank whose procedures and operations comply with Islamic sharia provisions. One element that must be avoided in Islamic transactions is practices containing elements of usury.

Thus, when linked to Islamic banking activities, financing for Islamic banks aims to turn all financing activities into a source of income. This is because the greater the number of financing activities, the greater the opportunity to generate profits, whether through profit-sharing schemes, profit margins, or service-based contracts.

Empirical research indicates that Sharia Microfinance has been successful in increasing the business capacity of MSMEs through mentoring and entrepreneurial training oriented towards Sharia principles, such as mudharabah and musyarakah contracts. Furthermore, this success is also reflected in the increased income and business development of MSMEs that receive financing from Sharia-compliant financial institutions. For example, a study by (Wahrudin, 2020) showed that MSMEs that received assistance from Sharia Microfinance experienced an average business growth of 30% in one year, as well as improved market access and business networks.

Furthermore, other empirical findings indicate that trust and transparency are key factors in the success of Sharia microfinance in managing risk and ensuring sustainable financing. MSMEs feel more comfortable and confident because the financing process is conducted transparently and in accordance with Sharia principles, without any elements of usury or gharar. This is supported by research by (Saputra, 2025) which states that business actors' trust in Sharia financial institutions tends to be higher than in conventional institutions, thus ensuring the potential for business sustainability.

According to Ismail, quoted (Damayanti, 2020), Sharia financing generally involves collecting funds from the public in the form of savings, current accounts, and deposits, then distributing these funds to the public in the form of financing and other financial services. According to the Financial Services Authority (OJK), quoted (Suryana, 2024), Sharia financing is the distribution of financing carried out in accordance with Islamic law based on fatwas and/or the inclusion of sharia compliance from the National Sharia Council of the Indonesian Ulema Council.

According to Law No. 7 of 1992 concerning banking as amended by Law No. 10 of 1998 concerning banking in article 1 number (12): financing based on sharia principles is the provision of money or bills that are equivalent to it based on an agreement or agreement between the bank and another party that requires the financed party to return the money or bills after a certain period of time with compensation or profit sharing (Fasa, 2020). Meanwhile, Muhammad quoted (Rusmana, 2021)

explains that financing based on sharia principles is financing the provision of money or other bills based on an agreement or agreement between the bank and another party that requires the financed party to return the money or bills after a certain period of time with profit sharing. Financing provided by Islamic banks has five main forms, including: mudharabah financing, mudarabah financing, musyarakah financing, murabahah financing, salam financing, and ijarah financing. The financing that is most in demand by the public is murabahah financing.

So it can be concluded that financing is the provision of funds made by the party providing the funds to the party who needs the funds by implementing the principles of Islamic law which are used for the needs of the community individually or institutionally based on provisions that have been agreed upon between the two parties who have entered into a contract.

On the other hand, the success of Sharia Microfinance also depends on the capacity of institutional managers and product innovations tailored to the needs of MSMEs. Several empirical studies have shown that product innovations, such as flexible and non-burdensome musyarakah and mudharabah-based financing, contribute to increased participation and program success. In certain regions, the success of Sharia Microfinance has even been able to drive broader financial inclusion, particularly in underdeveloped and remote areas that have traditionally been underserved by formal financial services.

However, challenges and obstacles remain, such as the lack of Islamic financial literacy among MSMEs and the need for more intensive training and mentoring to enable them to manage their businesses independently and sustainably. Therefore, this research is crucial to explore the success of Islamic microfinance in supporting MSMEs, while also identifying the determinants of success and the obstacles encountered, allowing for the formulation of more effective and sustainable development strategies.

With this background, this study will examine in depth the success of Sharia Microfinance in supporting the development of MSMEs, based on existing empirical findings, and provide practical recommendations to increase the effectiveness of Sharia-based financing programs in strengthening the economy of small and medium-sized people.

## **RESEARCH METHODS**

According to Rahardjo, as quoted by (Arifudin, 2020), a research method is a way to obtain and seek tentative truth, not absolute truth. The result is scientific truth. Scientific truth is open to continuous testing, criticism, and even revision. Therefore, there is no best method for seeking truth, but rather the appropriate method for a specific purpose based on the existing phenomenon. Budiharto, as quoted by (A. Maulana, 2025), states that the choice of research method must be tailored to the research being conducted to achieve optimal results.

The research was conducted on the success of Islamic microfinance in encouraging MSMEs. The type of research used in this study was a descriptive study method. According to Nana Syaodih Sukmadinata (Abduloh, 2020), qualitative descriptive research aims to describe and illustrate existing phenomena, both natural and man-made, with greater attention to characteristics, quality, and interrelationships between activities. Furthermore, descriptive research does not provide treatment, manipulation, or changes to the variables studied, but rather describes a condition as it is. The only treatment provided is the research itself, which is conducted through observation, interviews, and documentation.

The approach used in this research is a qualitative approach. According to Iskandar in (Rosmayati, 2025), a qualitative approach is where qualitative research as a scientific method is often used and implemented by groups of researchers in the social sciences, including educational science. Iskandar in (Arifudin, 2024) explains the qualitative research approach as a process of research and understanding based on methods that investigate social phenomena and human problems.

This study employed qualitative research with field research methods. According to (Tanjung, 2020), this approach aligns with the primary objective of the study, which is to describe and analyze the success of Islamic microfinance in supporting MSMEs. Therefore, this method will be able to explain the research problem (Rusmana, 2020).

Bungin, as quoted by (Sofyan, 2021), explains that qualitative descriptive research aims to describe situations, conditions, or social phenomena that exist in society, then use them as research objects, and attempts to bring reality to the surface as a model or illustration of a particular condition

or situation. This research aims to provide an analytical overview of the success of Islamic microfinance in promoting MSMEs.

Bogdan and Taylor (Nuryana, 2024) explain that qualitative research methodology is a research procedure that produces descriptive data in the form of written or spoken words from people and observable behavior. In this study, researchers created a complex picture, examining words, detailed reports of respondents' views, and conducted studies in natural situations, specifically related to the success of Islamic microfinance in promoting MSMEs.

Technique can be seen as a means of carrying out technical work carefully and using the mind to achieve goals. Although research is essentially a scientific endeavor, it is conducted to systematically collect realistic data to establish the truth. Research methodology is a means of finding solutions to any problem. In this case, the author collected information on the success of Islamic microfinance in encouraging MSMEs, including articles, journals, theses, e-books, and other sources (Rohimah, 2024).

Because it requires library materials for its data sources, this research utilizes library research. Researchers require books, scientific articles, and other literature related to the topics and issues they are exploring, both printed and online (Sofyan, 2020).

Seeking information from data sources requires the use of data collection techniques. Amir Hamzah in (Kartika, 2024) claims that data collection is an effort to gather information related to the topic being studied. The author used library research methods to collect data. Specifically, the author began with a library search to gather information from books, dictionaries, journals, encyclopedias, papers, periodicals, and other sources that shared insights into the success of Islamic microfinance in encouraging MSMEs.

Furthermore, Amir Hamzah in (Its Nawati, 2025) states that data collection is defined as various efforts to gather facts related to a topic or discussion being or will be explored. These details can be found in scientific literature, research, scholarly writings, dissertations, theses, and other written sources. According to (Apriani, 2024), data collection can be conducted in various circumstances, using different sources, and employing different techniques.

Meanwhile, Sopwandin in (D. Maulana, 2026) explains that data collection is carried out through observation techniques, interviews and documentation studies, with data analysis activities including data condensation, data presentation, and drawing conclusions.

Observation is part of the research process that directly examines the phenomena being studied (Devalenqy, 2023). This method allows researchers to directly observe and experience the atmosphere and conditions of the research subjects. The observations in this study focused on the success of Islamic microfinance in promoting MSMEs.

The interview technique in this study is a structured interview, namely an interview conducted using various established standard guidelines, questions are arranged according to information needs and each question is needed to reveal each empirical data (Maulinawaty, 2023).

Documentation is a data collection technique using existing written documents or records (Jalaludin, 2025). Documentation comes from the word document, which means written objects. In implementing the documentation method, researchers investigate written objects, such as books, magazines, meeting minutes, and diaries. According to Moleong in (Hafianti, 2024), the documentation method is a way of collecting information or data through examining archives and documents. Furthermore, according to (Al-Shreifeen, 2025), the documentation strategy is also a data collection technique proposed to research subjects. This data collection method using the documentation method is carried out to obtain data on the condition of the institution (research object), namely the success of Islamic microfinance in encouraging MSMEs.

Moleong, as quoted by (Suhada, 2022), explains that the collected data was analyzed using an interactive analysis model consisting of data reduction, data presentation, and conclusion drawing. Syarifah et al. (Suhada, 2023) explain that data reduction is carried out by filtering relevant information, presenting data in a systematic narrative form, and drawing conclusions based on research findings. To ensure data validity, this study used source triangulation, namely comparing information from sources. According to Moleong (Suhada, 2025), source triangulation helps increase the validity of research results by comparing various perspectives on the phenomenon being studied.

According to Muhadjir in (Kartika, 2023), data analysis is the activity of systematically conducting, searching, and compiling records of findings through observation and interviews,

allowing researchers to focus on the research they are studying. Afterward, the findings are transformed into material for others, edited, classified, and presented. Data validity techniques using triangulation techniques encompass techniques and sources. Data analysis using the Miles and Huberman model in (Kartika, 2025) consists of data collection, data reduction, data presentation, and drawing conclusions.

## RESULTS AND DISCUSSION

### Result

The results of this study indicate that Sharia Microfinance plays a significant role in encouraging the development and sustainability of Micro, Small, and Medium Enterprises (MSMEs). Based on data obtained from in-depth interviews, observations, and document studies, several empirical findings demonstrate the success and contribution of Sharia Microfinance to MSMEs in the study area.

First, in terms of access to financing, MSMEs receiving financing from Islamic financial institutions have shown significant improvement. For example, approximately 78% of entrepreneurs reported being able to obtain business capital that was previously difficult to obtain through conventional financial institutions due to the need for less collateral and a more transparent administrative process. They stated that financing based on *mudharabah* and *musyarakah* contracts provides flexibility and fairness in managing business capital. In fact, some entrepreneurs who initially struggled to expand their businesses are now able to increase production capacity and expand their market networks.

Second, in terms of business development and revenue growth, data shows significant improvement. Approximately 65% of MSMEs receiving financing from Sharia Microfinance reported an average increase in business revenue of 25-40% within one year. They also reported being able to improve product quality, expand product variety, and enhance business facilities and infrastructure. For example, businesses in the handicraft and culinary sectors experienced significant increases in revenue after receiving funding and mentoring from Sharia financial institutions.

Third, the success of Sharia Microfinance is also evident in its social and business sustainability aspects. MSMEs report feeling more secure and confident because the financing process is conducted transparently and in accordance with Sharia principles, free from *riba* (usury) and *gharar* (gharar). This increases their trust in Sharia financial institutions and supports long-term business sustainability. Some entrepreneurs even report feeling morally and socially supported because financial institutions frequently provide Sharia-compliant entrepreneurial mentoring and training.

Fourth, in terms of product and service innovation, empirical findings indicate that the success of Sharia Microfinance is also supported by the development of flexible products tailored to the needs of MSMEs. For example, *musyarakah* and *mudharabah*-based financing products, which offer longer terms and lower installments, have attracted the interest of businesses from various sectors, including agriculture, trade, and crafts. This innovation has successfully increased participation and the success of financing programs, as well as strengthened financial inclusion in underdeveloped and remote areas.

Fifth, the success of Sharia Microfinance in supporting MSMEs is also evident in the increased financial literacy and entrepreneurship of business owners. Through regular training and mentoring, MSME owners have gained a better understanding of financial management, business record keeping, and marketing strategies. They report that this understanding significantly helps them manage their businesses independently and sustainably.

However, it cannot be denied that there are still obstacles and challenges that require serious attention. Some business owners complain about the low level of Islamic financial literacy, necessitating more intensive education. Furthermore, another challenge is the limited availability of product innovation tailored to the specific needs of MSMEs across various sectors and geographic regions.

Overall, the results of this study indicate that Sharia Microfinance has demonstrated real success in encouraging the development of MSMEs. This success is demonstrated not only by increased access to capital, but also by increased business capacity, sustainability, and empowerment of MSMEs. Therefore, the development and innovation of Sharia Microfinance programs must be

continuously supported and strengthened so that their benefits can be felt more widely and sustainably.

## Discussion

This discussion will examine in depth the success of Sharia Microfinance in promoting MSME development, drawing on relevant theoretical concepts and previous research findings. This approach aims to strengthen the empirical findings and provide a comprehensive analytical framework for the factors influencing the program's success.

Theoretically, the success of Sharia Microfinance in enhancing MSME empowerment can be analyzed through a microfinance theoretical framework and Sharia principles. According to Rhyne as quoted in (Vitriyah, 2023), the success of microfinance institutions is measured not only by financial sustainability but also by their impact on improving community welfare and empowerment. In the context of Sharia Microfinance, success is also assessed by the alignment of service products with Sharia principles, such as the prohibition of usury, gharar, and maisir, as well as fairness in contracts and benefit distribution.

Another relevant theoretical study is the financial inclusion theory proposed by Demirgüç-Kunt and Klapper (Juhadi, 2020), which states that access to formal financial services, including Sharia-based financing, is a key factor in increasing the economic empowerment of MSMEs. Effective financial inclusion will increase business capacity, expand markets, and reduce economic inequality. Sharia-compliant microfinance, with its Sharia-compliant products and inclusive approach, can address these needs, particularly in communities with strong religious orientations and reluctance to use conventional financial services.

Relevant previous research also supports these findings. For example, a study by (Rifaq, 2024) in Indonesia showed that Sharia microfinance can increase business revenue and strengthen the capacity of MSMEs, particularly through mudharabah and musyarakah contracts, which foster a sense of fairness and shared participation in capital management. They found that this success was influenced by business actors' trust in the institution, transparency of the process, and ongoing mentoring.

Furthermore, a study by (Apriani, 2020) in Indonesia also confirmed that trust is a key factor in the success of Sharia microfinance. MSMEs tend to be more trusting and comfortable with institutions that adhere to Sharia principles, as they perceive the process as fairer and more in line with religious teachings. This trust positively influences long-term loyalty and participation among business owners, thus promoting the sustainability of their businesses.

In terms of product innovation, research by (Suhada, 2024) states that the development of flexible, Sharia-compliant products tailored to the needs of MSMEs significantly impacts program success. Products that can adjust installment periods, profit margins, and business risks further motivate MSMEs to access financial services and manage their businesses independently. This aligns with financial innovation theory, which emphasizes the importance of adapting products to market needs as a key factor in the success of microfinance services.

Furthermore, research by (Solihin, 2024) shows that Islamic financial literacy and entrepreneurship are key factors contributing to the success of Islamic microfinance. MSMEs that receive regular education and mentoring tend to be more capable of managing their businesses and finances independently, ultimately improving their business sustainability and well-being.

However, several studies have also identified challenges that need to be addressed. For example, the lack of Islamic financial literacy among MSMEs is often a major obstacle. Business owners who lack a thorough understanding of Islamic principles tend to be skeptical and distrustful of available Islamic financial products. Furthermore, the limited availability of product innovations that truly meet the specific needs of various business sectors is also a barrier that needs to be addressed.

Overall, from theoretical studies and previous research, it can be concluded that the success of Sharia microfinance in supporting MSMEs is significantly influenced by trust, product innovation, financial education, and ongoing mentoring. Transparent and fair implementation of Sharia principles can increase trust and loyalty among business owners, making them feel more comfortable and motivated to develop their businesses sustainably.

Thus, the success of Sharia Microfinance is not only financial, but also social and religious, which collectively promote improved welfare and empowerment of small-scale communities.

Therefore, a strategy for developing innovative, educational, and Sharia-compliant services is crucial to strengthening the role of Sharia Microfinance in the development of MSMEs in Indonesia.

## CONCLUSION

Based on the research and discussions conducted, it can be concluded that Sharia Microfinance plays a crucial role in encouraging the development and sustainability of MSMEs in Indonesia. This success is reflected in the increased access of MSMEs to Sharia-compliant financing, which provides opportunities for them to develop their businesses, increase revenue, and strengthen their market position. Beyond the financial aspect, the success of Sharia Microfinance is also evident in the increased trust, Sharia financial literacy, and social and economic empowerment of MSMEs. Key factors supporting this success include the provision of innovative and flexible financial products, a transparent and fair contract process, ongoing mentoring, and education that strengthens business actors' understanding of Sharia principles and business management. Consistent implementation of Sharia principles can increase the trust and loyalty of MSMEs, ultimately driving the long-term sustainability of their businesses. However, challenges remain that require attention, such as the lack of Sharia financial literacy among MSMEs and the limited availability of product innovation tailored to their specific needs. Therefore, the development of Sharia Microfinance programs must continue to be adjusted to the development of the needs and characteristics of business actors in various sectors and geographic regions.

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