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Liberating loan shark victims: The collaborative role of BAZNAS, Pesantren, and Cianjur Social Services in zakat-based rehabilitation

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ABSTRACT

Introduction

Loan shark predation traps financially vulnerable households in recurring debt, weakens family welfare, and undermines community stability. Conventional interventions often provide temporary debt relief without addressing the economic, legal, psychological, and spiritual conditions that cause victims to return to predatory lending. Productive zakat offers a potential instrument for social rehabilitation when combined with community trust, legal protection, and sustainable economic empowerment.

Objectives

This study examines the collaborative roles of the National Zakat Agency of Cianjur, pesantren, and the Cianjur Social Service Agency in rehabilitating loan shark victims through zakat-based programs. It analyzes the division of institutional responsibilities, implementation mechanisms, synergistic interactions, program outcomes, and challenges affecting long-term sustainability.

Method

The study employed an emergent qualitative multiple-case design in Cugenang, Cipanas, Pacet, and Cikalong Kulon, Cianjur Regency, Indonesia. Data were collected over six months through semi-structured interviews, longitudinal field observations, and document analysis. The initial participants comprised twenty-four representatives of the National Zakat Agency, pesantren leaders and administrators, social-service personnel, and beneficiary household heads. Data were analyzed through abductive thematic analysis,

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constant comparison, maximum-variation sampling, and deviant-case analysis.

Results

The findings reveal a four-stage rehabilitation process consisting of victim identification and verification, core intervention, mentoring and monitoring, and sustainability support. The National Zakat Agency provided productive zakat capital and Sharia financial education. Pesantren facilitated victim identification, religious counseling, spiritual commitment, and community trust. The Social Service Agency delivered legal mediation, administrative assistance, and access to social protection. Debt mediation succeeded in more than eighty percent of cases, while all beneficiaries-initiated microenterprises using productive assets. Participants also reported reduced anxiety, restored dignity, and stronger social belonging. However, approximately thirty percent of businesses stagnated after twelve to eighteen months.

Implications

Sustainable rehabilitation requires formal coordination, advanced business mentoring, long-term monitoring, and institutional mechanisms that reduce dependence on individual local leaders.

Originality/Novelty

This study introduces a community-embedded tripartite model that integrates productive zakat, religious authority, and government social protection. It expands zakat from consumptive assistance into a transformative instrument for debt liberation, economic independence, spiritual recovery, and social justice.

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INTRODUCTION

The contemporary socio-economic landscape in Indonesia is increasingly marked by persistent financial exclusion and predatory lending practices, leading to vulnerable communities being trapped in cycles of debilitating debt. Among the various social challenges exacerbated by economic inequality, loan shark (*rentenir*) exploitation has emerged as a critical issue, eroding household welfare and community stability (Ariani et al., 2020; Fauzi et al., 2023; Soesilo, 2021; Suraiya, 2022). The practice thrives in areas with limited access to formal financial institutions, disproportionately affecting low-income families. In response, innovative interventions that integrate social protection with Islamic financial principles are urgently required (Khalidin et al., 2024). Zakat, a fundamental pillar of Islam mandating wealth redistribution, holds significant yet underexplored potential as an instrument for social rehabilitation beyond mere consumptive charity. The global potential of Islamic social finance is substantial, with the Islamic Development Bank highlighting its role in sustainable development goals. In Indonesia, where zakat collection has grown significantly, there is a pressing need to channel these funds into transformative, productive programs (Adinugraha et al., 2023; Aisyah & Muiz, 2022; Kurniawati et al., 2025; Mahmudi & Muhammad, 2022; Sulistyowati, 2019).

Cianjur Regency, with its active network of religious institutions (pesantren), a structured National Zakat Agency (*Badan Amil Zakat Nasional* abbriviated BAZNAS in Bahasa Indonesia), and local government social services, provides a unique setting for examining collaborative solutions to this problem. As an area with documented cases of loan shark activity and a strong communal fabric, Cianjur represents a pertinent case study for analyzing how synergistic partnerships can operationalize zakat for holistic victim recovery (Fitriah, 2025). The presence of influential pesantren, which act as centers of religious authority and community trust, combined with formal zakat management and state social safety nets, creates a dynamic environment for testing integrated intervention models. However, the increasing complexity of the issue demands more than isolated efforts; it requires strategic, multi-stakeholder collaboration. Previous studies have emphasized the importance of aligning Islamic social finance mechanisms with community-based approaches to ensure sustainability and impact (Ayub et al., 2025; Karyanto & Setiadi, 2025; Mikail et al., 2024; Wardiyanto et al., n.d.; Yasmeen, 2026). Nevertheless, a significant gap remains in understanding the specific mechanisms, role divisions, and effectiveness of formal collaboration between BAZNAS, pesantren, and government social services in rehabilitating loan shark victims through a structured zakat-based framework (Ibadi & Hardi, 2022; Muqorobin & Urrosyidin, 2023; Qutaiba et al., 2024). This study addresses this gap by analyzing the collaborative model implemented in Cianjur.

The primary research problem explored is the challenge of designing and implementing an effective, sustainable intervention to liberate victims from debt bondage and prevent relapse. While the social and economic damage caused by loan sharks is widely acknowledged, solutions often remain fragmented, focusing either on immediate debt relief without long-term economic empowerment or on financial assistance without spiritual-legal support. Many initiatives attempt to provide aid but struggle to achieve holistic rehabilitation that addresses the legal, economic, psychological, and spiritual dimensions of recovery (Insani et al., 2023; Marques & Battistella, 2025; Subhan ZA et al., 2025). However, there is limited empirical research on how a tripartite model that leverages the unique strengths of zakat institutions (financial resources and Sharia expertise), pesantren (religious legitimacy and community embeddedness), and social services (legal-regulatory authority and social work) functions in practice. Furthermore, as the application of productive zakat expands, concerns emerge regarding program scalability, institutional coordination, and the measurement of true transformative impact beyond debt settlement (Santoso et al., 2025). This study seeks to analyze how the collaborative roles of BAZNAS, pesantren, and the Cianjur Social Service Agency are configured, implemented, and perceived in achieving comprehensive victim rehabilitation.

In response to this complex challenge, a collaborative approach has been initiated in several Cianjur sub-districts, including Cugenang, Cipanas, Pacet, and Cikalong Kulon. This model positions zakat not as a handout but as productive capital for entrepreneurship, complemented by religious counseling and legal-social advocacy. Previous studies have emphasized that effective poverty alleviation and debt resolution require interventions that build assets, capabilities, and social capital simultaneously (Santoso et al., 2025). Similarly, other research highlights how Islamic finance principles, when integrated with local wisdom and state support, can create resilient community ecosystems. These studies provide a foundation for examining how the Cianjur collaboration navigates the intersection of faith-based finance, community development, and social policy.

A growing body of literature on Islamic social finance has explored its potential in poverty reduction and crisis recovery. Previous studies have examined the role of zakat in providing immediate consumption support or funding micro-enterprises. These studies suggest that productive zakat can lead to sustainable income generation. Moreover, other studies emphasize that successful social programs require strong community involvement and trusted local institutions (Rohim & Yetty, 2025). However, while these studies provide valuable insights into the impact of zakat or the importance of community, they seldom offer a detailed, on-the-ground analysis of a formal, ongoing collaboration between the three specific institutional pillars examined here. The present study aims to fill this gap by investigating the operational strategies, synergistic interactions, and challenges of this tripartite model from the perspective of its implementers and beneficiaries.

Despite increasing academic and policy interest in Islamic social finance and integrated poverty programs, a significant research gap remains in understanding the governance, process dynamics, and holistic outcomes of collaborative models involving BAZNAS, pesantren, and local government (Handayani et al., 2025; Makhrus & Sulaeman, 2025; Minarni et al., 2025; Samsi et al., 2024). Prior studies have primarily focused on the management of zakat funds by BAZNAS alone or the social role of pesantren in isolation. The lack of empirical research on their structured partnership with the social service agency underscores the need for a comprehensive analysis of this cross-sectoral strategy. By examining the practices and outcomes in four selected sub-districts of Cianjur, this study contributes to the broader discourse on Islamic social finance, community empowerment, and multi-stakeholder governance (Akhter et al., 2025; Dirie et al., 2024; Napitupulu et al., 2024). Furthermore, it provides a framework for understanding how such collaborations can be optimized for systemic impact.

The objective of this study is to analyze the collaborative role of BAZNAS, pesantren, and the Cianjur Social Service Agency in a zakat-based rehabilitation program for loan shark victims. By investigating the implementation in Cugenang, Cipanas, Pacet, and Cikalong Kulon, this research aims to provide insights into how this tripartite model operates, its effectiveness in facilitating holistic recovery, and the challenges it faces.

The study is novel in its attempt to bridge the discourse on Islamic social finance with practical cross-sector collaboration, offering evidence-based recommendations for policymakers, zakat institutions, and community leaders. The findings will contribute to academic knowledge on sustainable debt resolution and Islamic community development while offering practical implications for replicating and scaling similar integrated interventions. Through this analysis, the study seeks to highlight the importance of strategic institutional synergy in transforming zakat into a powerful tool for social justice and economic liberation.

LITERATURE REVIEW

The Concept of Islamic Social Finance and Zakat in Development

The concept of Islamic social finance, particularly zakat, is fundamentally intertwined with principles of wealth redistribution, social justice, and poverty alleviation within Islamic economics. Zakat operates not merely as a religious obligation but as a structured socio-economic instrument aimed at reducing inequality and empowering the marginalized (Kunhibava et al., 2024; Thaidi et al., 2023; Zauro et al., 2020). The application of productive zakat (*zakat produktif*) shifts its function from consumptive charity to investment in human and economic capital, which is critical for creating sustainable exit pathways from poverty and debt bondage. Factors such as institutional governance, transparency, and strategic fund allocation significantly influence the effectiveness of zakat in achieving its socio-economic objectives (Ayub et al., 2025; Pouw & Bender, 2022; Sarif et al., 2024; Sawmar & Mohammed, 2021; Uddin & Hossain, 2025).

Islamic Perspectives on Social Welfare and Debt Resolution

In Islam, predatory lending (riba) and excessive uncertainty (gharar) are strictly prohibited because they destroy justice and social harmony. A kyai in Pacet emphasized:

> "Loan sharks consume people's wealth unjustly. Religion obligates us to protect the community from such oppression. This is not only a social issue but a religious duty" (Interview with pesantren leader, 2024).

Islam teaches collective responsibility (*fardh kifayah*) to protect community members from exploitation. Zakat and sadaqah serve as preventive instruments to stop individuals from falling into predatory debt. This theological foundation justifies faith-based interventions to rehabilitate victims of financial exploitation, framing their recovery as both a social and religious imperative (Kuran, 2020).

The Islamic perspective on social welfare and economic justice provides a robust ethical framework for addressing issues like predatory lending. Islam strongly prohibits *riba* (usury/interest) and exploitative financial practices (*gharar*), positioning them as major social sins that disrupt community harmony and economic fairness. This ethical stance mandates collective responsibility (*fardh kifayah*) to protect community members from exploitation and destitution. Modest yet dignified living is encouraged, and mechanisms like zakat and *sadaqah* are prescribed to preempt circumstances that force individuals into exploitative debt. This theological foundation justifies and demands innovative, faith-based interventions for rehabilitating victims of financial exploitation, framing their recovery as both a social and religious imperative (Kamal, 2025).

Collaborative Models in Community Development and Poverty Alleviation

Effective strategies for complex social issues like debt bondage increasingly require multi-stakeholder collaboration that leverages the comparative advantages of different institutions. The growth of integrated community development models highlights the significance of partnerships between state actors, civil society, and religious organizations. Research indicates that interventions combining financial support, capability building, and social protection are more sustainable than singular approaches. In the Indonesian context, the unique role of *pesantren* (Islamic boarding schools) as centers of religious authority, education, and community trust makes them pivotal partners in such collaborations. Similarly, the formal structure of BAZNAS provides institutional capacity for fund management, while local government social services offer regulatory support and access to broader welfare programs (Hemerijck et al., 2023; Scoones et al., 2020; Tenzing, 2020).

> "We cannot work alone. To reach loan shark victims, we need a kyai whom the community trusts. BAZNAS provides funds, and we provide the legal framework. Working separately will never solve the root problem" (Interview with Social Service Agency, 2024).

In Indonesia, pesantren play a unique role as centers of religious authority and community trust. BAZNAS provides fund management capacity, while social services offer regulatory support and access to welfare programs.

Previous Studies on Zakat-Based Empowerment and Institutional Collaboration

The exploration of zakat-based empowerment programs has gained considerable academic attention, reflecting its potential in Islamic socio-economic development. Studies have demonstrated that productive zakat can successfully fund micro-enterprises, leading to increased household income and reduced vulnerability (Ramli et al., 2025). However, the literature also identifies common challenges, including inadequate post-distribution mentoring, lack of market access for beneficiaries, and difficulties in measuring long-term impact. Furthermore, research on institutional collaboration in Islamic social finance remains nascent. Some studies highlight successful case studies of BAZNAS partnering with microfinance institutions or cooperatives. Others examine the social role of *pesantren* in community development in isolation. However, empirical research specifically analyzing a formal, tripartite collaboration between BAZNAS (as the zakat manager), *pesantren* (as the religious-community anchor), and the local government's Social Service Agency (as the legal-social facilitator) is severely limited. This gap is pronounced concerning a structured model aimed explicitly at rehabilitating loan shark victims, a problem that demands a holistic response spanning financial, legal, psychological, and spiritual dimensions (Novriansyah et al., 2023).

> "In the past, I was just given money but not taught how to trade. The money ran out, and the debt returned. Now it's different. I received a sewing machine and continuous mentoring" (Interview with beneficiary, 2024).

Formal tripartite collaboration between BAZNAS, pesantren, and social services remains under-researched, especially for rehabilitating loan shark victims who need a holistic approach.

Research Gap and Justification

Despite the growing theoretical and policy interest in Islamic social finance and collaborative governance, significant research gaps persist. First, there is a lack of in-depth, qualitative studies that dissect the operational mechanics, role divisions, and interpersonal dynamics within a BAZNAS-*Pesantren*-Government tripartite model. Second, while the outcomes of zakat programs are sometimes measured, there is limited understanding of the *process* of rehabilitating loan shark victims—how trust is built, how tailored plans are developed, and how relapse is prevented. Third, the existing literature seldom examines the challenges of such collaboration from the perspectives of all involved stakeholders—the institutions, their field officers, and the beneficiaries themselves—particularly in the specific geographical and cultural context of regions like Cianjur (Nazeri & Shaharuddin, 2025).

Contribution of This Study

This study contributes to the fields of Islamic social finance, community development, and public policy by offering an empirical, qualitative analysis of a novel tripartite collaborative model for victim rehabilitation. It provides granular insights into how the distinct yet complementary roles of BAZNAS, *pesantren*, and the Social Service Agency are enacted and synergized on the ground. By examining the implementation in four sub-districts of Cianjur (Cugenang, Cipanas, Pacet, and Cikalong Kulon), this research addresses a critical gap in understanding the practicalities and challenges of cross-sectoral partnerships in solving entrenched socio-economic problems. The findings aim to offer evidence-based recommendations for policymakers, zakat institutions, and community leaders to enhance the effectiveness, scalability, and sustainability of similar integrated interventions, thereby strengthening the practical application of Islamic social finance for justice and empowerment (Fatimah et al., 2026).

METHOD

Research Design: Emergent Qualitative Inquiry

This study employs a qualitative, emergent research design that prioritizes the discovery of new insights over reaching a predefined point of saturation. Unlike traditional saturation-oriented approaches that stop when data repetition occurs (Glaser et al., 1968), this study adopts an abductive and iterative logic, where data collection and analysis continuously inform each other to generate novel theoretical and practical insights. The goal is not to exhaust the data but to maximize the discovery of variation, contradictions, and unexpected patterns.

A multiple case study method was chosen to examine the tripartite collaboration model across four sub-districts in Cianjur Regency: Cugenang, Cipanas, Pacet, and Cikalong Kulon. These locations were selected for their documented prevalence of loan shark cases and their active participation in the zakat-based rehabilitation program led by BAZNAS, local pesantren, and the District Social Service Agency.

Sampling Strategy: Maximum Variation and Deviant Case Sampling

Purposive sampling was used not to achieve representativeness or saturation, but to maximize the range of perspectives, experiences, and contextual variations (Small, 2009). Two complementary strategies were employed:

1. Maximum Variation Sampling. To ensure a wide spectrum of insights, participants were selected across:
    a. Institutional levels, strategic (policy), managerial (program design), and frontline (implementation)
    b. Geographic variation, four sub-districts with different socio-economic and religious profiles
    c. Outcome variation, successful cases, moderate cases, and less successful cases
2. Deviant Case Sampling (Negative Case Analysis). Unlike saturation approaches that discard outliers as noise, this study actively sought deviant cases—participants or situations that contradicted emerging patterns (Bisel et al., 2020; Burton et al., 2023). These cases are critical for:
    a. Challenging premature theoretical closure
    b. Revealing hidden mechanisms or boundary conditions
    c. Generating new hypotheses for future research

A total of 24 participants were initially selected, with an adaptive expansion protocol allowing for additional participants if new, unexpected themes emerged. The sample comprised:

Table 1

Initial Participant Composition and Adaptive Sample Expansion Criteria

Participant Group	Initial Number	Adaptive Expansion Allowed
BAZNAS officials (program managers & field officers)	4	+2 if new institutional tensions emerge
Pesantren leaders & administrators (across 4 sub-districts)	6	+3 if new religious dynamics appear

Participant Group	Initial Number	Adaptive Expansion Allowed
Social Service Agency social workers & coordinators	4	+2 if new legal complexities arise
Beneficiary families (heads of household)	10	+5 if new recovery pathways are identified
Total	24	Up to +12 (max 36)

Source: Authors' analysis.

Data Collection: Iterative and Reflexive

Data were collected over six months through semi-structured interviews, field observations, and document analysis. However, unlike saturation-driven designs, data collection did not stop when repetition occurred. Instead, it continued to pursue emerging questions, contradictions, and surprising findings.

Iterative Interviewing

Semi-structured interviews served as the primary data source. An interview guide was developed around key themes, but the guide was continuously revised as new insights emerged from earlier interviews (Morse, 2015).

Table 2

Interview Process

Phase	Focus	Purpose
Phase 1 (Weeks 1-4)	Core themes: roles, processes, outcomes	Establish baseline understanding
Phase 2 (Weeks 5-12)	Emerging themes from initial analysis	Deepen unexpected findings
Phase 3 (Weeks 13-20)	Deviant cases and contradictions	Test boundaries of emerging theories
Phase 4 (Weeks 21-24)	Cross-validation and new hypotheses	Generate novel research directions

Source: Authors' analysis.

Interviews lasted 60-90 minutes, were conducted in Indonesian, audio-recorded with consent, and transcribed verbatim. Follow-up interviews were conducted with 8 key informants (33% of the sample) to explore emergent themes not anticipated in the original protocol.

Longitudinal Observation

Participant and non-participant observations were conducted over the full six-month period, with repeated visits to the same sites. This longitudinal approach allowed the researcher to observe:

a. How collaboration dynamics evolved over time
b. How beneficiaries' situations changed (or did not change)
c. How challenges were navigated and sometimes overcome

Observations focused on coordination meetings, mentoring sessions, field visits to beneficiaries' homes or businesses, and community gatherings at pesantren.

Document Analysis with Temporal Comparison

Program documents were analyzed not only for content but also for changes over time, including:

a. BAZNAS program proposals, reports, and M&E frameworks (multiple versions)
b. Social Service Agency case files and social assessment records (anonymized)
c. Pesantren outreach records and community meeting notes
d. Beneficiaries' simple business plans and progress reports

Comparing documents across different time points revealed emergent adaptations, unresolved tensions, and unanticipated outcomes that would be missed in a single-point analysis.

Data Analysis: Abductive and Thematic (Not Saturation-Driven)

Thematic analysis was applied, but with a critical modification: analysis did not stop when themes became repetitive. Instead, the six phases were adapted to prioritize discovery and theoretical innovation.

Table 3

Six Phases of Data Analysis

Phase	Standard Approach (Saturation-Oriented)	This Study's Approach (Discovery-Oriented)
1. Familiarization	Read until familiar	Read iteratively, noting surprises and puzzles
2. Initial coding	Code all data, stop when no new codes	Code continuously, actively seek uncoded exceptions
3. Searching for themes	Group codes into stable themes	Group codes while deliberately preserving outliers
4. Reviewing themes	Refine for coherence and saturation	Retain contradictory sub-themes as "productive tensions"
5. Defining themes	Create stable, fixed definitions	Keep definitions provisional, open to revision
6. Producing report	Report saturated, stable findings	Report findings as "emergent" and "in-progress," highlighting new questions

Source: Authors' analysis.

Key Analytical Strategies to Prevent Premature Closure:

Negative Case Analysis (Deviant Case Tracking)

Every time a provisional theme emerged, the researcher actively searched for cases that contradicted it. These deviant cases were:

a. Coded separately
b. Analyzed for what they revealed about hidden mechanisms
c. Used to revise or qualify the original theme

For example, if most beneficiaries reported successful debt resolution, the researcher specifically sought beneficiaries whose debt was not resolved, asking: *What made their situation different? What does this reveal about the model's boundary conditions?*

Constant Comparative Method (Extended Version)

Following Glaser and Strauss, the researcher continuously compared:

a. Data to data (across participants, sites, time points)
b. Data to emerging themes
c. Themes to other themes
d. Themes to existing literature

Unlike saturation approaches, this comparison continued even after themes appeared stable, specifically to uncover hidden variation.

Theoretical Sampling (Not Just Purposive Sampling)

When new questions emerged from the analysis, the researcher returned to the field to collect additional data specifically designed to answer those questions. This iterative cycle of (data → analysis → new question → more data) continued throughout the six-month period, ensuring that the analysis remained open to the new rather than closing on the repetition of the old.

Table 3

Examples of Emergent Questions That Triggered Additional Data Collection

Emergent Question	Action Taken
"Why do some beneficiaries succeed while others fail?"	Returned to interview 4 "failed" cases and observed their business sites
"What happens when the kyai is less engaged?"	Specifically sampled a sub-district with a less active pesantren
"How do beneficiaries define 'success' differently from institutions?"	Conducted follow-up focus group with 6 beneficiaries

Source: Authors' analysis.

RESULTS

This study examined the tripartite collaborative model between BAZNAS Cianjur, pesantren across four sub-districts (Cugenang, Cipanas, Pacet, and Cikalong Kulon), and the Cianjur District Social Service Agency for rehabilitating loan shark victims through zakat-based interventions. Data from 24 participants—comprising BAZNAS officials, pesantren leaders, social workers, and beneficiary families—revealed distinct institutional roles, a four-stage implementation process, documented outcomes, and persistent challenges.

> "BAZNAS cannot just enter a village. People are afraid. But when accompanied by a kyai, doors open. They say, "Oh, with the kyai, it's safe."" (BAZNAS Official).

"We have the law, but we don't have the team to reach every village. Pesantren know which residents are loan shark victims" (Social Service social worker).

Table 5

Profile and Strategic Role of Each Institution in the Collaboration

Institution	Source of Legitimacy	Primary Role in Rehabilitation	Key Form of Contribution	Operational Logic
BAZNAS Cianjur	Formal-Bureaucratic (Law No. 23/2011, Local Regulations).	Provider of Productive Capital (*Financial Engine*).	Productive zakat funds (in-kind), Sharia financial training.	Bureaucratic logic: procedural, accountable, measurable.
Pesantren (Islamic Boarding Schools)	Socio-Religious (Charisma of *Kyai*, community trust).	Mediator & Spiritual Support Giver (*Moral Compass*).	Victim identification, counseling, religious pledge, moral guarantee.	Communal logic: relational, informal, trust-based.
Cianjur Social Service Agency	Legal-Bureaucratic (State mandate for social protection).	Legal Facilitator & Integrator (*Legal Scaffold*).	Legal mediation, access to social safety nets, inter-institutional coor	

Source: Authors' analysis.

BAZNAS (National Zakat Agency)

Overview of BAZNAS Cianjur

BAZNAS Cianjur operates as the formal, state-sanctioned institution mandated to manage zakat, infaq, and alms (ZIS) within the regency. As a critical node in Indonesia's national zakat management system, its role in the tripartite model is to provide the structured financial mechanism and institutional legitimacy necessary for a large-scale rehabilitation program. Its bureaucratic nature ensures accountability and compliance with national regulations, positioning it as the program's financial engine.

Program Strategy and Implementation

Table 6

Stages of Program Implementation and Role of Each Institution

Program Stage	Key Activities	BAZNAS's Leading Role	Pesantren's Leading Role	Social Service Agency's Leading Role
1. Identification & Verification	Victim mapping, needs assessment.	Provides economic verification formats.	Leads initial identification through community networks.	Verifies civil registry data and social status.

2. Core Intervention	Debt resolution, capital provision, spiritual support.	Leads provision of productive capital (in-kind).	Leads counseling and religious pledge process.	Leads legal mediation with loan sharks.
3. Mentoring & Monitoring	Business coaching, ongoing support.	Monitors capital use and provides advanced training.	Provides daily moral and spiritual accompaniment.	Conducts field visits, facilitates access to social aid.
4. Integration & Sustainability	Ensuring independence, preventing recidivism.	Evaluates business success.	Strengthens religious community membership.	

Source: Authors' analysis.

"After receiving capital and making a pledge in front of the kyai, I feel watched over. I would be ashamed to fail or return to the loan shark" (Beneficiary, Cikalong Kulon).

"We conduct regular monthly visits. If there is a problem, we help find a solution, such as market access or permits" (Social Service social worker).

"After receiving capital and making a pledge in front of the kyai, I feel watched over. I would be ashamed to fail or return to the loan shark" (Beneficiary, Cikalong Kulon).

"We conduct regular monthly visits. If there is a problem, we help find a solution, such as market access or permits" (Social Service social worker).

BAZNAS's core strategy operationalizes the concept of productive zakat (*zakat produktif*), shifting from temporary relief to sustainable economic empowerment—a approach widely advocated in Islamic social finance literature. Implementation follows a phased model:

1. Identification & verification in partnership with local networks, BAZNAS identifies victims. This phase highlights a common challenge in social programs: uncovering hidden vulnerability, as stigma and fear often prevent victims from seeking help (Suryahadi et al., 2020).
2. Financial intervention capital is disbursed as in-kind assets (e.g., sewing machines, livestock), not cash, to ensure fund utilization for business purposes and prevent diversion to immediate consumption needs.
3. Financial sharia training on basic finance and Islamic prohibitions against *riba* is provided. This educational component is crucial for breaking the psychological dependency on loan sharks and promoting halal financial practices.

Compliance with Islamic Social Finance Principles

BAZNAS strictly aligns its actions with core Islamic finance principles. The targeting of the indebted (*gharimin*) is a direct application of zakat recipient (*asnaf*) categories (Qur'an 9:60). The focus on creating productive assets seeks to realize *maslahah* (public benefit) by moving beneficiaries from dependency to self-sufficiency, a goal central to Islamic economic thought.

Challenges and Operational Tensions

Despite its resources, BAZNAS faces inherent limitations of formal bureaucracies. Its procedures can be slow, creating friction with the urgent needs of victims—a tension noted in studies of state-led poverty programs. Furthermore, its capacity for intensive, long-term business mentoring is limited, creating a post-disbursment gap that highlights its dependence on partners for holistic support.

Pesantren (Islamic Boarding Schools)

Overview of Pesantren Involvement

The pesantren across the four sub-districts function as embedded community institutions. Their involvement exemplifies the critical role of religious civil society in development, where than formal power. Their strategy is relational and informal, filling gaps left by formal institutions.

Mediation and Trust-Building Strategy

The pesantren's approach is a practical application of social capital theory, leveraging bonds of trust and shared religious identity (Putnam, 2000). Their process involves:

1. Legitimacy and access the *kyai*'s stature allows access to private spheres of life, overcoming the distrust that often greets government officials—a dynamic documented in community-based development.
2. Spiritual counseling and pact-making the solemn pledge (*ikrar*) made before the *kyai* acts as a powerful social and religious contract. This ritual leverages “religious commitment” as a behavioral enforcement mechanism, which can be more binding for believers than legal documents alone.
3. Moral guarantor by vouching for beneficiaries, the pesantren reduces perceived risk for BAZNAS, acting as a reputational intermediary—a function akin to social collateral in informal finance systems.

Compliance with Islamic Social Principles

The pesantren operationalizes the Islamic principle of *hisbah* (enjoining good and forbidding wrong) and *fardh kifayah* (communal obligation). Their work reframes rehabilitation as a collective religious duty to combat injustice (*zulm*) and sin (*maksiat*), providing a powerful moral imperative for action.

Challenges and Unique Contributions

Their informal methods, while effective, pose challenges for systematic monitoring and evaluation. However, they provide the indispensable “soft” support—addressing shame, trauma, and spiritual crisis—that economic interventions alone cannot resolve, underscoring the need for integrated psychosocial components in development programs.

Cianjur District Social Service Agency (Dinas)

Overview of the Social Service Agency

The Social Service Agency represents the local state's mandate for social protection. Its role introduces the force of law and access to public welfare systems, ensuring the program's interventions are legally sound and integrated into broader social safety nets.

Legal-Social Support Strategy

The Agency's strategy addresses the structural and legal dimensions of exploitation:

1. Legal advocacy social workers use the threat of formal legal action (citing anti-usury laws) to mediate settlements. This applies a “legal empowerment” approach, where the law is used as a shield for the poor rather than a tool of the powerful.
2. Access to safety nets by enrolling beneficiaries in national assistance programs (e.g., PKH), the Agency provides a consumption buffer. This recognizes that capital injection alone is insufficient without protecting against basic needs shocks—a key insight from social protection theory.
3. Administrative empowerment helping beneficiaries obtain official documents (KTP, permits) tackles “bureaucratic exclusion,” a significant barrier for the informal poor to enter the regulated economy.

Compliance with Public Service and Legal Principles

The Agency ensures the program operates within a rights-based framework, shifting the beneficiary's status from a charity case to a citizen entitled to protection and services. This aligns with principles of good governance and access to justice (Biermann et al., 2014).

Challenges and Integrative Role

Resource constraints limit its capacity for intensive case management. Its most critical function is that of an integrator, formally convening disparate actors (BAZNAS, Pesantren) and aligning their efforts within a single case management framework, a role essential for the success of multi-stakeholder partnerships.

The Tripartite Collaborative Model Synergies and Outcomes

Table 7

Synergies and Compensation of Institutional Weaknesses

Institutional Weakness	How Compensated by Collaborative Partners	Synergistic Outcome
BAZNAS Slow bureaucracy, lacks access to closed communities.	Pesantren provides quick access and trust. Social Services aids in administrative verification.	Victims are identified and mobilized more swiftly.

Pesantren Lacks financial resources and formal legal authority.	BAZNAS provides capital. Social Services provides legal authority for mediation.	Intervention becomes comprehensive (funds + law + spirituality).
Social Service Agency Limited resources, often viewed with suspicion.	Pesantren opens doors and builds trust. BAZNAS brings dedicated financial resources.	Intervention is more accepted and effective as it is preceded by trust-building.

Source: Authors' analysis.

The model's effectiveness emerges from institutional complementarity, where each actor's strengths compensate for the others' weaknesses, creating a holistic ecosystem.

Observed Synergies:

1. Identification & entry pesantren (social trust) → Social Services (legal verification) → BAZNAS (financial assessment). This sequence efficiently filters and validates cases.
2. Intervention delivery a simultaneous delivery of capital (BAZNAS), spiritual pact (Pesantren), and legal protection (Social Services). This multi-pronged attack prevents beneficiaries from falling through the cracks.
3. Sustainability monitoring combines informal moral oversight (Pesantren) with formal progress checks (Social Services/BAZNAS).

Documented Outcomes:

1. Debt resolution successful mediation and debt reduction in over 80% of cases demonstrates the model's effectiveness in tackling the immediate crisis, leveraging the combined moral-legal authority of the partners.
2. Enterprise launch 100% business start-up rate shows the model's efficacy in the "push" phase. The variety of businesses (tailoring, retail) reflects needs-based customization.
3. Holistic recovery reported improvements in dignity, anxiety, and social belonging indicate success beyond economic metrics, addressing what Amartya Sen terms "multidimensional poverty".

Persistent Challenges:

1. Coordinating logics bridging the bureaucratic logic of the state/BAZNAS with the communal-religious logic of the pesantren requires constant negotiation, reflecting classic challenges in cross-sector collaboration.
2. Scalability the model's dependence on specific local leadership (charismatic *kyai*, proactive social workers) raises questions about its replication, a common issue in community-driven development.
3. Long-term viability the stagnation of ~30% of businesses after 12-18 months points to a "missing middle" in support—the need for advanced business

development services—highlighting a typical gap in micro-enterprise development.

The tripartite model demonstrates that effective rehabilitation requires a synergistic ecosystem. BAZNAS provides the financial capital, pesantren the social and spiritual capital, and the Social Service Agency the legal and bureaucratic capital. This collaboration successfully navigates the complex reality of debt bondage, which is economic, social, psychological, and legal. The model's main strength—its deeply contextual, relational integration—is also its primary scalability challenge. It offers a compelling, locally-grounded blueprint for leveraging Islamic social finance through strategic institutional partnership.

DISCUSSION

This section interprets the findings on the tripartite collaboration model between BAZNAS, Pesantren, and the Cianjur Social Service Agency, examining its implications for Islamic social finance, community-based rehabilitation, and public policy. The discussion integrates insights from the study with existing literature, addressing key themes such as institutional synergy, the transformative use of zakat, the role of social and spiritual capital, and the challenges of scaling holistic interventions (Sutomo et al., 2024).

Institutional Synergy and the Complementarity Thesis

The study's core finding is that the model's effectiveness stems not from any single institution but from their strategic synergy, which operationalizes the economic concept of institutional complementarity. Each actor brought distinct and non-substitutable resources: BAZNAS provided financial capital and formal accountability, Pesantren provided social and spiritual capital, and the Social Service Agency provided legal and bureaucratic capital. This tripartite structure effectively compensated for each institution's inherent weaknesses. For instance, the bureaucratic slowness of BAZNAS was offset by the Pesantren's agile, trust-based access to victims. Conversely, the Pesantren's lack of formal financial and legal authority was remedied by its partners. This synergy created a robust ecosystem for rehabilitation, demonstrating that complex social problems like predatory lending require integrated, multi-dimensional solutions that no single sector can provide alone (Badrudin et al., 2021; Harjawati et al., 2026; Saifullah & Mubarok, 2024).

Zakat as a Transformative, Not Just Alleviative, Instrument

A significant contribution of this model is its reconceptualization of zakat from a consumptive tool for poverty alleviation to a productive and transformative instrument for social rehabilitation and justice. By disbursing funds as in-kind business capital coupled with training, the program aligns with the Islamic finance principle of *maslahah* (public benefit) and aims to move beneficiaries from the category of *fuqara* (the poor) to potential *muzakki* (zakat givers). This finding advances the literature on productive zakat (*zakat produktif*), which has often focused on economic outcomes. Our study shows that when zakat is embedded within a broader support system addressing legal, social, and psychological needs, its impact transcends economic empowerment to include legal liberation and spiritual recovery. This holistic approach resonates with the *maqasid al-shariah* (objectives of Islamic law), which prioritizes the protection of religion, life, intellect, lineage, and property (Mahomed & Saba, 2024; Thaidi et al., 2023).

The Pivotal Role of Relational and Spiritual Capital

The indispensable role of Pesantren underscores the critical importance of relational capital and spiritual authority in community development, particularly in religiously nuanced contexts. The *Kyai* and *Ustadzah* acted as trusted intermediaries, leveraging what terms "bonding social capital" within the Muslim community. Their involvement facilitated a unique intervention: the religious pledge (*ikrar*) (Mustari et al., 2024). This act transformed the rehabilitation process from a transactional economic program into a sacred covenant, utilizing religious commitment as a powerful behavioral enforcement mechanism. This addresses a key gap in conventional social work or microfinance models, which often overlook the psychological and spiritual dimensions of debt-induced trauma and shame. The Pesantren's role thus provides empirical support for integrating faith-based actors and methodologies into secular social protection frameworks to enhance legitimacy and compliance (Mubin & Siddiq, 2022; Saadah et al., 2024).

Navigating the Tension Between Formal and Informal Systems

The collaboration revealed an ongoing negotiation between formal bureaucratic systems and informal community networks. The Social Service Agency's role as an integrator was crucial in bridging this divide. It translated community-identified needs into formal case files and leveraged state authority to legally protect beneficiaries, an application of the legal empowerment paradigm. However, tensions arose in aligning the Pesantren's flexible, personalistic methods with BAZNAS's need for standardized reporting and accountability. This reflects a classic challenge in cross-sector partnerships: managing differing institutional logics, cultures, and performance metrics (Blanchet, 2024; Högberg, 2024; Sadabadi & Rahimi Rad, 2022; Vestergaard et al., 2021; Vogel et al., 2022). The study suggests that successful collaboration depends on boundary spanners—individuals within each institution who understand and respect the partner's operational logic—and the establishment of a neutral coordination space, such as the recommended Joint Secretariat.

Challenges of Sustainability, Scalability, and Measurement

Despite its successes, the model faces significant challenges that mirror broader debates in development practice. First, the mentoring gap post-capital disbursement led to stagnation in some micro-enterprises, highlighting a common flaw in "start-up" focused programs that lack "scale-up" support. Second, the model's dependence on charismatic local leadership raises questions about its scalability and replicability. Can the model work as effectively without a highly engaged *Kyai* or a proactive social worker? Third, while the study captured multi-dimensional outcomes qualitatively, the absence of a longitudinal impact measurement system limits the ability to quantify long-term success in reducing poverty and preventing recidivism. Developing indicators that capture not just income, but also dignity, social reintegration, and spiritual well-being is essential (Iskandar et al., 2021; Kutsiyah et al., 2026; Mustari et al., 2024).

Theoretical and Practical Contributions

Theoretically, this study contributes to literature on Islamic social finance by presenting a grounded model of its operationalization through cross-sector collaboration. It bridges the often-separate discourses on zakat management, community-driven development, and social work. It also enriches public administration theory by showcasing a viable model of collaborative governance at the local level for tackling "wicked" social problems.

Practically, the findings offer a replicable blueprint for other regions. Key recommendations include: 1) Formalizing the collaborative framework through a Joint Secretariat with clear protocols; 2) Developing a structured advanced mentoring program involving universities and business volunteers; 3) Creating a "Model Replication Toolkit" to guide adaptation in new locations; and 4) Advocating for policymakers to create regulatory and funding "sandboxes" that encourage such innovative, integrated approaches to social welfare, recognizing the unique value of religious institutions as partners in development (Minarni et al., 2025).

CONCLUSION

This study examined the tripartite collaborative model between BAZNAS, Pesantren, and the Cianjur Social Service Agency for the rehabilitation of loan shark victims through zakat-based interventions. The findings demonstrate that this synergistic partnership successfully liberated families from debt bondage by integrating financial capital, spiritual authority, and legal-social protection into a holistic recovery framework. Each institution played a distinct yet complementary role: BAZNAS as the provider of productive zakat funds, Pesantren as the moral mediator and spiritual anchor, and the Social Service Agency as the legal facilitator and systemic integrator.

The study affirms that the strategic, value-driven application of zakat as productive capital, when embedded within a broader ecosystem of social and legal support, transcends traditional charity to become a powerful instrument of social justice and economic empowerment. The critical role of Pesantren underscores the indispensable value of social and spiritual capital in building trust, addressing trauma, and ensuring the moral sustainability of rehabilitation efforts. However, the model faces challenges related to operational coordination, a post-disbursement mentoring gap, dependence on individual leadership, and the need for long-term impact measurement.

These findings make significant contributions to the literature on Islamic social finance and collaborative governance. They provide a grounded, operational blueprint for leveraging Islamic financial instruments through cross-sector partnerships to solve complex socio-economic problems. The study concludes that such integrated, context-sensitive models are not only viable but essential for achieving sustainable rehabilitation and preventing the recurrence of exploitative debt cycles. For policymakers and practitioners, this underscores the urgent need to create enabling environments—through formalized collaboration protocols, capacity-building initiatives, and supportive regulations—that allow such innovative, community-embedded solutions to flourish and scale.

Limitations of the Study

While this study provides a detailed and in-depth examination of the tripartite collaborative model for rehabilitating loan shark victims, several limitations must be acknowledged to contextualize the findings and guide future research.

First, the research employed a qualitative case study design focused on four sub-districts (Cugenang, Cipanas, Pacet, and Cikalongkulon) within Cianjur Regency. While this approach yielded rich, contextual insights into the collaborative processes, the findings are inherently specific to this socio-cultural and administrative context. The model's heavy reliance on the unique social authority of local *pesantren* and the specific dynamics of Cianjur's bureaucracy may limit its direct generalizability (transferability) to other regions with different religious landscapes, institutional capacities, or community structures. Future research should test and adapt this framework in diverse geographical and cultural settings to identify universally applicable principles and context-dependent variables.

Second, the study's temporal scope presents a limitation. Data collection captured the program at a specific point in time, focusing on the initial and mid-term stages of rehabilitation (debt resolution and business start-up). While the findings indicate promising short-term outcomes, the research cannot definitively speak to the long-term sustainability of the micro-enterprises or the permanence of the beneficiaries' exit from debt cycles. A longitudinal study tracking the same beneficiaries over 5-10 years would be invaluable for assessing the model's enduring impact on poverty reduction, asset accumulation, and vulnerability to future financial shocks.

Third, the study primarily captured the perspectives of institutional actors and beneficiaries. While this is central to understanding the collaboration's mechanics, it does not include the viewpoints of other critical stakeholders, such as the loan sharks themselves, local financial institutions (banks, cooperatives), or broader community members not directly involved in the program. Gaining insights from these groups could reveal unintended consequences, market distortions, or community-level perceptions that are crucial for evaluating the program's full socio-economic impact and ethical implications.

Finally, while methodological rigor was maintained through triangulation and member checking, the qualitative nature of the inquiry means the findings are interpretative. The lack of quantitative baseline data and control groups makes it difficult to isolate the specific causal impact of the tripartite model compared to other factors or alternative interventions. Future studies employing a mixed-methods approach, incorporating household surveys, economic indicators, and quasi-experimental designs, would significantly strengthen the empirical evidence for the model's effectiveness.

Addressing these limitations in future research will not only validate and refine the presented model but also contribute to building a more robust, evidence-based practice for integrating Islamic social finance into comprehensive anti-poverty and social protection strategies.

Recommendations for Future Research

Based on the findings and limitations of this study, several promising avenues for future research are recommended to deepen and broaden the understanding of integrated, zakat-based social rehabilitation models.

First, future research should employ comparative case studies across diverse geographic and socio-cultural contexts within Indonesia (e.g., urban vs. rural, Java vs. Eastern Indonesia) and internationally in other Muslim-majority countries. Such studies would be instrumental in distinguishing universal principles of effective cross-sector collaboration from context-specific adaptations. This would help answer critical questions about the model's replicability and identify the necessary preconditions for its success in different institutional environments.

Second, to address the temporal limitation, longitudinal research is strongly recommended. Tracking a cohort of beneficiaries from the initial intervention over a period of 5 to 10 years would provide invaluable data on long-term outcomes, including business sustainability, household economic resilience, intergenerational effects, and rates of recidivism into debt bondage. This longitudinal perspective is essential for moving from measuring outputs to understanding genuine, lasting impact and for calculating the long-term social return on investment (SROI) in zakat funds.

Third, future inquiries should adopt a mixed-methods approach that incorporates quantitative measures. For instance, household surveys could establish baseline economic indicators and measure changes in income, assets, and multidimensional poverty indices. Quasi-experimental designs, comparing beneficiaries with matched control groups in similar communities without the program, could more robustly isolate and quantify the causal impact of the tripartite model versus other factors.

Fourth, research should expand to include the perspectives of excluded stakeholders. Studies engaging with former loan sharks could explore the dynamics of informal credit markets and the broader systemic impact of such rehabilitation programs. Investigating the views of local banks, fintech companies, and Islamic cooperatives could reveal opportunities for synergistic linkages between this community-based model and formal financial inclusion initiatives.

Finally, there is a need for policy-oriented research aimed at designing scalable implementation frameworks. This includes developing standardized monitoring and evaluation (M&E) toolkits with indicators that capture not just economic progress but also psycho-social and spiritual well-being. Research could also explore the development of blended finance mechanisms that strategically combine zakat funds with government grants, impact investments, or *waqf* (Islamic endowment) assets to create larger, more sustainable pools of capital for scaling such holistic rehabilitation programs.

Pursuing these research directions will build a stronger, more generalizable evidence base. This will ultimately empower policymakers, zakat institutions, and community leaders to design, implement, and scale more effective interventions that leverage Islamic social finance for transformative justice and sustainable development.

Author Contributions

Conceptualization	N.E.P. & Y.A.	Resources	Y.A.
Data curation	N.E.P. & Y.A.	Software	N.E.P. & Y.A.
Formal analysis	N.E.P., Y.A., & F.B.	Supervision	Y.A.
Funding acquisition	Y.A.	Validation	N.E.P., Y.A., & F.B.
Investigation	N.E.P. & Y.A.	Visualization	N.E.P. & Y.A.
Methodology	N.E.P. & Y.A.	Writing – original draft	N.E.P., Y.A., & F.B.
Project administration	N.E.P. & Y.A.	Writing – review & editing	N.E.P., Y.A., & F.B.

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Institutional Review Board Statement

The study was approved by Program Studi Hukum Ekonomi Syariah (S1), Universitas Islam Bandung, Kota Bandung, Indonesia.

Informed Consent Statement

Informed consent was obtained from all participants involved in the study. Written consent forms were used for institutional representatives, while verbal consent, documented with audio recording confirmation, was obtained from beneficiaries, respecting literacy levels and cultural norms while ensuring voluntary participation.

Data Availability Statement

The qualitative datasets generated and analyzed during this study, including anonymized interview transcripts and observation notes, are not publicly available to protect participant confidentiality but are available from the corresponding author upon reasonable request and subject to a data sharing agreement.

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Conflicts of Interest

The authors declare that there are no conflicts of interest regarding the publication of this article. The funding sponsor had no role in the design of the study; in the collection, analyses, or interpretation of data; in the writing of the manuscript; or in the decision to publish the results.

Declaration of Generative AI and AI-Assisted Technologies in the Writing Process

During the preparation of this work, the authors used AI-assisted tools, including DeepL for initial translation of field notes from Bahasa Indonesia to English and ChatGPT for initial suggestions on improving academic phrasing and manuscript structure. However, all substantive intellectual content, data analysis, interpretation of results, and final arguments were developed and written by the authors. The authors have reviewed and edited all AI-generated content and take full responsibility for the final published work.

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