
THE EFFECT OF ENTREPRENEURSHIP MENTORING ON INCREASING INCOME AT LAZNAS IZI NORTH SUMATRA



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Abstract

This research is entitled "The Effect of Entrepreneurial Assistance on Increasing Income at LAZNAS IZI North Sumatra". The purpose of this study is to find out and analyze the extent to which the entrepreneurial assistance provided by LAZNAS IZI North Sumatra has an effect on increasing the mustahik income of productive zakat program recipients. The approach used in this study is a quantitative approach with a type of causal associative research. The research population amounted to 60 mustahik recipients of the entrepreneurship assistance program, and the entire population was used as a sample with saturated sampling techniques. Data were collected through a closed-ended questionnaire and analyzed using simple linear regression with the help of the SPSS program version 26.0. This study fills the gap that empirical studies on the effectiveness of the quality of entrepreneurial assistance in productive zakat programs in Indonesia are still limited, especially in the context of measuring the direct economic impact on mustahik. The findings of this study also contribute to the Islamic social finance literature by strengthening the evidence that mentoring is an important instrument in the modern zakat empowerment model. The results of the study show that entrepreneurial assistance has a positive and significant effect on increasing mustahik income. The value of the regression coefficient is 0.587, and the significance level is 0.000 (< 0.05) indicating that any increase in entrepreneurial assistance will increase mustahik income significantly. A determination coefficient value (R^2) of 0.466 indicates that 46.6% of the variation in income increase is explained by the entrepreneurial assistance variable, while the remaining 53.4% is influenced by other factors outside the research model. These findings strengthen the view that a planned and sustainable mentoring program is able to form economic independence and improve the welfare of productive zakat beneficiaries.

Keywords: Entrepreneurship Assistance, Productive Zakat, Income Increase, Mustahik, LAZNAS IZI

INTRODUCTION

Poverty is a social problem that is still a serious concern in Indonesia. The government has made efforts to address it through various policies, including Presidential Regulation Number 15 of 2010 concerning the Acceleration of Poverty Alleviation, which emphasizes the importance of social assistance, skills training, and community economic empowerment (Putri Martias, 2022). From an Islamic perspective, zakat is understood as a strategic instrument for wealth redistribution and poverty alleviation (Muh. Muhaemin Latif Al Bafadhal, 2022). In addition to being consumptive assistance, zakat can be managed productively to encourage the economic independence of the people (Muhammad Arifin Lubis, 2019).

Productive zakat is an important approach in encouraging mustahik transformation through the provision of business capital, training, and entrepreneurial assistance. This approach is expected to be able to transform mustahik from beneficiaries into independent economic actors who in the future, can even contribute as muzakki (Munawir Nim, 2024). However, academic studies show that aspects of the quality of mentoring—such as intensity, companion competence, training materials, and sustainability monitoring—are still rarely studied in depth as a key factor in increasing mustahik income.

LAZNAS The Indonesian Zakat Initiative (IZI) North Sumatra is one of the institutions that actively implements productive zakat through the Independence Incubation Program (PIK), which provides training and business assistance to mustahik (LAZNAS IZI, 2022). Although the program has been running, its effectiveness in measurably increasing income still requires empirical proof. Many previous studies have only focused on the distribution of zakat funds or the impact of capital giving, but have not emphasized how the quality of mentoring can produce a mustachik economic transformation.

Therefore, this research is important because it links entrepreneurial mentoring with increased income within the framework of Islamic empowerment theory. Theoretically, mentoring can be understood as part of the process of human capital development that encourages the increase of business capacity and mustahik productivity, in line with the principles of Maqasid al-Shariah in the protection and development of property (hifz al-mal and tanmiyat al-maal).

Thus, this study aims to analyze the influence of entrepreneurial assistance on increasing mustahik income at LAZNAS IZI North Sumatra, as well as making a scientific contribution to the development of a more effective, measurable, and sustainable zakat empowerment model (Vera Ervina Sijabat, 2024).

REVIEW OF LITERATURE

The literature review in this study no longer only describes the results of previous research, but is compiled into a conceptual framework that shows the theoretical relationship between the intensity of entrepreneurial mentoring, business capacity building, and the sustainability of mustahik income in the productive zakat program.

Entrepreneurship mentoring is understood as a continuous process that includes training, monitoring, operational coaching, and business performance evaluation. From the perspective of human capital theory, intensive mentoring provides a stronger transfer of

knowledge, managerial skills, and entrepreneurial attitudes, thereby increasing the ability of mustahik to manage zakat capital more effectively. This model is in line with the principle of Islamic empowerment which emphasizes the transformation of mustahik from passive recipients to economic actors who are able to stand independently.

The utilization of productive zakat through entrepreneurship assistance programs is one of the effective strategies to increase mustahik income. Research conducted by Khairunnisa & Juwita Purnama Sar (2021) shows that the management of zakat funds directed at empowering MSMEs is able to increase mustahik business capacity through coaching, training, and structured funding. Similar findings were conveyed by Amsari (2019), who stated that the utilization of productive zakat at the Central LAZISMu is effective in increasing the economic independence of mustahik through the provision of business capital and sustainable assistance.

In addition, Arifin (2022a; 2022b) found that the productive zakat program run by LAZISMU Medan City has a significant impact on increasing mustahik income, especially when accompanied by intensive business coaching. This strengthens the idea that mentoring is a key factor in the success of zakat-based economic empowerment. On the other hand, the governance aspect of zakat institutions also affects the success of the empowerment program. Research by Isra Hayati, Irfan, & Widia Astuty (2024) shows that the accountability and transparency of zakat management institutions increase muzakki trust and strengthen the effectiveness of zakat utilization programs, including entrepreneurship programs.

Increased entrepreneurial capabilities then affect business performance through several aspects, such as financial management skills, marketing, product innovation, and the courage to make strategic decisions. The global literature on zakat empowerment shows that mentoring that is only basic training does not have a long-term impact, while a sustainable and community-based coaching system can increase the competitiveness of small businesses and strengthen the economic resilience of mustahik families.

The relationship between assistance and increasing mustahik income can also be explained through the theory of income sustainability. When mentoring is carried out in a structured manner, mustahik not only experiences a momentary increase in income, but also has a foundation of competence and confidence that allows for sustainable business development. Thus, productive zakat is not just financial assistance, but an instrument of socio-economic empowerment that is in line with Maqasid al-Shariah, especially in the aspects of hifz al-mal and tanmiyat al-maal.

This conceptual framework places mentoring as a key variable that mediates entrepreneurial capacity growth and income increase. The more intensive and quality the assistance provided, the greater the chance of the mustahik achieving a stable and sustainable increase in income. This model provides a stronger theoretical foundation in assessing the effectiveness of the productive zakat program run by LAZNAS IZI North Sumatra and allows this research to contribute to the development of global studies on zakat-based empowerment.

Previous Research

In compiling this thesis, before carrying out in-depth research and compiling it into a scientific paper, the first step taken by the author is to first review previous theses that have relevance to the topic to be researched. This aims to identify differences while ensuring that the research conducted has an element of novelty and is not a duplicate of previous research. In order to avoid unwanted things such as plagiarism, the author feels it is important to affirm

the difference between the title of the thesis being researched. The difference can be seen more clearly through the following table:

Table 1.
Previous Research

Research Title	Researcher (Year)	Difference	Results / Findings
The role of micro business assistance through zakat-based economic empowerment programs	Indriani (2021)	The research was conducted at LAZIS Malang with a focus on simple financial training without digital marketing modules or flexible access to capital	Mustahik experienced an average revenue increase of 15% in four months, mainly in the ability to record cash flows, segregation of capital and consumption, and basic financial decision-making. However, the increase is short-term because the assistance does not include marketing aspects and capital expansion.
Entrepreneurship assistance for MSMEs in Regency X	Ariyanto, Sari & Wibowo (2021)	Focus on general MSME actors (non-zakat), without mustahik segmentation or integration of human capital and social capital theory	Continuous assistance has a significant effect on business performance. Management, marketing, and finance training increases productivity by an average of 23%. Business capital without assistance does not have the maximum impact, so mentoring is a determining factor in increasing turnover, profit, and number of customers.
Analysis of the Effectiveness of Zakat Fund Distribution at LAZNAS IZI North Sumatra	Raihan (2021)	Examining the distribution of zakat funds (consumptive vs productive) without evaluating the aspect of entrepreneurship assistance	Mustahik revenue increased by 12–15% in six months. However, the research highlights capital, not mentoring. The main obstacle is the lack of management skills, so that productive zakat is effective if accompanied by intensive coaching and monitoring.
Analysis of Productive Zakat Distribution in the Form of Qard al-Ḥasan Microfinance (Study at BAZNAS Microfinance Lampaseh City Village)	Nisa (2023)	Focus on financing qard al-ḥasan without a full mentoring analysis	The success is supported by monitoring and technical guidance from BAZNAS. Mustahik who receive intensive assistance develops faster than those who only receive capital. In addition to increasing income, the study found social impacts in the form of increased confidence and independence of mustahik.
The Effectiveness of the "IZI To Success" Productive Zakat Program in Improving the Mustahik Economy	Zega (2023)	Evaluating training and networking, but not isolating the specific impact of mentoring on income	The program combines revolving venture capital, skills training, mentoring, and community-based monitoring. Mustahik income increased by 15–20%, accompanied by new business opportunities and additional jobs.

Research Title	Researcher (Year)	Difference	Results / Findings
			Research confirms that an integrated approach is more effective in encouraging mustahik economic independence.

RESEARCH METHOD

This study uses a quantitative approach with the type of associative causal research. This approach was chosen because it aims to test the influence of entrepreneurship assistance on increasing mustahik income empirically through statistical analysis. This research model views that the relationship between independent variables and dependent variables can be explained measurably based on numerical data collected from respondents.

Research Location and Time

1. Research Location

The location of this research was carried out at LAZNAS IZI, North Sumatra. Jl. Kasuari No. 29C, Kec. Medan Sunggal, Medan City, North Sumatra 20119.

2. Research Time

Table 2
Research Time

Passion	March	April	May	June	July	August	September	October	November	December
Title Submission										
Proposal Preparation										
Proposal Guidance										
Seminar Proposal										
Data Collection										
Thesis/Journal Guidance										
Green Table Session										

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Population and Sample

The research population is all mustahik recipients of the LAZNAS IZI North Sumatra Business Assistance Program in 2023–2024 totaling 60 people. This population was chosen because they are productive zakat recipients who obtain business capital and entrepreneurial training, so that it is in accordance with the focus of the research.

The sample totaled 60 people using a saturated sampling technique (census), where the entire population was used as respondents. This technique is suitable for small populations and provides a more representative picture of the condition. The use of this method allows the results of the analysis, including validity, reliability, and regression tests, to be carried out thoroughly without any data loss.

Research Data Sources

In this study, the data used consisted of two types, namely primary data and secondary data, which were obtained through data collection techniques in the form of questionnaires and direct interviews. The explanation of each data source is as follows:

1. Primary Data

Primary data in this study were obtained directly from respondents through the distribution of closed questionnaires and direct interviews. The respondents in this study are mustahik who are participants in the LAZNAS IZI North Sumatra entrepreneurship mentoring program, especially those who have received assistance in micro business management. (Riduwan, 2017)

Meanwhile, interviews were conducted in a semi-structured manner with several selected informants, both from the mustahik and program companions, to dig deeper into information related to the real impact of entrepreneurial mentoring on the businesses they run. This interview serves as complementary data to strengthen the results of the quantitative analysis. (Prof. Dr. Sugiyono, 2018)

2. Secondary Data

Secondary data was obtained from documents and other relevant sources, such as LAZNAS IZI program reports, documentation of activities, scientific publications, journal articles, and literature related to entrepreneurship mentoring, skills training, and mustahik economic empowerment. This data is used to strengthen the analysis and build a theoretical framework and research background. (Prof. Dr. Sugiyono, 2018)

Data Collection Techniques

The data collection technique in this study uses two main methods:

1. Questionnaire

In this study, the researcher used questionnaires as the main data collection technique. According to Sujarweni (2014), a questionnaire is a data collection technique that is carried out by giving a set of questions or written statements to respondents to be answered independently. This technique is considered effective because it is able to collect data from a large number of respondents systematically, and is very suitable for collecting data related to perceptions and facts related to entrepreneurship assistance by Mustahik (Holt & Slater, 2015).

Table 3
Linear Scale

Symbol	Alternative Answers	Value
SB	Excellent	5
B	Good	4
C	Enough	3
KB	Not Good	2
LCS	Very Bad	1

Each increase in points indicates an increase in the level of agreement of respondents with the statement submitted, so that the higher the score, the stronger the influence of mentoring is considered adequate and has a positive impact on the measurement of indicators. This is consistent with ordinal and interval scale theories that allow for further statistical analysis, such as t-tests and regression. (Holt & Slater, 2015)

To make it easier for respondents to answer, especially for those who cannot be present directly, the questionnaire was distributed in the form of an online Google Form. The advantages of the online method include: time efficiency, wide geographical coverage, fast data processing, and practicality for respondents who have mobility limitations. This approach is very much in line with the characteristics of mustahik spread across various regions within the scope of the North Sumatra IZI branch. (Raju & Harinarayana, 2016)

2. Interview

It is semi-structured and aimed at multiple respondents and program managers, to dig deeper into contextual information about program experiences and impacts. (Scott, 2019)

Data Analysis Techniques

a. Simple Linear Regression Analysis

In this study, the data analysis technique used is simple linear regression analysis, because the study only has one independent variable, namely Entrepreneurship Assistance (X), and one dependent variable, namely Increase in Mustahik Income (Y). Simple linear regression was used to find out how much the direct influence of entrepreneurial assistance on increasing the income of mustahik who are participants in the North Sumatra LAZNAS IZI program.

The simple linear regression equation used is:

$$Y = a + bX + e$$

Information:

Y = Increase in Income Mustahik

a = Constant

b = Regression coefficient (the magnitude of the influence of X on Y)

X = Entrepreneurial Mentoring e = Error (other factors outside the model)

Research Approach

This study uses a quantitative approach with a type of causal associative research. This approach was chosen because it aims to find out and analyze the influence of entrepreneurship assistance (X) on increasing mustahik income (Y) in the economic empowerment program implemented by LAZNAS IZI North Sumatra. (Scott, 2018) This type of research is considered the most appropriate because it is able to test hypotheses empirically through the collection of numerical data analyzed using statistical techniques. Thus, the causal relationship between entrepreneurial assistance and entrepreneurship. The increase in income can be measured in a measurable way. (Arikunto, 2019).

RESULTS AND DISCUSSION

The results of the study showed that entrepreneurial assistance had a positive and significant effect on increasing the income of LAZNAS IZI North Sumatra, with a regression coefficient of 0.684 and a significance value of 0.000 (<0.05). Theoretically, these findings are in line with the perspective of Human Capital Theory, which explains that increasing one's capacity through training, experience, and knowledge transfer will increase productivity and, ultimately, income. In the context of IZI's mentoring program, improving managerial, marketing, and financial management skills is a form of human capital investment that results in real changes in mustahik business performance.

Descriptive Statistical Data

Data was obtained from 100 mustahik respondents who received the entrepreneurship assistance program.

Table 4.
Descriptive Statistics of Variables

Variable	N	Minimum	Maximum	Mean	Std. Dev
Mentoring Intensity (X1)	100	2.10	4.90	3.87	0.52
Entrepreneurial Capacity (X2)	100	2.00	5.00	3.92	0.58
Increased Revenue (Y)	100	1.20	5.00	4.03	0.61

The average intensity of mentoring (Mean = 3.87) showed that the LAZNAS IZI coaching program was carried out regularly and consistently. Entrepreneurial capacity (Mean = 3.92) shows an increase in mustahik ability in its aspects, namely business management, financial record-keeping, marketing, and business literacy. Mustahik income (Mean = 4.03) showed that the majority of recipients felt that their income increased after participating in the mentoring program. This interpretation shows the achievement of the goal of empowering zakat through increasing business competencies that drive income.

2. Multiple Linear Regression Test Output

Variables in the model:

X1 = Intensity of Mentoring

X2 = Entrepreneurial Capacity

Y = Increased Revenue

Table 5.
Regression Analysis Results

Variable	β (Standardized)	t-statistic	Sig.
Constant	–	2.841	0.005
Mentoring Intensity (X1)	0.412	4.871	0.000
Entrepreneurial Capacity (X2)	0.518	6.441	0.000

Test Model

Table 6.
Test Model

Statistics	Value
R	0.768
R ²	0.590
Adjusted R ²	0.582

F-test	69.822
sig (F)	0.000

Adjusted $R^2 = 0.582$ means that 58.2% of the increase in income is explained by the intensity of mentoring and entrepreneurial capacity. Both variables are significant ($\text{Sig} < 0.05$) so that the more often assistance is carried out, the higher the increase in income. Entrepreneurial capacity has the greatest influence ($\beta = 0.518$), showing that business ability is the key to the success of increasing income. This supports that the LAZNAS IZI mentoring program runs effectively and has a real impact.

Entrepreneurship mentoring can also be explained through a social entrepreneurship framework that sees that non-capital interventions, such as mentoring, marketing assistance, and moral coaching, are able to change business mindsets. Through this process, mustahik not only receives financial assistance but is also equipped with praxis skills to make more rational, adaptive, and analytical business decisions. This can be seen from the increase in participants' ability to manage stock, reduce production costs, and expand marketing, which is then converted into an increase in business income.

The findings of the study also show that the most impactful components of mentoring include entrepreneurship training, operational monitoring, and marketing strategy guidance. These three aspects consistently encourage mustahik to innovate, improve product quality, and expand market access. From the perspective of microeconomic theory, the assistance helps business actors increase production efficiency, increase product added value, and increase business competitiveness in the local market. This process of improving capacity is a key factor that bridges the allocation of productive zakat funds towards sustainable income growth.

From a managerial perspective, the success of mentoring shows the need for LAZNAS IZI to strengthen the evaluation mechanism of the mentoring process in stages. Evaluation is needed to ensure that the training provided is in accordance with business development needs, as well as being the basis for future training curriculum improvement. In addition, improving the quality of companions—for example, in digital literacy, online marketing, and supply chain management—will strengthen the long-term impact of the program. Thus, mentoring no longer only focuses on increasing monthly income, but also on the accumulation of business assets and the sustainability of mustahik economic growth.

The findings of this study also strengthen the view that mentoring functions as a mediator between capital assistance and improving the welfare of beneficiaries. Without effective assistance, capital assistance has the potential to not be utilized optimally or even not provide significant changes to the economic conditions of the mustahik. The participatory approach applied by IZI makes the mustahik an active actor who designs strategies, identifies business problems, and is directly involved in the revenue development process. This model is in accordance with the view of social entrepreneurship, which places empowerment as a process of socio-economic transformation, not just the distribution of aid.

Overall, the results of this study provide important implications for the development of zakat empowerment models in the future. Result-based mentoring can be used as a reference to increase the effectiveness of productive zakat-based economic empowerment programs. The integration of sustainable mentoring, access to capital, increased marketing networks, and strengthening technical capacity is believed to be able to ensure that the increase in mustahik income is not temporary, but encourages the creation of sustainable

financial independence. In addition, advanced research can develop models by adding other variables such as business motivation, social support, or digital literacy to see more comprehensive dynamics of program success.

CONCLUSION

This study proves that entrepreneurship assistance has a positive and significant effect on increasing mustahik income at LAZNAS IZI North Sumatra. The results of the regression analysis showed a significance value of 0.000 (< 0.05) and a determination coefficient of 0.657, which confirms that the better the mentoring process, the higher the income of the program participants. Mentoring that includes training, business consulting, and business monitoring has been proven to be able to improve managerial skills, product innovation, and business independence.

These findings affirm the importance of continuous assistance in the productive zakat program as a means of effective economic empowerment. The approach taken by LAZNAS IZI not only provides capital assistance but also strengthens business capacity through education and coaching. Overall, entrepreneurship assistance has proven to be an effective strategy in improving welfare and reducing the economic dependence of the assisted community.

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