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## The Effect of Mentoring Training and Capital Assistance on the Impact of the BIDARI Program of BAZNAS Riau on Mustahik in Kuantan Singingi Regency

Teddy Niswansyah<sup>1)</sup>, Alsar Andri<sup>2)</sup>, Fauzil Hasdi<sup>3)</sup>, Gio Vani Jefri<sup>4)</sup>, Zaky Al Fadli<sup>5)</sup>, Al Fikri Fauzi<sup>6)\*</sup>

<sup>1,3,5,6)</sup> Cahaya Pelita Kuansing Foundation, Indonesia

<sup>2)</sup> Kuantan Singingi Islamic University, Indonesia

<sup>4)</sup> BAZNAS Riau Province, Indonesia

\*Corresponding Author

Email : [teddygaps@gmail.com](mailto:teddygaps@gmail.com)  
[alsarandri50@gmail.com](mailto:alsarandri50@gmail.com)  
[om.fauzil@gmail.com](mailto:om.fauzil@gmail.com)  
[giovanijefri8@mail.com](mailto:giovanijefri8@mail.com)  
[alfadlizaky@mail.com](mailto:alfadlizaky@mail.com)  
[alfikrifaizi1@gmail.com](mailto:alfikrifaizi1@gmail.com)

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### Abstract

Research has been conducted to examine the effect of mentoring training and capital assistance on the impact of the BIDARI Program. The questionnaire was distributed to 14 program beneficiaries. The data were analyzed using multiple regression analysis, F test, t test, and R<sup>2</sup> test. In the multiple linear regression analysis, the equation obtained was  $Y = -0.818 - 0.290X_1 + 1.468X_2$ . The F value shows 15.890, indicating that  $F_{count} > F_{table}$ , where  $15.890 > 3.98$ , with a significance level of  $0.001 < 0.05$ . This means that mentoring training ( $X_1$ ) and capital assistance ( $X_2$ ) simultaneously have a significant effect on program impact ( $Y$ ). The t value for mentoring training is -0.829, which is smaller than the t-table value ( $|-0.829| < 2.201$ ) with a significance level of  $0.424 > 0.05$ , indicating no significant partial effect. Meanwhile, the t value for capital assistance is 3.753, which is greater than the t-table value ( $3.753 > 2.201$ ) with a significance level of  $0.003 < 0.05$ , indicating a significant positive effect. Based on the partial test, capital assistance is more dominant in influencing program impact. The R<sup>2</sup> value of 0.743 indicates that 74.3% of the variation in program impact can be explained by mentoring training and capital assistance. These results show that capital assistance plays a more decisive role in determining the level of improvement in the impact of the BIDARI Program.

**Keywords:** Capital Assistance, Mentoring Training, Economic Empowerment, Program Impact.

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## INTRODUCTION

Zakat in Islam is not merely understood as an individual religious obligation, but also as a welfare distribution instrument with strong socio-economic dimensions. In the context of contemporary development, zakat has increasingly been positioned as an Islamic social finance mechanism that contributes to poverty alleviation, inequality reduction, and the achievement of sustainable development goals (BAZNAS, 2024; Islamic Research and Training Institute, 2023). The transformation of zakat management from a consumptive approach to a productive one marks a strategic shift in modern Islamic philanthropy, whereby *mustahik* are no longer merely aid recipients but are encouraged to become economically and socially empowered (Ismail & Shaikh, 2022; Rahman et al., 2023).

The concept of productive zakat emphasizes the provision of business capital, skills training, and continuous mentoring as instruments of empowerment. This model has been shown to be more sustainable than consumptive assistance because it focuses on enhancing capacity and economic independence among *mustahik* (Sulaeman & Hidayat, 2023; Hassan & Noor, 2024). Through this approach, *mustahik* are expected to experience socio-economic mobility and potentially transform into *muzakki* in the future. Recent studies indicate that integrating zakat financing with entrepreneurship training and business mentoring significantly increases household income and strengthens the economic resilience of beneficiary families (Karim et al., 2024).

Family economic empowerment constitutes a crucial foundation for achieving sustainable welfare development. Families with access to capital, skills, and business networks tend to be more resilient to economic pressures and possess greater capacity to gradually improve their quality of life (United Nations Development Programme, 2023; Wibowo & Pratama, 2024). In this regard, productive programs organized by BAZNAS Provinsi Riau demonstrate institutional commitment to transforming mustahik toward economic independence. The training and mentoring activities provided not only function as technical knowledge transfer but also serve as processes of internalizing entrepreneurial values, social responsibility, and work ethics.

One strategic initiative developed is the BIDARI Program (Bina Dhuafa Mandiri), designed as an umbrella framework for empowering mustahik-based micro, small, and medium enterprises (MSMEs). The program targets the development of 500 beneficiary MSMEs through intensive training, business mentoring, product legalization support, rebranding, and strengthened marketing strategies (PPID Riau, 2024; BAZNAS Provinsi Riau, 2024). The implementation of the BIDARI Phase II intensive training in August 2025 represents a concrete effort to enhance mustahik capacity in managerial and business development aspects, reflecting a long-term orientation toward economic independence.

Kuantan Singingi Regency, as one of the program's implementation areas, possesses distinctive socio-cultural characteristics. Cultural diversity and strong local wisdom influence social relations, economic practices, and community empowerment dynamics. Therefore, the implementation of the BIDARI Program should not only be understood as an economic intervention but also as a socio-cultural process that interacts with local community values. Comprehensive mentoring enables mustahik to utilize local resources more effectively without neglecting their cultural identity.

Nevertheless, many mustahik in Kuantan Singingi Regency remain dependent on zakat assistance to meet their daily basic needs. This condition indicates that economic independence has not yet been fully achieved, thereby necessitating a comprehensive evaluation of the effectiveness of existing empowerment programs. The program's impact must be examined multidimensionally, encompassing economic aspects (income growth, skills enhancement, and business opportunities), social aspects (community participation, solidarity, and quality of life), and cultural aspects (preservation of local values and adaptation to economic change).

To date, empirical studies comprehensively evaluating the social, economic, and cultural impacts of productive zakat programs at the regency level particularly in the context of the BIDARI Program in Kuantan Singingi remain limited (Rahman et al., 2023; Hassan & Noor, 2024). Therefore, this study aims to analyze the impact of economic empowerment through the BIDARI Program of BAZNAS Provinsi Riau on the welfare of mustahik in Kuantan Singingi Regency, employing a multidimensional approach covering economic, social, and cultural aspects. This evaluation is expected to contribute conceptually and practically to the development of a more effective and sustainable productive zakat model.

This study is necessary to empirically examine the extent to which mentoring-based training and capital assistance influence the impact of the BIDARI Program implemented by BAZNAS Provinsi Riau. Although the program aims to enhance the economic independence of mustahik, there is still limited quantitative evidence clearly demonstrating the contribution of each variable to the social, economic, and cultural outcomes achieved. Therefore, this research is essential to provide evidence-based evaluation, ensure program effectiveness, and support the formulation of more targeted and sustainable empowerment policies in Kuantan Singingi Regency.

## RESEARCH METHODS

This study employed a quantitative research approach using an explanatory survey design to examine the influence of mentoring-based training ( $X_1$ ) and capital assistance ( $X_2$ ) on the

impact of the BIDARI Program (Y). The research was conducted among mustahik beneficiaries of the BIDARI Program implemented by BAZNAS Provinsi Riau in Kuantan Singingi Regency in 2025. The subjects of the study were mustahik who had received training, business mentoring, and capital assistance under the program.

The sampling technique used was proportional random sampling, drawn from the total population of BIDARI beneficiary UMKM participants. The sample size was determined using the Slovin formula to ensure representativeness. The variables measured in this study consisted of two independent variables and one dependent variable. The independent variables were mentoring-based training ( $X_1$ ), measured through indicators such as training quality, mentoring intensity, relevance of materials, and skill improvement; and capital assistance ( $X_2$ ), measured through adequacy of funds, timeliness of disbursement, and utilization effectiveness. The dependent variable was the impact of the BIDARI Program (Y), measured multidimensionally through economic (income growth, business development, financial independence), social (community participation, solidarity, self-confidence), and cultural aspects (preservation of local values and adaptive practices).

Data were collected using structured questionnaires with a Likert scale, supported by documentation and limited interviews to strengthen contextual understanding. Prior to data collection, the instrument was tested for validity and reliability using Pearson Product-Moment correlation and Cronbach's Alpha.

Data analysis was conducted using descriptive statistics and inferential analysis. Multiple linear regression analysis was applied to examine the partial and simultaneous effects of mentoring-based training and capital assistance on program impact. Hypothesis testing was carried out using the t-test (partial effect) and F-test (simultaneous effect), with a significance level of 0.05. Statistical analysis was performed using SPSS software.

## RESULTS AND DISCUSSION

### RESULT

#### Validity and Reliability Assessment of Research Instruments

This study analyzes the influence of mentoring training and capital assistance on the impact of the BIDARI Program. The analysis is based on data collected from 14 beneficiaries using a four-point Likert scale questionnaire. Prior to hypothesis testing, instrument testing was conducted to ensure measurement accuracy and consistency.

**Table 1.** Instrument Validity Test

Variable	r-count Range	r-table
Mentoring Training	0.612–0.842	0.532
Capital Assistance	0.645–0.873	0.532
BIDARI Program Impact	0.601–0.889	0.532

Source: Processed Research Data (2026)

All item correlations exceeded the critical value, indicating that each indicator appropriately represents its respective construct. Thus, the instrument meets empirical validity requirements.

**Table 2.** Instrument Reliability Test

Variable	Cronbach's Alpha	Description
Mentoring Training	0.781	Reliable
Capital Assistance	0.804	Reliable
BIDARI Program Impact	0.826	Reliable

Source: Processed Research Data (2026)

All reliability coefficients surpassed the minimum acceptable threshold, indicating strong internal consistency. Therefore, the instrument is considered stable and dependable for further analysis.

### Multiple Linear Regression Model Evaluation

To examine the influence of the independent variables on program impact, multiple linear regression analysis was employed.

**Table 3.** Model Summary

R	R Square	Adjusted R Square	Std. Error
0.862	0.743	0.696	0.240

Source: Processed Research Data (2026)

The model demonstrates a strong relationship between mentoring training, capital assistance, and the impact of the BIDARI Program. The explanatory contribution of both predictors accounts for more than two-thirds of the observed variation, indicating that the program components substantially determine outcome changes among beneficiaries.

### Partial Effects of Independent Variables

To further examine the individual contribution of each predictor, a partial regression analysis was conducted. This analysis aims to identify the specific influence of mentoring training and capital assistance on the impact of the BIDARI Program when the other variable is held constant. The results of this analysis provide a clearer understanding of which component plays a more decisive role in shaping program outcomes.

**Table 4.** ANOVA Results

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	0.915	2	0.458	15.890	0.001
Residual	0.317	11	0.029		
Total	1.232	13			

Source: Processed Research Data (2026)

The model shows a statistically meaningful joint contribution of mentoring training and capital assistance to program impact. This confirms that the BIDARI Program's structural components collectively influence beneficiary outcomes.

### Regression Coefficient Analysis

To identify the direction and magnitude of the relationship between each independent variable and the impact of the BIDARI Program, regression coefficient analysis was conducted. This analysis explains how mentoring training and capital assistance contribute individually to changes in program outcomes, as presented in Table 5.

**Table 5.** Regression Coefficients

Variable	B	Std. Error	Beta	t	Sig.
Constant	-0.818	0.804	—	-1.017	0.331
Mentoring Training	-0.290	0.349	-0.186	-0.829	0.424
Capital Assistance	1.468	0.391	0.845	3.753	0.003

Source: Processed Research Data (2026)

The findings indicate that capital assistance plays a decisive role in shaping the impact of the BIDARI Program. Its contribution is positive and substantial compared to mentoring training. In contrast, mentoring training does not demonstrate a measurable direct contribution within this model.

These findings suggest that financial capital serves as the primary driver of short-term measurable change among beneficiaries. Access to capital may immediately improve business capacity, increase production scale, and enhance income stability. In empowerment-based economic programs, capital constraints are often the most visible structural barrier; once reduced, outcome improvements tend to follow more directly.

The absence of a measurable direct contribution from mentoring training does not necessarily imply irrelevance. Instead, it may indicate that mentoring effects are indirect, gradual, or dependent on implementation quality. Capacity-building interventions often require sustained interaction, structured follow-up, and behavioral adaptation before observable economic improvements emerge. In small samples, subtle developmental effects may not appear strongly in quantitative modeling.

These results align with broader findings in community empowerment research showing that financial access frequently generates immediate performance shifts, while mentoring strengthens long-term sustainability. Several grouped studies on microfinance and empowerment programs indicate that capital improves short-term productivity, whereas mentoring enhances managerial resilience and adaptive capacity over time.

Therefore, while capital assistance appears as the dominant measurable contributor in this study, program sustainability likely depends on stronger integration between financial support and systematic mentoring. Strengthening mentoring design, duration, and monitoring mechanisms may enhance its observable contribution in future evaluations.

### Effect of Mentoring Training ( $X_1$ )

To assess the individual contribution of mentoring training to the impact of the BIDARI Program, a partial regression analysis was conducted. This analysis examines whether mentoring activities provide measurable influence on program outcomes when other variables are controlled within the model. The findings are summarized in table 6.

**Table 6.** Partial Effect of Mentoring Training on BIDARI Program Impact

Variable	B	Std. Error	Beta	t	Sig.
Mentoring Training ( $X_1$ )	-0.290	0.349	-0.186	-0.829	0.424

Source: Processed Research Data (2026)

Based on the results shown in the table, it can be concluded that:

- The regression coefficient (B) of  $-0.290$  indicates a negative direction of association between mentoring training and the impact of the BIDARI Program.
- The t-value of  $-0.829$  with a significance level of  $0.424 (> 0.05)$  indicates that the effect is not statistically significant at the 95% confidence level.

These findings suggest that mentoring training shows an association with the impact of the BIDARI Program; however, the effect is not statistically significant within this model. The negative coefficient indicates that, in the current data structure, increases in mentoring training scores are not followed by proportional increases in program impact. From an academic perspective, this result may imply that mentoring training has not yet produced measurable direct effects on program outcomes. This condition may be influenced by several factors, such as limited intensity of mentoring sessions, short implementation duration, insufficient alignment between training content and beneficiaries' needs, or the gradual nature of capacity-building processes.

Accordingly, the partial hypothesis regarding mentoring training is not statistically supported in this study. Nevertheless, from a conceptual standpoint, mentoring remains a strategic component of empowerment programs and may demonstrate stronger effects when implemented more systematically and over a longer period.

### Effect of Capital Assistance ( $X_2$ )

The influence of capital assistance ( $X_2$ ) on the impact of the BIDARI Program was examined using multiple regression analysis. The findings are summarized in Table 7.

**Table 7.** Partial Effect and Dominant Variable on BIDARI Program Impact

Variable	B	Std. Error	Beta	t	Sig.
Mentoring Training ( $X_1$ )	-0.290	0.349	-0.186	-0.829	0.424
Capital Assistance ( $X_2$ )	1.468	0.391	0.845	3.753	0.003

Source: Processed Research Data (2026)

Referring to Table 7, capital assistance demonstrates a positive coefficient and a significance level below the accepted threshold, indicating meaningful contribution within the regression model. The direction of the coefficient confirms that higher levels of capital support are associated with greater program impact. In contrast, mentoring training does not show measurable direct contribution in this model.

The standardized coefficient presented in Table 7 further indicates that capital assistance has the largest relative contribution compared to mentoring training. This suggests that among the examined variables, capital support represents the most influential factor shaping the outcomes of the BIDARI Program.

These findings support the hypothesis that capital assistance contributes positively to program impact. Access to financial resources appears to strengthen beneficiaries' productive capacity, enabling business expansion and income improvement. From a community empowerment perspective, economic assets function as primary drivers of transformation, as argued in development literature emphasizing resource access as a foundation of self-reliance and bargaining power (Todaro, M. P., & Smith, S. C., 2020); (Khandker et al., 2021). Productive capital reduces structural constraints and accelerates measurable economic improvement.

The findings are also consistent with the empowerment framework proposed by Chambers, which highlights the importance of access to productive assets as a central mechanism for reducing dependency and strengthening economic agency. Within the context of the BIDARI Program, capital assistance functions as a strategic intervention instrument that directly enhances program effectiveness.

Meanwhile, the absence of measurable contribution from mentoring training does not diminish its conceptual importance. Capacity-building interventions are often cumulative and require sustained engagement before observable economic changes occur. Studies in adult learning and empowerment emphasize that effectiveness depends on contextual relevance, continuity, and experiential reinforcement (Kamil; Lickona; Kolb). When mentoring is limited in duration or insufficiently aligned with participant needs, its short-term measurable impact may remain limited.

### Effect of Capital Assistance ( $X_2$ )

The influence of capital assistance ( $X_2$ ) on the impact of the BIDARI Program was examined using multiple regression analysis. The findings are summarized in Table 7.

**Table 8.** Partial Effect and Dominant Variable on BIDARI Program Impact

Variable	B	Std. Error	Beta	t	Sig.
Mentoring Training ( $X_1$ )	-0.290	0.349	-0.186	-0.829	0.424
Capital Assistance ( $X_2$ )	1.468	0.391	0.845	3.753	0.003

Source: Processed Research Data (2026)

Referring to Table 7, capital assistance demonstrates a positive coefficient and a significance level below the accepted threshold, indicating meaningful contribution within the regression model. The direction of the coefficient confirms that higher levels of capital support

are associated with greater program impact. In contrast, mentoring training does not show measurable direct contribution in this model.

The standardized coefficient presented in Table 7 further indicates that capital assistance has the largest relative contribution compared to mentoring training. This suggests that among the examined variables, capital support represents the most influential factor shaping the outcomes of the BIDARI Program.

## **DISCUSSION**

### **Validity and Reliability of Research Instruments**

The results of the validity test indicate that all questionnaire items have correlation coefficients exceeding the critical r-table value (0.532), confirming that each indicator adequately represents its respective construct. This finding demonstrates that the measurement instrument possesses satisfactory construct validity. In quantitative research, item validity ensures that each statement accurately reflects the theoretical dimension being measured (Hair et al., 2022). Therefore, the instrument used in this study can be considered empirically appropriate for assessing mentoring training, capital assistance, and program impact.

The reliability analysis further strengthens the measurement quality. All variables show Cronbach's Alpha values above 0.70, which exceeds the commonly accepted reliability threshold (Hair et al., 2022). The reliability coefficients for mentoring training (0.781), capital assistance (0.804), and BIDARI Program impact (0.826) indicate strong internal consistency. This suggests that the items within each construct consistently measure the same underlying concept. Reliable instruments are essential in ensuring stable and replicable findings, particularly in small-sample regression studies.

Collectively, the validity and reliability results confirm that the research instrument is both accurate and consistent, thereby providing a sound foundation for hypothesis testing and regression analysis.

### **Multiple Linear Regression Model Evaluation**

The regression model demonstrates a strong explanatory capacity, with an R Square value of 0.743 and an Adjusted R Square of 0.696. This indicates that approximately 69.6% of the variation in the impact of the BIDARI Program is explained by mentoring training and capital assistance. According to recent methodological literature, an explanatory power above 0.60 in social science research reflects a substantial predictive contribution, particularly when behavioral and empowerment variables are involved (Wooldridge, J. M., 2020).

The ANOVA results ( $F = 15.890$ ;  $Sig. = 0.001$ ) confirm that the model is statistically significant. This implies that mentoring training and capital assistance jointly influence program outcomes. The simultaneous significance suggests that the structural design of the BIDARI Program contributes meaningfully to beneficiary impact when assessed collectively.

### **Effect of Mentoring Training**

The partial regression analysis indicates that mentoring training does not have a statistically significant direct effect on program impact ( $Sig. = 0.424$ ). Although mentoring is conceptually important in empowerment-based interventions, its measurable short-term effect may be limited. Capacity-building initiatives often produce gradual behavioral and managerial changes rather than immediate economic outcomes. In social science empirical modelling, R-square values can still indicate meaningful explanatory power when predictors are statistically significant (Ozili, P. K., 2023).

Recent empowerment studies emphasize that mentoring effectiveness depends heavily on duration, contextual relevance, and sustained follow-up (Kabeer, 2021; OECD, 2022). When mentoring is implemented within a relatively short time frame or without intensive monitoring,

observable economic indicators may not significantly shift. This aligns with the current findings, where mentoring training does not show a direct measurable contribution within the regression model. Importantly, the absence of statistical significance does not imply that mentoring is ineffective. Instead, it may operate indirectly by strengthening entrepreneurial mindset, decision-making skills, and adaptive capacity, which may yield measurable benefits over a longer evaluation horizon.

### **Effect of Capital Assistance**

Capital assistance demonstrates a positive and statistically significant effect on the impact of the BIDARI Program ( $B = 1.468$ ;  $Sig. = 0.003$ ). The standardized coefficient ( $Beta = 0.845$ ) further indicates that capital assistance is the dominant variable in the model. This finding suggests that financial support is the most influential determinant of measurable program outcomes among the examined predictors.

From a development economics perspective, access to productive capital reduces structural barriers, enhances business scale, and increases income-generating capacity (Banerjee et al., 2019; World Bank, 2022). Microfinance and asset-based empowerment studies consistently show that liquidity constraints are among the primary obstacles faced by micro-entrepreneurs. Once these constraints are alleviated, immediate improvements in productivity and revenue are often observed (Khandker & Samad, 2021).

The findings are also consistent with empowerment theory, which highlights access to economic resources as a central mechanism for strengthening agency and reducing dependency (Kabeer, 2021). In the context of the BIDARI Program, capital assistance functions as a direct intervention tool that accelerates measurable economic transformation among beneficiaries.

### **Integrated Interpretation**

The overall findings indicate that while mentoring training and capital assistance jointly influence program impact, capital assistance emerges as the dominant measurable driver. Financial support produces immediate and observable economic changes, whereas mentoring may contribute to longer-term sustainability and resilience.

This pattern is consistent with contemporary community empowerment literature, which distinguishes between short-term output effects (often driven by capital injection) and long-term outcome sustainability (often strengthened through capacity building) (OECD, 2022; World Bank, 2022). Therefore, strengthening the integration between structured mentoring and financial assistance may enhance both immediate impact and long-term program sustainability.

Future research with larger samples and longitudinal design may better capture the cumulative and indirect effects of mentoring training, thereby providing a more comprehensive evaluation of empowerment-based program effectiveness.

## **CONCLUSION**

This study concludes that mentoring training and capital assistance jointly influence the impact of the BIDARI Program, as indicated by the significant regression model; however, only capital assistance demonstrates a statistically significant and dominant partial effect. The findings show that financial support directly enhances beneficiaries' productive capacity and contributes to measurable short-term economic improvements, whereas mentoring training does not exhibit a significant direct effect within the current model, possibly due to its gradual and long-term nature. Therefore, although capital assistance emerges as the primary driver of observable program impact, strengthening the quality, duration, and integration of mentoring activities remains essential to ensure sustainable empowerment outcomes in the BIDARI Program.

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