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Beyond Capital: Ineffective Training and Mentoring in Zakat MSMEs: Z-Mart South Sumatra Case

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Abstract: *This study aims to analyze the influence of productive zakat empowerment on the development of MSMEs (a case study of Z-Mart BAZNAS South Sumatra Province). The population and sample in this study were all mustahik recipients of productive zakat assistance from the Z-Mart BAZNAS South Sumatra Province program, totaling 50 people. The analysis technique used was multiple regression with t-tests and F-tests. The results indicate that capital assistance significantly influences the development of Z-Mart MSMEs. In contrast, training and mentoring variables individually do not influence MSME development, although simultaneously, capital assistance, training, and mentoring affect the development of Z-Mart MSMEs. Based on these findings, this study suggests the need for an overhaul of the training curriculum and mentoring mechanisms to better align with the specific technical needs of the mustahik.*

Keywords: *Productive Zakat Empowerment, Capital Assistance, Training, Mentoring, MSME Development*

INTRODUCTION

Productive zakat is a form of zakat that allows recipients to generate sustainable income from the zakat funds they receive. Through these zakat funds, the poor can earn a steady income, improve and develop their businesses, and gain the ability to save. The distribution of productive funds as business capital, accompanied by training and mentoring, is expected to support the growth of community micro-enterprises. Zakat is managed as an effort to improve the economy of the poor by focusing on empowering human resources through training that leads to skill development. Ultimately, the zakat funds become capital for developing their businesses, providing them with income to meet their living needs and become independent in developing their economy. Productive zakat is not spent or consumed, but is developed and used to establish *mustahik* businesses so that they can meet their living needs continuously and prosper (Primary, 2020).

To distribute zakat from *muzakki* to *mustahik*, the National Zakat Agency (BAZNAS) is tasked with allocating, utilizing, and managing all aspects of zakat. Indonesia, as the country with the largest Muslim population in the world, serves as a global laboratory for the management of Islamic social finance. The government's efforts through BAZNAS to address poverty are not new. One strategy used is empowering Micro, Small, and Medium Enterprises (MSMEs), which play a crucial role in the Indonesian economy. MSMEs account for 99.99% of the total number of businesses in Indonesia, reaching 56.54 million units. The success of MSMEs in surviving the 1998 monetary crisis demonstrates their significant contribution to the Indonesian economy (Purwana et al., 2017).

The government consistently strives to support the growth of MSMEs to address the various problems and obstacles they face by providing business capital assistance. Furthermore, the government facilitates various training and mentoring programs to

increase productivity, foster creativity, and enhance product innovation, as well as enhance knowledge and insight into management and marketing (Novitasari, 2022). However, in reality, obtaining capital assistance and loans through banks and other financial institutions is difficult because MSMEs cannot meet the administrative and technical requirements. Furthermore, training and mentoring have not been optimally implemented, making various government supports ineffective in improving MSME performance. Therefore, it is necessary to explore alternative funding sources for MSMEs, including those sourced from public funds (Puspita, 2023).

In the academic realm, research on productive zakat consistently shows a positive impact on the development of *mustahik* businesses, but with varying emphasis on variables. Sari & Hidayat (2020) found that capital assistance had a positive and significant impact on increasing income. This is in line with Rahman & Widiastuti (2021) which confirms that productive zakat has been proven to be able to change the status of *mustahik* to *munfiq*. Highlighting the non-financial aspects, Utami & Irfan (2021) argue that productive zakat funds will have a more significant impact if accompanied by intensive mentoring. Huda et al. (2020) also concluded that the empowerment model integrating capital and skills training is the most effective.

However, a critical research gap emerges regarding the effectiveness of non-financial assistance. While many literatures claim that Islamic Microfinance must include financial and non-financial assistance, empirical evidence regarding the effectiveness of non-financial aspects (training/mentoring) is still debated. An interesting finding was presented by Setiawan & Rofiqoh (2022) who found that under certain conditions, capital assistance had a significant impact, but spiritual or business mentoring variables sometimes showed no significant direct impact if not tailored to the specific needs of the recipients. This study aims to examine the validity of these assumptions and discrepancies specifically within the context of the Z-Mart program.

One of the productive zakat programs of BAZNAS South Sumatra Province is Z-Mart, an initiative to empower micro-stalls aimed at reducing poverty in urban areas (Fauziyyah et al., 2021). The selection of South Sumatra, particularly Palembang City, as the locus of this study offers a strong novelty. Unlike rural empowerment, Z-Mart in Palembang faces unique urban challenges where traditional stalls must survive amidst the massive expansion of modern retail chains. Z-Mart is fostered by BAZNAS South Sumatra Province at 50 points, while total Z-Mart MSMEs in South Sumatra Province have 90 points. Through this program, BAZNAS distributes business capital assistance (goods/basic necessities), light stall renovations (branding), and mentoring to improve business management.

Table 1. Distribution of Z-Mart Areas in Palembang City

Group	Location	Amount
Scholar	Tanjung Sari, Kenten Permai, Celentang	8
One Healthy Family	Sei Lais, Pusri, Red Eyes	15
God's pleasure	Sei Itam, Bukit, Ki Gede Ing Suro, 26 Ilir, Sekanak Lambidaro	7
Blessings	Lebak Pakis, KM 5, Way Itam, Sekip	12
Wisdom	Plaju, Kertapati, Jakabaring	8

Source: Baznas South Sumatra Province, 2024

Based on regional distribution data (Table 1), the subjects of this study are divided into five main groups spread across various points in Palembang City with a total of 50 Z-Mart MSME units. The largest group is the Sehati Family (15 members), followed by the Barokah group (12 members), Cendikia and Hikmah groups (8 members each), and the Ridho Ilahi group (7 members). Business capital assistance is provided in the form of merchandise inventory and Payment Point Online Bank (PPOB) balances. Furthermore, business management is improved through training in financial recording and stock monitoring based on an Android app, along with ongoing mentoring.

Based on the description above and the identified research gap regarding the effectiveness of non-financial aid, the main problem to be discussed in this study is whether the empowerment of productive zakat (Capital, Training, Mentoring) has an effect on the development of MSMEs. Therefore, the purpose of this study is to analyze the influence of the empowerment of productive zakat on the development of MSMEs (a case study of Z-Mart BAZNAS, South Sumatra Province).

METHODOLOGY

Types of research

This type of research is research with a quantitative descriptive method, namely research that analyzes data quantitatively and then interprets the results of the analysis to obtain a conclusion.

Population and Sample

The population in this study was all recipients of productive zakat assistance from the Z-Mart program of BAZNAS South Sumatra Province, totaling 50 people. Given the limited population, the sampling technique used a saturated sampling method (census), so that all members of the population became respondents.

However, this study acknowledges a limitation regarding the sample size. Although this number represents the entire population of the program (census), a sample size of 50 constitutes the minimum threshold for multiple regression analysis involving three independent variables. Consequently, the findings of this study are specific to the empirical context of Z-Mart BAZNAS South Sumatra. Generalization of these results to other regions or programs with different characteristics should be done with caution, and future research is encouraged to involve a larger population scale to enhance statistical power.

Data Collection Techniques

Data collection was carried out by distributing questionnaires to the mustahik of the Z-Mart BAZNAS program in South Sumatra Province, supported by interviews related to business development and documentation studies.

Definition and Operationalization of Variables

In general, the variables used in this study consist of independent and dependent variables, each of which is described as follows:

1. Development of MSMEs (Y)
   The development of MSMEs as an effort to ensure the peace of life of the mustahik is guaranteed so that they can live independently and skillfully (Adnan & Furqon, 2020).
2. Capital (X_1)
   Capital is defined as assistance provided from external parties to carry out business activities, with certain terms and conditions that have been mutually agreed upon (Widiastuti et al., 2021).
3. Training (X_2)
   Training is defined as an effort carried out deliberately with the aim of increasing knowledge and skills in running a business so as to create effectiveness and productivity in an organization (Friantoro & Zaki, 2018).
4. Mentoring (X_3)
   Mentoring is defined as an activity that is consultative, interactive and negotiative in nature (Widiastuti et al., 2021)

Based on the definition above, the operational research variables can be structured as follows:

Table 2. Operational Research Variables

Variables	Indicator	Measuring Scale
Development of MSMEs (Y)	1. Income 2. Profit 3. Product sales level 4. Customer 5. Business expansion 6. Increase in production volume 7. Labor	Likert
Capital (X1)	1. Capital as a requirement for business 2. Utilization of additional capital 3. Large Capital	Likert
Training (X2)	1. Training participants 2. Trainer (instructor) 3. Training materials (ingredients) 4. Training methods 5. Training duration 6. Training goals and objectives	Likert
Mentoring (X3)	1. Enabling 2. Empowering 3. Protecting 4. Supporting	Likert

Data Analysis Techniques

The data analysis technique used in this study is multiple linear regression analysis using the SPSS application with hypothesis testing using the t test, F test and R test.

RESULTS AND DISCUSSION

Research result

Before hypothesis testing, classical assumption tests are first performed as a prerequisite for regression, including normality and multicollinearity tests. The normality test in this study used the Kolmogorov-Smirnov Test, with the following results.

Table 3. Results of Normality Test with Kolmogorov-Smirnov Test

Variables	Kolmogorov-Smirnov		
	Statistics	df	Sig.
Capital	.189	50	.080
Training	.135	50	.169
Mentoring	.172	50	.124
Development of MSMEs	.117	50	.200*

**. This is a lower bound of the true significance.*
Lilliefors Significance Correction
Source: Baznas South Sumatra Province, 2024

Based on the results of the normality test using the Kolmogorov-Smirnov Test, it can be seen that the Sig. (2-tailed) significance value is > 0.05, which means that the data is normally distributed.

The test was continued with a multicollinearity test with results as can be seen in table 4 below.

Table 4. Multicollinearity Test Results

Model	Collinearity Statistics	
	Tolerance	VIF
Capital	.978	1,022
Training	.974	1,027
Mentoring	.954	1,048
Development of MSMEs	.380	1,891

Dependent Variable: Development of MSMEs
Source: Baznas South Sumatra Province, 2024

Based on the test results, all research variables have a Tolerance value > 0.1 and a VIF value < 10. This indicates that there are no symptoms of multicollinearity between the variables in this regression model.

After the classical assumption test is fulfilled, the research can be continued with multiple linear regression analysis with the following results.

Table 5. Coefficient

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,161	1,250		5,089	.000
	Capital	.537	.195	.473	2,750	.011
	Training	.135	.126	.185	1,073	.293
	Mentoring	.114	.174	.115	.657	.517

Dependent Variable: Development of MSMEs
Source: Baznas South Sumatra Province, 2024

Based on Table 5, the regression line equation is obtained as follows.

$$Y = 2.161 + 0.537\ X1 + 0.135\ X2 + 0.114\ X3$$

The explanation:

1. The constant value is 2.161, which means that without capital, training and mentoring, the development of MSMEs is in the underdeveloped category.
2. The regression coefficient value of the capital variable is 0.537, which means that if the capital assistance provided to MSMEs increases by 1 score, the development of MSMEs will increase by 0.537, assuming that other variables are considered constant.
3. The regression coefficient value of the training variable is 0.135, which means that if the training provided to MSMEs increases by 1 score, the development of MSMEs will increase by 0.135, assuming that other variables are considered constant.
4. The regression coefficient value of the mentoring variable is 0.114, which means that if the mentoring provided to MSMEs increases by 1 score, the development of MSMEs will increase by 0.537, assuming that other variables are considered constant.

Hypothesis Testing

The Influence of Capital on the Development of MSMEs

In the capital variable, a significance value of 0.011 <0.05 was obtained and the calculated t value was 2.750> t table 2.048, which means that Ho is rejected and Ha is accepted, so it can be explained that capital has a significant effect on the development of the Z-Mart BAZNAS MSMEs in South Sumatra Province.

The Influence of Training on the Development of MSMEs

In the training variable, a significance value of 0.293 > 0.05 was obtained and the calculated t value was 1.073 < t table 2.048, which means that Ho is accepted and Ha is rejected, so it can be explained that training does not have a significant effect on the development of the Z-Mart BAZNAS MSMEs in South Sumatra Province.

The Impact of Mentoring on the Development of MSMEs

In the mentoring variable, a significance value of 0.517 > 0.05 was obtained and the calculated t value was 0.657 < t table 2.048, which means that Ho is accepted and Ha is rejected, so it can be explained that mentoring does not have a significant effect on the development of the Z-Mart BAZNAS MSMEs in South Sumatra Province.

The Influence of Capital, Training and Mentoring on the Development of MSMEs

Based on the results of data processing, the following results were obtained.

Table 6. Anova

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	60,982	3	20,327	12,842	.000b
	Residual	185,984	46	7,153		
	Total	246,967	49			

Dependent Variable: Development of MSMEs
Predictors: (Constant), Mentoring, Training, Capital
Source: Baznas South Sumatra Province, 2024

Based on Table 6, it is known that the calculated F value is 12,842 > F table 2,975 and the significance value is 0.000 < 0.05, which means that Ho is rejected and Ha is accepted, so it can be explained that simultaneously the variables of capital, training and mentoring have a significant effect on the development of the Z-Mart BAZNAS MSMEs of South Sumatra Province.

Connection Capital, Training and Mentoring for the Development of MSMEs

Based on the results of data processing, the following results were obtained.

Table 7. Model Summary

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.497a	.247	.160	2.67455

Predictors: (Constant), Mentoring, Training, Capital
Source: Baznas South Sumatra Province, 2024

Based on Table 7, the R value is 0.497, which means there is a fairly close relationship between the variables of capital, training, and mentoring on the development of MSMEs Z-Mart BAZNAS South Sumatra Province. Then, the R Square value is 0.247, which means the variable development of MSMEs Z-Mart BAZNAS South Sumatra Province can be explained by the variables of capital, training, and mentoring by 24.7%, while the remaining 75.3% is explained by other variables outside this study.

Discussion

The Influence of Capital on the Development of MSMEs

The significance value of the capital variable is 0.011 < 0.05 and the calculated t value is 2.750 > t table 2.048, which means that capital has a significant effect on the development of Z-Mart BAZNAS MSMEs in South Sumatra Province. This condition indicates that the more capital assistance provided by BAZNAS South Sumatra Province to MSMEs, the better the development of the businesses owned by mustahik.

Capital assistance is a factor that plays an important role in the production process, because capital assistance is needed to establish or expand a business. Without sufficient capital assistance, it will affect the smooth running of the business, thus affecting the income obtained.(Wulansari & Setiawan, 2020). In this way, capital assistance can influence business development, because the more capital assistance a business actor has, the more they can increase the volume of their business to grow.(Lubis & Latifah, 2019). Capital assistance in this study is productive zakat assistance provided by BAZNAS South Sumatra Province to mustahik. BAZNAS South Sumatra Province has its own productive zakat program, namely the ZMART program, where the capital assistance provided is in the form of merchandise assistance such as basic necessities, where it is hoped that mustahik can rotate the assistance provided by BAZNAS South Sumatra Province, so that there is a circulation of capital assistance so that they can develop their business. In addition to merchandise assistance, in this Zmart Program, BAZNAS South Sumatra Province also provides shop equipment such as display cases and carries out

renovations or shop renovations in the form of replacing rolling doors, painting, providing signs/banners with ZMART writing and other equipment.

The results of this study are in line with research conducted byNurjanah (2020)where the research results show that Productive zakat in empowering Micro, Small and Medium Enterprises (MSMEs) has an impact on increasing the welfare of mustahik: CIBEST Modelat BAZNAS Cirebon Regency

The Influence of Training on the Development of MSMEs

The significance value of the training variable is 0.293 > 0.05 and the calculated t value is 1.073 < t table 2.048, which means that training does not have a significant effect on the development of the Z-Mart BAZNAS MSMEs in South Sumatra Province.

These findings indicate that the training program provided has not been able to provide a direct impact on improving the performance or development of *mustahik* businesses. This phenomenon reinforces the "One-Size-Fits-All Fallacy" argument often criticized in poverty alleviation programs. The training curriculum appears to be standardized for all recipients, ignoring the heterogeneous backgrounds of the *mustahik*. Several logical reasons underlying this finding include: First, the material does not match urgent needs. *Mustahik* (Z-Mart owners) are generally micro-business owners who prioritize inventory turnover (capital) over knowledge management. Second, consistent with global microfinance literature (such as findings by Banerjee & Duflo), micro-entrepreneurs tend to learn more effectively through "learning by doing" rather than formal classroom-based training. Theoretical training that is incidental (one-time) is not deep enough to change business behavior compared to hands-on experience in the field. Third, the time-lag effect, where the impact of training is usually a long-term investment, in contrast to capital assistance whose impact can be felt instantly.

The results of this study are in line with the findings of Rosmadi (2021) which states that training does not have a significant effect on MSME performance because the training material is not relevant to the specific problems faced by entrepreneurs in the field. A similar finding was also found in the study by Wulandari (2020) on culinary MSMEs, which concluded that training without good technological adaptation skills will not boost business development. In the context of productive zakat, research by Setiawan & Rofiqoh (2022) also found something in line, where non-financial aspects such as training sometimes do not have a significant influence when compared to business capital aspects, especially in the early stages of starting a business where liquidity needs are more dominant than managerial needs.

Based on these findings, it is evident that the current training model requires evaluation. The failure of the training variable suggests that BAZNAS needs to shift from a general-spiritual approach to an intensive technical mentoring model. Training should no longer be just a transfer of knowledge in the classroom, but rather technical assistance directly at the business location (on-site coaching), focusing on practical problem-solving such as using digital recording applications and arranging store layouts, which are more relevant to the daily operational needs of Z-Mart.

The Impact of Mentoring on the Development of MSMEs

The significance value of the mentoring variable is 0.517 > 0.05 and the calculated t value is 0.657 < t table 2.048, which means that mentoring does not have a significant effect on the development of the Z-Mart BAZNAS MSMEs in South Sumatra Province.

These results are quite interesting because, in theory, mentoring should strengthen businesses. However, this lack of impact can be explained through the "One-Size-Fits-All Fallacy" lens often criticized in poverty alleviation programs. The mentoring approach applied tends to be generic and does not accommodate the specific heterogeneity of each *mustahik*. Several factors in the field support this finding: First, the intensity and quality of mentoring are likely solely administrative (monitoring payments) rather than strategic problem-solving. Second, consistent with global findings in microfinance economics, such as those by Banerjee et al. (2015), micro-entrepreneurs often learn more effectively through "learning by doing" rather than through external intervention. Mentors who do not have practical experience in retail often fail to provide advice that is relevant to the "street-smart" reality of *mustahik*. Third, the focus of mentoring is often on spiritual aspects (piety) rather than technical business management, which, while good for religiosity, does not directly correlate with the "Business Development" variable (turnover/assets).

The results of this study support research conducted by Sari & Hidayat (2020) as well as Setiawan & Rofiqoh (2022), who found that mentoring does not always have a positive impact if it is not accompanied by mentor competency appropriate to the type of business. To broaden the perspective, this finding parallels studies in other Muslim-majority countries. In Malaysia, Ab Rahman et al. (2020) noted that in the assessment of zakat institutions, the effectiveness of distribution—particularly in developing human capital—often faces challenges compared to collection performance. Similarly, in the context of Islamic microfinance in Pakistan, Khattak & Rehman (2020) highlighted that non-financial services often fail because they are not tailored to the local constraints of the recipients. Furthermore, Tanjung & Devi (2019) also highlighted that in micro-scale businesses, mentoring is often insignificant because micro-traders tend to be resistant to formal management changes.

Based on this failure, BAZNAS needs to evaluate the existing mentoring model. The "spiritual-administrative" approach is proven insufficient to boost business growth. Therefore, this study recommends a shift towards "Intensive Technical Mentoring." Mentors must act as business consultants who help solve technical problems (such as supply chain efficiency or digital marketing) rather than just functioning as religious supervisors or fund collectors.

The Influence of Capital, Training and Mentoring on the Development of MSMEs

The calculated F value of 12.842 > F table 2.975 and a significance value of 0.000 < 0.05, which means that simultaneously the variables of capital, training, and mentoring have a significant effect on the development of Z-Mart BAZNAS MSMEs in South Sumatra Province.

However, a critical analysis of the coefficient of determination (R^2) is necessary. The R^2 value obtained is 0.247, which means that the development variable of Z-Mart BAZNAS MSMEs can only be explained by the variables of capital, training, and mentoring by 24.7%. Meanwhile, the remaining 75.3% is explained by other variables outside this study. The authors explicitly acknowledge that this model is underspecified. This low figure indicates that there are other dominant factors that have not been captured in this regression model. As suggested by Novitasari (2022) and Siska et al. (2025), the adoption of digital technology (digital marketing and payments) is likely a crucial missing variable that significantly influences MSME success in the modern era, which is a limitation of this current model.

Furthermore, caution is required in interpreting the simultaneous significance (F-test) result. Although statistically significant together, this result is heavily driven by the Capital variable, which has a very strong partial influence, effectively "masking" the insignificance of the Training and Mentoring variables found in the t-test. Therefore, it cannot be swiftly concluded that the three variables function as a perfectly balanced ecosystem. Instead, the strong impact of Capital compensates for the weaknesses in the implementation of training and mentoring.

Nevertheless, theoretically, these findings still point towards the comprehensive (*kaffah*) theory of Islamic economic empowerment. Although the implementation of non-financial aspects in Z-Mart South Sumatra still needs improvement, the simultaneous framework remains relevant. As stated by Munadi & Al Arif (2021), capital serves as the fuel, while training and mentoring should ideally serve as navigators. This result aligns with Widiastuti et al. (2021), which states that an effective zakat empowerment model must integrate financial and non-financial aspects. Friantoro & Zaki (2018) also support this, where the combination of providing business assets and skills development is proven to improve the standard of living. However, in this specific case, the "skills development" aspect requires a major overhaul to match the effectiveness of the capital assistance.

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