

Infak Utilization Strategy in the MSME Empowerment Program at LAZISMU Ponorogo

Muhamad Rizal

Universitas Darussalam Gontor, Ponorogo, Indonesia

mrizal5598@gmail.com

Ahmad Agus Hidayat

Universitas Islam Negeri Sunan Ampel, Surabaya, Indonesia

ahmadagushidayatsampit7@gmail.com

Wildan Ainun Mardianto

Universitas Darussalam Gontor, Ponorogo, Indonesia

wildanainunmardianto@gmail.com

Arif Zulfahmi Yusuf

Universitas Darussalam Gontor, Ponorogo, Indonesia

arifzulfahmi98@gmail.com

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Abstrak : *Post-Covid-19 pandemic, SME actors have started to recover from their setbacks and strive to regain their position as a leading sector in advancing the economy. In this research, the Muhammadiyah Zakat, Infak, and Sedekah Charity Institution (LAZISMU) in Ponorogo was chosen as the research site due to its empowerment activities for SMEs through its Empowerment of SMEs program using infak funds. This study aims to determine the strategies employed by LAZISMU Ponorogo in utilizing infak funds for the Empowerment of SMEs program, as well as to identify obstacles and propose solutions to address these issues. Using a qualitative descriptive approach, data was collected through observation, interviews, and documentation, analyzed using the SWOT analysis method. Ultimately, the researcher found that LAZISMU Ponorogo employs the following strategies to empower SMEs: 1) identifying SME potentials, 2) planning program creation, 3) program implementation, and 4) program supervision. Some challenges encountered in the implementation of the SME Empowerment program include: 1) the absence of standardized Operating Procedures (SOP) guidelines, 2) the lack of a specific program division, 3) fundraising that has not reached the target, and 4) the selection stage of prospective recipients. Solutions proposed are: 1) establishing standardized guidelines or Standard Operating Procedures (SOP), 2) creating a specific division for the SME Empowerment program, 3) conducting public awareness campaigns and collaborating with a wider audience, and 4) being selective in choosing prospective recipients.*

Keywords: *Infak Utilization, MSME Empowerment, LAZISMU Ponorogo*

Abstrak: Pasca Pandemi Covid-19 para pelaku UMKM sudah mulai beranjak daripada Keterpurukannya dan berusaha kembali menjadi sektor terdepan dalam memajukan perekonomian. Pada penelitian ini Lembaga Amil Zakat Infak Sedekah Muhammadiyah (LAZISMU) Ponorogo dipilih menjadi tempat penelitian karena memiliki kegiatan pemberdayaan terhadap UMKM melalui programnya pemberdayaan UMKM dari pendayagunaan dana infak. Penelitian ini bertujuan untuk mengetahui strategi pendayagunaan dana infak yang dilakukan LAZISMU Ponorogo untuk program pemberdayaan UMKM, serta melihat kendala yang menjadi penghambat dan solusi untuk mengatasi permasalahan tersebut. Dengan menggunakan pendekatan metode kualitatif deskriptif, dimana pengumpulan data melalui observasi, wawancara, dan dokumentasi yang dianalisa menggunakan metode analisis SWOT. Akhirnya peneliti menemukan strategi yang dilakukan LAZISMU Ponorogo untuk memberdayakan UMKM yaitu 1) mengidentifikasi potensi UMKM, 2) perencanaan pembuatan program, 3) pelaksanaan program, dan 4) pengawasan program. Beberapa kendala yang ditemukan dalam pelaksanaan program pemberdayaan UMKM yaitu 1) belum terdapat panduan pelaksanaan standar Operasional Prosedur (SOP) secara baku 2) belum adanya divisi khusus program, 3) penghimpunan dana yang belum mencapai target, dan 4) tahap seleksi calon mustahik. Sedangkan solusinya yaitu 1) menetapkan panduan pelaksana atau Standar Operasional Prosedur (SOP) secara baku, 2) membuat divisi khusus program Pemberdayaan UMKM, 3) sosialisasi kepada masyarakat serta sinergi dengan pihak yang lebih luas, dan 4) selektif terhadap calon mustahik penerima.

Kata Kunci: Pendayagunaan Infak, Pemberdayaan UMKM, LAZISMU Ponorogo

A. Introduction

Micro, Small, and Medium Enterprises (MSMEs) are one of the economic sectors in Indonesia that continues to grow and serve as the backbone in the wheel of the nation's development and economic growth.¹ This can be observed during the 1997-1998 crisis, where MSMEs were able to withstand firmly when the country's economy experienced paralysis, even outperforming large corporations.² Additionally, MSMEs have a network that is spread across various regions, revitalizing and embracing a broader range of community elements.³ In Ponorogo Regency, the number of MSMEs in 2019 was recorded at around 283,967 business owners, consisting of 272,125 micro-enterprises, 10,888 small enterprises, and 954 medium enterprises.⁴ Furthermore, with the presence of LAZISMU as a zakat institution with a good track record among the people of Ponorogo and a crucial role in empowering the local economy through its programs, on the other hand, LAZISMU is recognized as the best ZIS in fundraising growth, making it a trusted institution in Ponorogo.⁵

Post-Covid-19 pandemic, the MSME sector is gradually recovering,⁶ although the progress is still far from what was expected.⁷ This is evident among MSME actors in

¹ S. N Sarfiah, H. E Atmaja, dan D. M Vewawati, "MKM Sebagai Pilar Membangun Ekonomi Bangsa MSMEs The Pillar for Economy,," *Jurnal REP (Riset Ekonomi Pembangunan)* 04, no. 02 (2019), <https://doi.org/10.31002/rep.v4i2.1952>.

² Cahyadi dan Pradnyani, "Keputusan Strategis Pelaku UMKM dalam Menghadapi Krisis Ekonomi,," *SINTESA*, 2020, 164–73.

³ Komite Nasional Keuangan Syariah, *Masterplan Ekonomi Syariah Indonesia 2019-2024*, 1 ed. (Jakarta: Kementerian Perencanaan Pembangunan Nasional, 2018), https://knks.go.id/storage/upload/1573459280-Masterplan_Eksyar_Preview.

⁴ Sensus Ekonomi, "Data UKM di Jawa Timur," Data UKM Dinas Koperasi dan UKM Provinsi Jawa Timur, 2016, <https://diskopukm.jatimprov.go.id/index.php/info/data-ukm>.

⁵ LAZISMU, "Lazismu Terima Award Lembaga Filantropi Peduli Ekonomi Umat dari MUI," 2020, <https://lazismu.org/>.

⁶ Ahmad Agus Hidayat dan Achmad Muzakki, "The Role of Islamic Philanthropy in Post Covid-19 Pandemic Economic Recovery,," *Eksyar: Jurnal Ekonomi Syaria'ah & Bisnis Islam* 10, no. 2 (2023), <https://doi.org/10.54956/eksyar.v10i2.473>.

⁷ Mufti Afif dkk., "Analysis of Zakat Management with Institutional Isomorphic Theorizing Approach,," *Journal of Islamic Economics and Finance Studies* 4, no. 2 (30 Desember 2023): 214–35, <https://doi.org/10.47700/jiefes.v4i2.6333>.

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Ponorogo Regency, where they have started to rise and recover after the Covid-19 pandemic. As a result, nearly 14,250 MSME actors in Ponorogo Regency have seen an improvement in their financial situation.⁸ However, the poverty rate in Ponorogo Regency increased in 2021. According to data from the Central Statistics Agency (BPS) of Ponorogo Regency, it rose to 89.84 individuals from the previous 83.97 individuals in 2019.⁹

Empowerment of Micro, Small, and Medium Enterprises (MSMEs) is a program aimed at encouraging MSMEs to become independent businesses. This program can be implemented through the development of micro-enterprise capital for existing businesses or those initiating entrepreneurial efforts. In addition to capital development, it can also be complemented by coaching and mentoring to enhance the capacity and quality of MSMEs.¹⁰

As an instrument in Islam, the utilization of endowments is employed to advance MSMEs. The expectation is that the endowment funds can enhance the utility of the business results that have been undertaken. Moreover, it can lead to the right targets through effective, professional, and responsible governance.¹¹ Similarly, in the research conducted by Fauzi and Rodiah¹², it is mentioned that successful fundraising requires a fundraising strategy

⁸ Sofyan Arif Candra Sakti, "7.000 Pelaku UMKM di Kabupaten Ponorogo Sudah Terima BLT UMKM Senilai Rp 2,4 Juta," *Jatim Raya, Berita Ponorogo*, t.t., <https://surabaya.tribunnews.com/2020/10/23/7000-pelaku-umkm-di-kabupaten-ponorogo-sudah-terima-blt-umkm-senilai-rp-24-juta>.

⁹ Badan Pusat Statistik Kabupaten Ponorogo, "Garis Kemiskinan, Jumlah, dan Persentase Penduduk Miskin di Kabupaten Ponorogo 2020-2022," Badan Pusat Statistik Kabupaten Ponorogo, Garis kemiskinan Ponorogo, 2022, <https://ponorogokab.bps.go.id/indicator/23/61/1/garis-kemiskinan-jumlah-dan-persentase-penduduk-miskin-di-kabupaten-ponorogo.html>.

¹⁰ A Kholiq, "Pendayagunaan Zakat, Infak dan Sedekah untuk Pemberdayaan Ekonomi Masyarakat Miskin di Kota Semarang," *Riptek* 06, no. 01 (2012).

¹¹ Agus Permata dan Ahmad Baehaqi, "Manajemen Pengelolaan Lembaga Amil Zakat Dengan Prinsip Good Governance," *Al-Masraf (Jurnal Lembaga Keuangan Dan Perbankan)* 03, no. 02 (2018).

¹² Rusydan Fauzi Fuadi dan Ita Rodiah, "Strategi Fundraising Lazismu Wonocolo Dalam Menghimpun Dana ZIS," *QULUBANA: Jurnal Manajemen Dakwah* 4, no. 1 (30 November 2023), <https://doi.org/10.54396/qlb.v4i1.495>.

as its spearhead. According to Suparwi¹³ et al., LAZISMU Jepara implements strategies through direct and indirect services that will be distributed to eligible recipients. Furthermore, Cahyani¹⁴ et al. state that there are three things that LAZISMU can do in managing zakat funds, namely fundraising, fund distribution, and lastly, fund utilization. Referring to several research findings, it is evident that there is no specific research outlining the concrete role of ZIS institutions in managing endowment funds in the LAZISMU institution.

Therefore, after carefully examining the explanations that have been presented, this research will focus more on understanding the Strategy of Endowment Utilization in the MSME Empowerment Program at LAZISMU Ponorogo. The presence of this research is expected to contribute theoretically and practically to understanding the specific strategies undertaken by LAZISMU in utilizing endowments for the sustainability of MSMEs in Ponorogo.

B. Literature Review

Infak Utilization Strategy

The definition of strategy according to Yusanto and Widjajakusuma is an art and science in formulating, implementing, and evaluating strategic decisions of an organization aimed at achieving future goals.¹⁵

According to Irfan Syauqi Beik, utilization is one of the systems in distributing zakat, infak, and sedekah to the mustahik through productive, empowering, and utilizing activities of the potential held by the mustahik through productive economic programs that can bring benefits. This form of *infak* distribution plays a crucial role in philanthropic

¹³ Khofifatur Rohmaniah Suparwi, "Analisis Strategi Fundraising Zakat, Infak dan Shodaqah di Lazismu Kabupaten Jepara," *Madani: Jurnal Ilmiah Multidisiplin* 1, no. 9 (20 Oktober 2023), <https://doi.org/10.5281/ZENODO.10028143>.

¹⁴ Anisa Nur Indah Cahyani dan Nasrulloh Nasrulloh, "Pola Manajemen Pengelolaan Dana Zakat Pada LAZISMU Bojonegoro Untuk Kesejahteraan Ekonomi Umat," *Jurnal E-Bis* 7, no. 1 (27 Mei 2023), <https://doi.org/10.37339/e-bis.v7i1.1157>.

¹⁵ M. Ismail Yusanto and M.K Widjajakusuma, *Manajemen Strategis Prepektif Syariah* (Jakarta: Khoirul Bayan, 2003) 8.

development in Indonesia.¹⁶ The strategy of infak utilization is aimed at providing optimal influence on the improvement of welfare and poverty alleviation for the community.¹⁷

Based on the brief explanation just now, we can conclude that the strategy of *infaq* utilization is a science or art in utilizing resources to bring about significant and better results. The strategy of infak utilization is an effort to utilize *Infaq* as a source of funds to assist the mustahik in becoming more self-reliant in meeting their needs, thus enabling them to have good long-term resilience.¹⁸

In the utilization of *infaq*, it can be carried out through schemes that are in accordance with Islamic teachings. The schemes or models for infak utilization can be implemented through *qardul hasan* (benevolent loan) and *mudharabah* (profit-sharing).¹⁹

- a) The "*qardul hasan*" scheme is one of the loan models where the repayment amount is not specified for the principal borrowed by the borrower.²⁰ If the borrower is unable to repay the loan, the borrower is not entitled to be pursued.
- b) The "*mudharabah*" scheme is a form of collaboration between two parties, the capital provider, and the manager. In this case, the zakat management institution becomes the fund-providing investor, which will be invested in mustahik through loans made according to an agreement. If a profit is gained, it can be further developed for other mustahik, thereby promoting equitable productive efforts in the community.

Empowerment of MSMEs (Micro, Small, and Medium Enterprises)

Empowerment, linguistically, means to have power or strength and can be

¹⁶ Irfan Syauqi Beik, "Memahami Sistem Penyaluran Zakat," t.t., <https://baznas.go.id/>.

¹⁷ Ahmad Agus Hidayat dan Fajrul Hakim, "Strategies for Alleviating Poverty Through the Zakat, Infaq, and Shadaqah Collection and Management Program at Lazisnu Nganjuk," *Perbanas Journal of Islamic Economics and Business* 4, no. 1 (30 Januari 2024), <https://doi.org/10.56174/pjieb.v4i1.211>.

¹⁸ Ilyas Aulia Nur Cahya Nur Cahya, "Peran Pendayagunaan Zakat Produktif Terhadap Kesejahteraan Mustahik," *Jurnal Sultan Agung Fundamental* 01, no. 01 (2020): 2.

¹⁹ Antonio M. S, *Bank Syariah Dari Teori Ke Praktek*, 1st ed. (Gema Insani, 2001) 95.

²⁰ Muhammad Kambali, *Asas dan Prinsip-Prinsip Ekonomi Islam*, ed. oleh Erni Munastiwi, 1 ed. (Jombang: Lima Aksara, 2023), <https://limaaksara.com/product/asas-dan-prinsip-prinsip-ekonomi-islam/>.

interpreted as an effort made towards an object to become empowered or have strength.²¹ According to Dubois and Milye, empowerment is a comprehensive process involving motivators, facilitators, and groups that need to be empowered through knowledge, skills, the provision of various facilities, and opportunities to access resources in improving community well-being.²²

Empowerment of MSMEs is an effort to actualize the potential efforts possessed by MSMEs themselves so that they have strength and can be empowered. The emphasis in empowering MSMEs is on the importance of independent MSMEs as a system that can self-regulate.²³ Thus, it can be understood that the empowerment of MSMEs is an effort to strengthen and foster the MSME sector, with the ultimate goal of providing independence to MSME actors.²⁴

Definition of MSMEs (Micro, Small and Medium Enterprises)

Micro, Small, and Medium Enterprises (MSMEs) are productive businesses owned by individuals or individual business entities that meet the criteria for micro, small, and medium enterprises according to the law.²⁵ In Law Number 20 of 2008 concerning Micro, Small, and Medium Enterprises (MSMEs), these enterprises can be classified based on several criteria as follows:²⁶

a. Micro Enterprises

Have assets worth up to IDR 50 million, excluding land and buildings for business premises. Have annual sales of up to IDR 300 million.

²¹ Dedeh Maryani dan Ruth Roselin E Nainggolan, *Pemberdayaan Masyarakat* (Yogyakarta: CV Budi Utama, 2019).

²² Randi Wrihatnolo and Riant Nugroho Dwidjowijoto, *Manajemen Pemberdayaan* (Jakarta: PT. Alex Media Kompotindo, 2007) 117.

²³ Bachtiar Rifa'i, "Efektivitas Pemberdayaan Usaha Mikro Kecil dan Menengah (UMKM) Kerupuk Ikan Dalam Program Pengembangan Labsite Pemberdayaan Masyarakat Desa Kedung Rejo Kecamatan Jabon Kabupaten Siderejo," *Jurnal Kebijakan Dan Manajemen Publik* 15, no. 01 (2013): 134.

²⁴ Ida Ruwaida Noor dan Lugina Setyawati, "Pemberdayaan UMKM: Catatan Refleksi Hasil Meta Riset," *Jurnal sosiologi Masyarakat* 15, no. 01 (2010): 55.

²⁵ Yesi Elsandra dan Ardhina Agung Yulianto, "Strategi Pemasaran untuk Meningkatkan Usaha Kecil Menengah Berbasis Industri Kreatif Melalui ICT," *Jurnal Kajian Manajemen Bisni* 02, no. 01 (2013), <https://doi.org/10.24036/jkmb.475300>.

²⁶ Dewi Wuryadani dkk., *Pengembangan Kewirausahaan untuk Pemberdayaan Ukm Daerah*, 1 ed. (Jakarta: Yayasan Pustaka Obor Indonesia, 2019).

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b. Small Enterprises

Have net assets of more than IDR 50 million up to a maximum of IDR 500 million, excluding land and buildings for business premises. Have annual sales ranging from IDR 300 million to a maximum of IDR 2.5 billion.

c. Medium Enterprises

Have net assets from IDR 500 million up to a maximum of IDR 10 billion, excluding land and building assets. Have annual sales of more than IDR 2.5 billion up to a maximum of IDR 50 billion.

MSME Empowerment

Empowering Micro, Small, and Medium Enterprises (MSMEs) is an effort made to actualize the potential inherent in these enterprises so that they can become strong and self-reliant. The focal point in empowering MSMEs emphasizes the importance of these enterprises being self-sufficient as a system capable of self-regulation.²⁷ Therefore, it can be understood that empowering MSMEs is a form of strengthening and nurturing the MSME sector, with the ultimate goal of providing self-reliance to MSME practitioners.^{28,29}

C. Research Methods

The type of research employs a qualitative approach through a descriptive method, which emphasizes a working method that focuses more on the in-depth exploration of data to obtain the quality of research results. In other words, the qualitative approach involves using descriptive word or sentence descriptions systematically and accurately, starting with data collection, which is then interpreted and reported on the research results. According to Burhan Bungin, the qualitative approach is a working strategy in research that limits its scope

²⁷ Rifa'i, "Efektivitas Pemberdayaan Usaha Mikro Kecil dan Menengah (UMKM) Kerupuk Ikan Dalam Program Pengembangan Labsite Pemberdayaan Masyarakat Desa Kedung Rejo Kecamatan Jabon Kabupaten Siderejo."

²⁸ Noor dan Setyawati, "Pemberdayaan UMKM: Catatan Refleksi Hasil Meta Riset."

²⁹ Ahmad Agus Hidayat dkk., "Peranan Peer to Peer Lending Syariah terhadap UMKM untuk Pemulihan Ekonomi Pasca Pandemi Covid-19," *IQTISHADIA: Jurnal Ekonomi & Perbankan Syariah* 10, no. 2 (2023), <https://doi.org/10.19105/iqtishadia.v10i2.8806>.

but not the depth of its data. The deeper and higher quality the collected data, the higher the quality of the research results.³⁰

According to Strauss and Corbin, qualitative research is a form of research where the discovery process does not use statistics or quantification. In other words, qualitative research aims to understand individuals' lives, stories, behaviors, as well as the functions of organizations, social movements, or reciprocal relationships.³¹ This aligns with this research, which aims to describe the state of the researched object, namely LAZISMU Ponorogo, as it is and in its contextual setting during the research.

The location used for this research is LAZISMU Ponorogo, located at Jl. Jawa No. 38, Ronowijayan, Mangkujayan, Kec. Ponorogo, Kab. Ponorogo, East Java. The data sources for this study come from two sources, namely primary and secondary sources.

Primary sources are obtained from interviews and observations with LAZISMU Ponorogo officials and beneficiaries of the program. Meanwhile, secondary sources are obtained from relevant books, scientific journals, LAZISMU Ponorogo magazines, and the official website of LAZISMU Ponorogo.

The data analysis technique used in this research is SWOT Analysis, as it is employed to systematically identify factors in formulating the strategy of an organization or institution. SWOT Analysis is an abbreviation for internal environment Strengths and Weaknesses and external environment Opportunities and Threats. This analysis is a systematic examination of factors (Strengths, Weaknesses, Opportunities, and Threats) that simultaneously minimize weaknesses and threats while maximizing strengths and opportunities in the strategic planning of an institution or company.³²

In the process of conducting SWOT analysis, there are three stages: 1) data collection stage, 2) analysis stage, and 3) conclusion stage.³³

³⁰ Ibrahim, *Metodologi Penelitian Kualitatif*, 1 ed. (Alfabeta, 2015).

³¹ Salim dan Syahrin, *Metodologi Penelitian Kualitatif* (Ciptapusaka Media, 2012).

³² Freddy Rangkuti, *Analisis Swot Teknik Membedah Kasus Bisnis*, 1 ed. (Gramedia Pusaka Utama, 2006).

³³ *Ibid.*

1) Data Collection Stage

Data collection is an activity carried out to gather all data and information related to internal or external factors of an institution or company. Internal factors can include human resources, finances, production, or marketing, while external factors can include political, economic, and socio-cultural aspects. In this section, data collection utilizes methods such as interviews.

2) Analysis Stage

The next step is to analyze the information or data obtained through interviews with the arrangement of a matrix, which is then analyzed to obtain the right strategy for optimizing sustainable, effective, and efficient performance. In this stage, the analysis involves a SWOT matrix, and it's important to note that not all elements in the SWOT matrix are used; only selected strategies are chosen to help solve problems. TOWS is performed to create a strategic design by combining strengths and opportunities (Strengths – Opportunities), strengths and threats (Strengths – Threats), weaknesses and opportunities (Weaknesses – Opportunities), and weaknesses and threats (Weaknesses – Threats).³⁴

Table I. SWOT Analysis

EFAS/IFAS	<i>Strength</i>	<i>Weakness</i>
<i>Opportunity</i>	SO (<i>Strength Opportunity</i>)	WO (<i>Weakness Opportunity</i>)
<i>Threats</i>	ST (<i>Strength Threats</i>)	WT (<i>Weakness Threats</i>)

- Strategy SO: This strategy is born from the institution's or company's thought process by maximizing all strengths to seize and utilize opportunities as much as possible.
- Strategy ST: This strategy is used to maximize strengths to overcome threats.

³⁴ Fajar Nur'aini, *Teknik Analisis SWOT*, 1 ed. (Yogyakarta: Anak Hebat Indonesia, 2020).

- c. Strategy WO: This strategy is used to exploit existing opportunities while minimizing weaknesses.
- d. Strategy WT: This strategy is based on efforts to address weaknesses that may pose threats.

3) Decision-Making Stage

In the decision-making stage, it is necessary to refer back to the predetermined SWOT TOWS matrix, enabling the identification of strategies that can be combined by the company or institution effectively and efficiently.

D. Results and Discussion

Utilization is an effort or method in the process of yielding results from the utilization of resources. The strategy of utilizing endowments is carried out as an effort to use it as part of Islamic philanthropy for economic resources in developing the economic potential of the community.

Lembaga Amil Zakat Infak Sedekah Muhammadiyah (LAZISMU) Ponorogo, as one of the zakat institutions serving in Ponorogo regency, strives to create strategies in the utilization of endowments. The strategy of utilizing endowments carried out by LAZISMU Ponorogo involves developing the potential of endowment management productively, not for one-time use, or utilized to develop its benefits for the community.³⁵

In pursuit of this effort, LAZISMU Ponorogo has implemented the Empowerment of Micro, Small, and Medium Enterprises (UMKM) program for micro-business actors and the general public as part of developing the economic potential of family-based communities, targeting impoverished individuals or groups. The hope is to encourage UMKM to become professional, innovative, and competitive business players. Additionally,

³⁵ Wawancara kepada LAZISMU, *Kepala Badan Pengurus LAZISMU Ponorogo* (Baznas Jawa Timur, 2021).

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the program aims to nurture and enhance UMKM actors to become self-reliant and resilient businesses.³⁶

Utilization Management of Endowments in the Implementation of the Empowerment Program for Micro, Small, and Medium Enterprises (UMKM)

In the management of the Empowerment program at LAZISMU Ponorogo regarding the utilization of endowments, the steps taken are as follows. *First*, it involves forecasting or identifying existing strengths. In this regard, LAZISMU Ponorogo identifies the untapped potential of UMKM in Ponorogo Regency. Especially considering the significant potential for development within the UMKM sector in the region. This potential is evident in various areas in Ponorogo Regency, such as Sawoo, Ngebel, Ngrayun, and others, where the proximity to natural resources is notable. However, many UMKM practitioners in these areas still rely on manual production methods, resulting in less than optimal income. Consequently, their earnings are often entirely spent on consumptive needs.³⁷

Second, the subsequent step is to determine the plan to be implemented. After recognizing the potential of UMKM in Ponorogo Regency, LAZISMU Ponorogo develops a measurable and long-term mission program aimed at benefiting the community. Thus, LAZISMU Ponorogo plans to create a program utilizing endowment funds named the UMKM Empowerment Program to assist local UMKM practitioners.³⁸

Third, the program implementation step involves providing assistance to UMKM practitioners according to the required nominal for the procurement of production tools and materials that can support UMKM production activities. The assistance provided is not in the form of cash but rather in the procurement of production tools. To help ensure the

³⁶ Wawancara kepada LAZISMU.

³⁷ Zulkarnain Ashya Hifa, *Wawancara dengan Kepala Badan Pengurus LAZISMU Ponorogo* (Ponorogo, 2021).

³⁸ Ashya Hifa.

success of the UMKM Empowerment Program, LAZISMU Ponorogo also collaborates with various parties. The program's partners include several business corporations in Ponorogo Regency, such as Suryamart Swalayan, and individual donors as part of the contributors providing funds through endowments. Additionally, LAZISMU Ponorogo collaborates with the sharia financial institution BPRS Mitra Mentari Sejahtera as a third party, where BPRS Mitra Mentari Sejahtera plays a role in managing installment repayments.³⁹

Fourth, the supervision stage is crucial to ensure that the UMKM Empowerment Program conducted by LAZISMU Ponorogo can yield maximum results. Supervision is a process that guarantees the achievement of the UMKM Empowerment Program's objectives. LAZISMU Ponorogo's supervisory efforts toward the UMKM practitioners involved in the program include business control. However, the supervision by LAZISMU Ponorogo has not been carried out intensively. Another effort to benefit the UMKM practitioners is by involving several mustahik (recipients of aid) in training related to the socialization of trade licenses.⁴⁰

Based on the theory proposed by Masjfuk Zuhdi and field data gathered from informants, the mechanism of utilizing endowments for the UMKM Empowerment Program at LAZISMU Ponorogo is implemented through steps such as forecasting or identifying strengths, planning, implementation by gathering relevant parties to ensure program success, and program supervision.

The Form of Utilizing Endowments in the UMKM Empowerment Program

The results from the collected endowment funds can be utilized for the mustahik. The UMKM Empowerment Program is a program providing assistance in the form of revolving business capital. This program is aimed at empowering UMKM actors using the qardul hasan contract scheme. Financing through the qardul hasan scheme is carried out as

³⁹ Ashya Hifa.

⁴⁰ Sigit Hariyanto, *Wawancara dengan Kepala Kantor LAZISMU Ponorogo* (Ponorogo, 2021).

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an effort to enhance entrepreneurial spirit by providing capital and procuring production tools without additional profits to the giver.⁴¹ The endowment funds provided by LAZISMU Ponorogo for the UMKM Empowerment Program range from 3-5 million for each *mustahik*, used for procuring production tools. The repayment period for the qardul hasan financing provided by LAZISMU Ponorogo is set for 4 years without any additions.⁴²

The UMKM Empowerment Program by LAZISMU has been granted to five UMKM in Ponorogo Regency as recipients of aid. These UMKM recipients are Roti Bolupa, Bengkel Las, Warung Omah Langit, Rengginang Ketela, and Tiwul Instan.⁴³

Table 2. Recipients of Assistance from the UMKM Empowerment Program by LAZISMU Ponorogo

No	Owner's Name	UMKM	Address
1	Prasetya Widada	Bengkel Las	Jl. Minak agung Rt/Rw 002/001 Ds. Bangsalan Kec. Sambit Ponorogo
2	Irfan Veka Pratama	Bolupa	Dukuh Sraten Rt/Rw 002/001 Ds. Sraten Kec. Jenangan Ponorogo
3	Dalhar Ashari	Warung Omah Langit	Jl. Raya Ngebel Ds. Wagir Lor Kec. Ngebel Ponorogo
4	Mulyati	Rengginang Ketela	Dukuh Temon Rt/Rw 003/003 Ds. Pagerukir Kec. Sampung Ponorogo
5	Siska Andriyani	Tiwul Instan	Dkh. Putuk Rt/Rw 001/006 Ds. Selur Kec. Ngrayun Ponorogo

Source: Report LAZISMU Ponorogo

From the theory proposed by Lili Bariadi and the interview results in the field, the form of utilizing endowments in the SME Empowerment Program is by empowering

⁴¹ Yulianto, "Upaya Menumbuhkan Jiwa Wirausaha dalam Rangka Peningkatan Nasabah Baitul Maal Wa Tamwil," *Akuntansi Dan Perbankan Syariah* 01, no. 01 (2018).

⁴² Ashya Hifa, *Wawancara dengan Kepala Badan Pengurus LAZISMU Ponorogo*.

⁴³ LAZISMU, "Data Laporan Mustahik Program Pemberdayaan UMKM LAZISMU Ponorogo" (LAZISMU, 2020).

through revolving funds given to beneficiaries using the qardul hasan scheme. In the qardul hasan scheme, the amount of repayment for the borrowed funds is not specified.⁴⁴

Procedure for Utilizing Endowments in the SME Empowerment Program

The implementation stages of the SME Empowerment Program at LAZISMU Ponorogo are carried out through five stages: determining potential beneficiaries to receive assistance, conducting supervision and surveys, determining beneficiaries, providing assistance, and supervision and mentoring.

Firstly, the identification of potential beneficiaries or recipients of assistance from the SME Empowerment Program. The recipients are chosen in accordance with QS. At-Taubah verse 60, targeting poor or less fortunate individuals, preferably those with existing or potential business ventures. LAZISMU Ponorogo usually receives recommendations from relevant branch leaders or based on self-submissions from potential beneficiaries.⁴⁵

Secondly, after obtaining data on potential beneficiaries, LAZISMU Ponorogo conducts field supervision or surveys related to the feasibility study of the beneficiaries' businesses. Additionally, to instill confidence, LAZISMU Ponorogo requires the completion of a registration form for potential beneficiaries, using assessment criteria deemed sufficient to evaluate the business feasibility.⁴⁶

Thirdly, after conducting field surveys regarding the feasibility study of potential beneficiaries, a consultation is held between the board of directors and the executive body of LAZISMU Ponorogo. This consultation determines which beneficiaries are eligible to receive assistance from the SME Empowerment Program.⁴⁷

Fourthly, the next stage involves the disbursement of funds to beneficiaries of the SME Empowerment Program. LAZISMU Ponorogo provides assistance ranging from 3 to

⁴⁴ M. Syafi'i Antonio, *Bank Syariah Dari Teori Ke Praktek*.

⁴⁵ Ashya Hifa, *Wawancara dengan Kepala Badan Pengurus LAZISMU Ponorogo*.

⁴⁶ Hariyanto, *Wawancara dengan Kepala Kantor LAZISMU Ponorogo*.

⁴⁷ Hariyanto.

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5 million, primarily for the procurement of goods or tools that can aid in the production of the supported SMEs. For the repayment of fund installments, LAZISMU Ponorogo collaborates with BPRS Mitra Mentari Sejahtera as a third party.⁴⁸

Fifthly, LAZISMU Ponorogo continues its engagement with beneficiaries through mentoring and supervision. One form of mentoring involves enrolling some recipients of the program in training events, such as the one titled "Developing and Boosting Micro Businesses to Build Family-Based Economic Resilience Amidst the Covid-19 Pandemic," held in Sidoarjo. Supervision is conducted by monitoring the continuity and development of the beneficiaries' businesses.⁴⁹

From the theory proposed by Zainur Rahman and the data found in the field from informants, the procedure for utilizing endowments for the SME Empowerment Program at LAZISMU Ponorogo is carried out in several stages, namely determining the beneficiaries of the program, disbursing the aid funds, and providing training and guidance to the program beneficiaries.

The Impact of SME Empowerment Program on *Mustahik*

From the implementation of the productive utilization of infak funds through the SME Empowerment Program by LAZISMU Ponorogo, it is currently assessed to be helpful for micro-business actors facing difficulties in running their businesses. This can be seen from the procurement of production tools needed by the *mustahik*, where these tools are not only acquired for production but also for the provision of raw materials used in the manufacturing process.⁵⁰

As experienced by Mas Irfan, a micro-business actor receiving assistance from the SME Empowerment Program by LAZISMU Ponorogo. His Bolupa business was initially

⁴⁸ Hariyanto.

⁴⁹ Hariyanto.

⁵⁰ Hariyanto.

very limited, starting with obtaining bread from others and then focusing on packaging and marketing. After receiving assistance from the SME Empowerment Program in the form of acquiring production tools such as an oven, LPG gas, hoses, blender, mixer, and raw materials like flour, sugar, and other ingredients, Mas Irfan's Bolupa business was significantly aided.⁵¹

Similar experiences were felt by Mrs. Mulyati, a *mustahik* receiving assistance from the SME Empowerment Program distributed by LAZISMU Ponorogo. In her business of producing cassava crackers, Mrs. Mulyati initially used simple manual tools, causing the production of cassava crackers to be slow and time-consuming. After receiving assistance from the SME Empowerment Program, Mrs. Mulyati was greatly helped by obtaining tools such as a cassava grinder and other equipment.⁵²

The assistance provided by LAZISMU Ponorogo through the SME Empowerment Program has helped *mustahik* improve their production. Before receiving assistance, many micro-business actors operated manually, resulting in a lengthy and less efficient production process. With the support received, *mustahik* feel more efficient in their production, thereby increasing the quantity of their output.

To enhance the efforts of *mustahik* recipients of the SME Empowerment Program, LAZISMU Ponorogo strives to provide guidance and supervision. Guidance is conducted through national-level WhatsApp groups for program beneficiaries, where webinars and talk shows related to the business world are organized.⁵³ Additionally, training is provided on business marketing through social media and obtaining permits for establishing food and beverage trading businesses through P-IRT (Home Industry Production) and BPOM.⁵⁴

⁵¹ Irfan, *Wawancara dengan mustahik penerima bantuan program Pemberdayaan UMKM* (Ponorogo, 2021).

⁵² Mulyati, *Wawancara dengan mustahik penerima bantuan program Pemberdayaan UMKM* (Ponorogo, 2021).

⁵³ Hariyanto, *Wawancara dengan Kepala Kantor LAZISMU Ponorogo*.

⁵⁴ Mulyati, *Wawancara dengan mustahik penerima bantuan program Pemberdayaan UMKM*.

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Efforts to monitor the implementation of the SME Empowerment Program are also undertaken by LAZISMU Ponorogo to oversee the progress of mustahik businesses.⁵⁵ The hope is to achieve the desired goals in the establishment of the program, and this supervision is carried out through controlling the business activities of mustahik.

SWOT Analysis in SME Empowerment Program

In this study, the researcher utilized data analysis techniques with a SWOT analysis approach, as this analysis is systematically used to identify factors in formulating strategies for a company or institution. SWOT analysis itself refers to the understanding of internal environment (Strengths and Weaknesses) and external environment (Opportunities and Threats). Therefore, in planning the strategy of productive infak utilization through the SME Empowerment Program at LAZISMU Ponorogo, it is crucial to analyze and compare both internal and external factors. Internal factors include strengths and weaknesses, while external factors encompass opportunities and threats.

I. Strenghts

In the utilization of infak through the SME Empowerment Program, LAZISMU Ponorogo has several strengths: *Firstly*, The SME Empowerment Program can still be further developed, focusing on both quantity and the path towards the quality development of SMEs. This supports and stimulates the growth of local SMEs in Ponorogo, especially in areas with significant potential. *Secondly*, The SME Empowerment Program has distinctive features compared to other programs. It is a productive program developed to promote family economic independence and long-term resilience.⁵⁶

2. Weaknesses

⁵⁵ Moh. Toriquddin dan Abd. Rauf, "Manajemen Pengelolaan Zakat Produktif Di Yayasan Ash Shahwah (Yasa) Malang," *De Jure: Jurnal Hukum Dan Syariah* 05, no. 01 (2013), <https://doi.org/10.18860/j-fsh.v5i1.2993>.

⁵⁶ Ashya Hifa, *Wawancara dengan Kepala Badan Pengurus LAZISMU Ponorogo*.

Despite the strengths, there are perceived weaknesses in the SME Empowerment Program at LAZISMU Ponorogo: *Firstly*, Management system weaknesses, where the program lacks clear guidelines or Standard Operating Procedures (SOP) for implementation. *Secondly*, Organizational weaknesses, with no dedicated staff or department specifically focused on managing and executing the SME Empowerment Program.⁵⁷

3. Opportunities

The SME Empowerment Program at LAZISMU Ponorogo has external potential: Collaboration opportunities with entities with significant potential for infak fund collection, such as Suryamart Swalayan and individual donors as fund providers. Additionally, collaboration with Islamic financial institutions like BPRS Mitra Mentari Sejahtera for guidance, supervision, and managing fund repayments. Program promotion to the public through direct outreach or online platforms like YouTube, Facebook, and Instagram to assist in marketing products from SMEs supported by LAZISMU Ponorogo.

4. Ancaman (Threat)

There are also threats identified in the SME Empowerment Program at LAZISMU Ponorogo: *Firstly*, The ongoing threat of the COVID-19 pandemic in Ponorogo and globally. *Secondly*, Suboptimal government involvement in supporting the program. As a policy regulator, the government plays a crucial role in the development of micro-businesses.⁵⁸

Internal Eksternal	Strength	Weakness
	I. The SME Empowerment Program by LAZISMU still has the potential for the development of both quantity and quality of SMEs.	I. Lack of official Standard Operating Procedures (SOP) 2. Insufficient Human Resources (HR), resulting in the absence of a specific division to manage this program.

⁵⁷ Ashya Hifa.

⁵⁸ Ashya Hifa.

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	2. The SME Empowerment Program by LAZISMU Ponorogo has a distinctive feature, namely being productive to encourage family economic growth.	
Opportunity	1. Collaborating with Suryamart Swalayan and other parties as donors for the program. 2. Collaborating with BPRS Mitra Mentari Sejahtera and other potential partners in the coaching and supervision of the empowerment program. 3. Conducting socialization of the SME Empowerment Program directly to the community or through print and social media.	1. Establishing Standard Operating Procedures (SOP) in collaboration with BPRS Mitra Mentari Sejahtera. 2. Establishing partnerships with zakat institutions in Ponorogo Regency. 3. Recruiting officers (amil) who have expertise in the SME sector to facilitate program implementation
Threat	1. Developing MSMEs by considering the economic potential of families during the COVID-19 pandemic.. 2. Encouraging the government to play a more active role in developing MSMEs through this MSME Empowerment Program	1. Continuously implementing the MSME Empowerment Program in accordance with health protocols. 2. Requesting the government to provide recommendations for individuals or departments that can enhance human resources.

Strategi S-O (*Strength – Opportunity*):

In the above SWOT matrix, it can be observed that leveraging the Strengths to exploit the Opportunities in the strategy of utilizing almsgiving (infak) through the MSME Empowerment Program at LAZISMU Ponorogo involves the following. Firstly, its strength still has the potential for further development, especially in expanding the quantity and quality of MSMEs. As for the opportunity, there is potential synergy with Surya Mart Supermarket and the general public as donors in the distribution of almsgiving funds, as well as synergy with BPRS Mitra Mentari Sejahtera. Consequently, a strategy can be formulated by expanding partnerships with collaborators who can assist in program implementation, especially those contributing to program funding and providing support in the guidance and supervision of MSMEs under the MSME Empowerment Program.

Secondly, the strength lies in the distinctive feature of the program, where it is productive in supporting family economies. The opportunity lies in direct and social media promotion through platforms like YouTube, Facebook, and Instagram. Therefore, a strategy can be implemented to enhance public awareness of products from MSMEs supported by LAZISMU Ponorogo under the MSME Empowerment Program through direct promotion and other forms of media.

Strategi S-T (*Strength – Threat*):

In the SWOT matrix, which involves Strengths and Threats, the strengths of the MSME Empowerment Program at LAZISMU Ponorogo can address existing threats. *Firstly*, the strength lies in the ongoing potential for the development of both the quantity and quality of MSMEs. Meanwhile, the threat comes from the current situation of the COVID-19 pandemic. Therefore, a strategy can be devised to provide guidance and training related to marketing and productivity for goods and materials that can be utilized during the COVID-19 pandemic.

Secondly, given the strength of the program's productive nature, while the threat arises from the suboptimal role of the government. Hence, a strategy can be determined by engaging the government to actively participate in the development of MSMEs through this program.

Strategi W-O (*Weakness – Opportunity*):

In the SWOT matrix that addresses Strengths and Threats, where the strengths of the MSME Empowerment Program at LAZISMU Ponorogo can face existing threats. Firstly, the strength lies in the continued potential for the development of both quantity and quality of MSMEs. Meanwhile, the threat comes from the current condition of the COVID-19 pandemic. Therefore, a strategy can be devised, involving guidance and training related to marketing and productivity for goods and materials that can be utilized during the COVID-19 pandemic.

Secondly, due to the strength derived from the productive nature of the program, while the threat emerges from the suboptimal role of the government. Hence, a strategy can be formulated by encouraging the government to play a more active role in developing MSMEs through this program.

Strategi W-T (*Weakness – Threat*):

In the SWOT matrix, there are Weaknesses (Weakness) and Threats (Threat) factors, where in this case, there are several weaknesses and threats faced in the implementation of the utilization of funds through the MSME Empowerment Program at LAZISMU Ponorogo. Firstly, the weakness lies in the weak management system, particularly in determining the SOP (Standard Operating Procedure) of the program. Meanwhile, the threat faced is the situation of the COVID-19 pandemic. Therefore, a strategy can be determined by establishing SOP that can be adjusted to the COVID-19 pandemic situation.

Secondly, the weakness is in the management system, where there is no specific division handling the MSME Empowerment Program. Meanwhile, the threat faced is the suboptimal role of the government. Thus, a strategy can be formulated by strengthening the management system by asking the government to contribute to providing facilities for human resource development.

Challenges and Solutions in the MSME Empowerment Program at LAZISMU Ponorogo

In implementing a program, things don't always go as smoothly as expected, and the same is true for the implementation of the utilization of almsgiving for the MSME Empowerment Program at LAZISMU Ponorogo. There are several obstacles that hinder the progress of the program, both internal and external challenges. The challenges identified in the implementation of the MSME Empowerment Program at LAZISMU Ponorogo include the absence of an official program implementation guide, the lack of a specific division or department handling the program, incomplete fundraising from the potential amount of funds, and the screening or selection stage of potential aid recipients.

First, the obstacle lies in the absence of implementation guidelines or Standard Operating Procedures (SOP) for the MSME Empowerment Program. This is evident in the difficulties faced by the staff at LAZISMU Ponorogo in executing the MSME Empowerment Program. This situation hinders the staff at LAZISMU Ponorogo from advancing the MSME Empowerment Program.⁵⁹

Second, the challenge lies in the management at LAZISMU Ponorogo. This is evident in the limited number of staff at LAZISMU Ponorogo. This is demonstrated by the absence of a specific division or department responsible for managing the implementation of the MSME Empowerment Program.⁶⁰

Third, there is a challenge in raising infak funds to be used in activities aimed at empowering MSMEs as part of community productive economic development. This is indicated by the failure to achieve the target amount of funds used to finance the program and the low percentage of infak funds allocated to the MSME Empowerment Program compared to the funds used for other programs at LAZISMU Ponorogo.⁶¹

Fourth, there are challenges in the screening or selection process for potential beneficiaries of the MSME Empowerment Program. This can be seen from the failure of

⁵⁹ Ashya Hifa.

⁶⁰ Ashya Hifa.

⁶¹ Ashya Hifa.

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empowerment programs carried out through the assistance of catfish and goat farming. The failure of the first recipients of assistance will result in a delay in providing funds to subsequent parties.⁶²

Every program run by an institution faces obstacles that hinder the progress of the program. Similarly, LAZISMU Ponorogo faces several obstacles in implementing the MSME Empowerment Program. However, to solve these problems, LAZISMU Ponorogo needs appropriate solutions. The solutions that can be provided by LAZISMU Ponorogo to address these issues are as follows.

First, create implementation guidelines or Standard Operating Procedures (SOP) as a reference to guide the implementation of the MSME Empowerment Program. This is done so that the officials of LAZISMU Ponorogo do not face difficulties in implementing the program, thus achieving the goals of establishing the MSME Empowerment Program in accordance with the agreed-upon procedures.⁶³

Second, increase personnel or recruit employees to become staff at LAZISMU Ponorogo, especially staff with expertise in the field of empowering MSMEs. With specialized staff at LAZISMU Ponorogo who have expertise in the field of empowering micro and small businesses, a special division for the MSME Empowerment Program can be formed. This will make it easier to focus on the implementation of the MSME Empowerment Program.⁶⁴

Third, approach the general public and collaborate with parties with the potential to help fund the implementation of the MSME Empowerment Program at LAZISMU Ponorogo. This can be done through direct socialization to the community or through print and social media related to the benefits of contributing infak as funds for the development of the MSME Empowerment Program.⁶⁵ *Fourth*, conduct a selective and targeted selection

⁶² Ashya Hifa.

⁶³ Ashya Hifa.

⁶⁴ Ashya Hifa.

⁶⁵ Ashya Hifa.

of potential recipients. This is to avoid irresponsible beneficiaries of the assistance provided by LAZISMU Ponorogo. In addition, guidance and mentoring should be provided to ensure that the funds provided remain beneficial.⁶⁶

E. Conclusion

In the strategy of utilizing endowments for the Empowerment of Micro, Small, and Medium Enterprises (UMKM) program at LAZISMU Ponorogo, it can be carried out through the following mechanisms: 1) predicting the potential of UMKM, 2) planning the program, 3) implementing the program, and 4) supervising the program. The procedure for implementing the UMKM Empowerment program is carried out through several stages: 1) collecting data on prospective beneficiaries, 2) conducting a feasibility survey of the business, 3) deliberation by the board of trustees and the implementing body, 4) disbursement of assistance funds, and 5) mentoring and supervision. To optimize the utilization of endowments in the UMKM Empowerment program, LAZISMU Ponorogo collaborates with Surya Mart Supermarket and other corporations as donors in fundraising. Additionally, collaboration with BPRS Mitra Mentari Sejahtera as a third party provides business coaching, assistance, and manages fund repayments. Socialization to the community is also conducted to realize the program through social media platforms such as YouTube, Facebook, and Instagram. The UMKM Empowerment program implemented by LAZISMU Ponorogo has benefited the recipients, as evidenced by the ease of conducting business production and increased production activities. Challenges in the UMKM Empowerment program include the absence of standardized implementation guidelines or Standard Operating Procedures (SOP), the lack of a specific division for the program, fundraising that has not reached the target, and the selection stage for prospective beneficiaries. Proposed solutions include establishing standardized implementation guidelines or SOP, creating a specific division for the UMKM Empowerment program, community socialization, broader collaborations, and selective screening of potential beneficiaries.

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