The Effect of Capital Assistance and Business Assistance on The Empowerment of Mustahik Zakat MSMEs DT Peduli North Sumatra

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A B S T R A C T

This study aims to determine the effect of capital assistance, and business assistance on increasing the empowerment of mustahik zakat Micro,Small,and Medium Enterprises (MSME). The method used in this research is quantitative research method with data collection techniques using primary data obtained from questionnaires with a Likert scale. Sampling in this study using non probability sampling technique (saturated sample) where the entire population is relatively small in this study to be the entire sample with a total of 30 samples. This research analysis technique uses multiple regression analysis with validity and reliability tests, classical assumption tests, multiple linear regression tests and hypothesis testing with SPSS. The results in this study indicate that partially capital assistance and business assistance have a positive and significant effect on increasing the empowerment of mustahik MSME. Then, capital assistance and business assistance simultaneously have a positive and significant effect on the empowerment of mustahik MSMEs. The X1 and X2 variables affect the Y variable by 63.8%, while the remaining 36.2% is influenced by other variables outside of this study.

A B S T R A K

Penelitian ini bertujuan untuk mengetahui pengaruh bantuan modal, dan pendampingan usaha terhadap peningkatan pemberdayaan UMKM mustahik zakat. Penelitian ini di lakukan di lembaga amil zakat Daarut Tauhid Peduli Sumut. Metode yang digunakan dalam penelitian ini adalah metode penelitian kuantitatif dengan teknik pengumpulan data menggunakan data primer yang diperoleh dari kuisioner dengan skala likert. Pengambilan sampel pada penelitian ini menggunakan teknik non probability sampling (sampel jenuh) dimana seluruh populasi yang relative kecil pada penelitian ini menjadi seluruh sampel dengan total 30 sampel. Teknik analisis penelitian ini menggunakan analisis regresi berganda dengan uji validitas dan reliabilitas, uji asumsi klasik, uji regresi linier berganda dan uji hipotesis dengan SPSS. Hasil pada penelitian ini menunjukkan bahwa secara parsial bantuan modal dan pendampingan usaha berpengaruh secara positif dan signigikan terhadap peningkatan pemberdayaan UMKM mustahik. Kemudian, bantuan modal dan pendampingan usaha secara simultan berpengaruh positif dan signifikan terhadap pemberdayaan UMKM mustahik. Variabel X1 dan X2 mempengaruhi variabel Y sebesar 63,8%, sedangkan sisanya sebesar 36,2% dipengaruhi oleh variabel lain diluar dari penelitian ini.

INTRODUCTION

Indonesia is a country occupied by 270 million people with the number of Muslims reaching more than 236 million people or 87%. The population that is a member of the poor status reaches 27 million people or reaches 10% (BPS 2021). As a country with a large population, Indonesia often faces economic problems such as poverty (Aini & Suprapto, 2022). Poverty is a

condition in which a person is unable to meet their basic necessities of life, especially in terms of consumption and income.

Empowerment of micro, small, and medium enterprises (MSMEs) is one of the government's efforts to combat poverty. This is because the MSME sector can be the right solution because they can hire a low-educated workforce and MSMEs greatly contribute to improving the economy in Indonesia (Hafizd et al., 2023). Even so, currently MSMEs still face various obstacles and obstacles. There are 70% of MSMEs that fail to survive for a long time due to non-financial causes, such as limited capital, access to technology, skills, and poor business governance (Basyith, Fatimah, and Idris 2016).

Islam offers a way to overcome these restrictions, namely to maximize the use of shadaqah, infaq, and zakat from collection to distribution. Amil Zakat Institute (LAZ) and Amil Zakat Agency (BAZ) can do it (Chairunnisa & Abdillah, 2022). Indonesia has a large Muslim population, which helps to strengthen mustahik. With this amount, there will definitely be a large amount of potential money raised through charitable efforts. Zakat, which was once intended to end poverty, inspires creativity and authenticity in how the money is distributed, in part as support for profitable companies (Ismail et al., 2018). It is important to consider the presence of zakat as a potential solution to Indonesia's poverty problem. Every year, poverty can be reduced with the administration of expert zakat (Harianto & Dharma, 2022).

The government can encourage the country's economy and disadvantaged regional economies by distributing productive zakat in an efficient way (Tambunan et al., 2019). This is provided that the zakat given to mustahik is used properly, such as starting MSME to strengthen the economic independence of the Ummah (Soekamto, 2019). The goal is to improve the economic position and mustahik production through MSME initiatives, especially for disadvantaged people, in an effort to reduce poverty and strengthen the local economy. Actors who are Mustahik MSME have the right to productive zakat funds, which they can use as additional funds to launch new companies. They are not required to return any profits made from the lucrative zakat money they give (Chairunnisa & Abdillah, 2022). In connection with issues related to the empowerment of mustahiq MSMEs, the provision of capital to help the MSME-based mustahiq economy, both physical and non-physical, has a significant impact on increasing the mustahiq economic empowerment (Sukowicaksono, 2019). However, the main problem with micro businesses is the lack of capital, as well as the lack of entrepreneurial knowledge of mustahiq in running their business. To overcome this problem, there are many components that can affect the success and increase of mustahik MSME empowerment. Among these components are capital assistance and business assistance from LAZ officers. According to a study by Riyan et al. (2020), capital is claimed to have a positive and substantial impact on income, which means that an increase in capital will drive an increase in income. However, to empower Mustahik MSMEs through profitable ventures, assistance is also needed in addition to money (Ivancevich dalam Aini & Suprapto, 2022).

Mustahik desperately needed commercial support from LAZ officers as he developed his company. It is estimated that by helping, Mustahik's income will increase. Based on research conducted by (Fathullah, 2015) claiming that Mustahik MSMEs' income is greatly influenced by business training and mentoring. Furthermore, research conducted by (Utami, 2018) it also shows how mentoring and training have a big impact on the income of mustahik MSMEs. However, based on research from (Aini & Suprapto, 2022) claims that Mustahik's salary is

negatively affected by mentoring. The findings of some of these studies differ in many ways. This shows that there is a discrepancy between the facts on the ground and the theory applied. Therefore, the purpose of this study is to provide more accurate and useful research to examine and understand the disagreement between current ideas and the reality about the impact of financial assistance and business support on increasing the empowerment of MSME zakat mustahik. The main objective of the study is also to determine and investigate whether the institutional capital assistance and business assistance offered have an impact on mustahik's ability to empower his company.

One of the amil bodies that implements this is LAZ Daarut Tauhid Peduli North Sumatra. Daarul Tauhid Peduli is a non-profit and da'wah organization that focuses on collecting and supervising donations from individuals, groups, and companies (Hotmaida, 2021). To achieve the goals and achieve the plan, the DT Peduli Medan program tries to raise funds for the implementation of the program that is being run. LAZ DT Peduli Sumut has become a helper for mustahik in Medan City who have MSME businesses to continue to run their businesses. In distributing ZIS funds, LAZ DT Peduli North Sumatra has a program called MSME Unggul which aims to improve welfare, improve business management skills, and provide an understanding of moral values for poor people who plan to start a business. Currently, the capital assistance provided from the North Sumatra DT Peduli MSME program is Rp 6,000,000 per year/person and is given once a semester where the capital is given in the form of money or goods such as cooking utensils, carts and other facilities. In addition, DT Peduli North Sumatra also provides assistance to mustahik MSMEs Unggul. The assistance is in the form of spiritual assistance and economic assistance. The mentoring is held once a month for a year at the DT Peduli North Sumatra office. Based on the importance of several factors that affect the success and improvement of the empowerment of mustahik MSMEs that have been described previously and in accordance with the research objectives that the author has explained above are also in line with the Superior MSME Program that is currently running at LAZ DT Peduli North Sumatra, the author is interested in conducting a research entitled "The Effect of Capital Assistance and Business Assistance on the Empowerment of Mustahik Zakat MSMEs DT Peduli North Sumatra)".

LITERATURE REVIEW

Zakat Theory and Utilization of Productive Zakat

According to (Hafidhuddin, 2002) in (Aini & Suprapto, 2022) the word "zakat" means "to grow, develop, or increase". Zakat is a social obligation for the rich known as aghniya' (after their wealth satisfies nishab) and is carried out for one year (haul) (Shafwan Bendadeh, 2021). Zakat also teaches the goodness of the soul, such as showing gratitude to Allah for His bounty and healing the heart from excessive desire for material possessions (Imsar et al., 2021). According to M. Daud Ali in (Barkah et al., 2020) the application of productive zakat is one of several forms of use of zakat. Using productive zakat is a way to provide funds to support someone to start their own business or to create a project. In other words, productive zakat refers to zakat that is managed productively by providing recipients with zakat funds to help grow their business and ultimately satisfy their living needs (Fitrya, 2017) in the (Alam, 2019). According to (Raihan et al., 2023) giving productive zakat requires mustahik to manage zakat

creatively and use it professionally and diligently. Favorable zakat can also put an end to the common practice of mustahik, which is to beg and expect mercy from others. Effective zakat generated by effective efforts must not only be exhausted or decreased in order for this commercial business to grow and benefit the beneficiaries (Syakir, 2016).

Capital Assistance

According to Schwiedlan in (Aini & Suprapto, 2022), the business factor that must exist before starting a business is capital. How big or small the capital will affect how the business develops to generate more revenue. Business capital is not only in the form of money but also in the form of goods. This is in accordance with the research (Utami, 2018) which states that the more capital assistance funds given to mustahik, the higher the income of mustahik. According to Prawirosentono (2008) in (Prakoso & Arum, 2023) there are at least three indicators of capital, namely: 1) Investment as a Business Prerequisite: To do business, capital is an absolute requirement. Every company will find it challenging to operate without business finances. Therefore, to set up a company, a certain amount of money is required. 2) Use of capital: Additional capital funds are essential, especially if they allow the recipient of capital to expand its manufacturing operations. 3) Capital: Before starting operations, a company must have a certain amount of capital. The amount of capital will have an impact on the scale of operations and revenue generation for the business. According to Kasmir in (Zain & Mansah, 2022) Corporate capital is required to carry out operations because every company needs funds to run. Companies will undoubtedly struggle to continue their activities, such as producing their products or even making transactions, without funds. People who own businesses use the additional funds they receive to improve their operations to increase sales. This is consistent with studies (Chairunnisa & Abdillah, 2022) shows growth in Mustahik Micro Business Income positively and is significantly influenced by business capital. Therefore, here are the hypotheses regarding capital support to empower Mustahik MSMEs:

H0 : There is no positive and significant influence between capital assistance (X1) on the empowerment of mustahik zakat MSMEs (Y)

Ha : There is a positive and significant influence between capital assistance (X1) on the empowerment of MSMEs mustahik zakat (Y)

Business Assistance

According to Mustofa Kamil (2010) in (Alfarisi, 2021) explain that mentoring is an interactive process that involves helping people understand each other; consultant nature, which means mentoring creates an environment where both parties can discuss and solve problems together; and motivating, which means that mentoring should be able to build confidence and inspire the person receiving help to make adjustments easily. According to (Wahyuningsih, 2019) business mentoring is an activity that is carried out and can mean fostering, teaching, or directing a group with a focus on mastering, controlling, and controlling. Assistance should be provided specifically to a subset of the population experiencing special needs due to their deprivations and inadequacies, such as poor or poor (Alam, 2019).

According to (Arsakti Foreignyca Dewi, 2020) the indicators of business mentoring are as follows: 1) Provide facilities: Facilitators provide friends with access to training, ongoing

advice, inspiration, understanding of sound financial and business management, and all other resources necessary for MSME entrepreneurs to grow and develop. 2) Offer protection: To prevent members from facing problems in undesirable circumstances, the facilitator ensures that each member has explicit legal protections. 3) Provide support: let each member's business move forward, 4) Offer support: Friends give members their indispensable attention throughout the process so that they can achieve their goals as much as possible. The theory that has been described above is also supported by research from (Prakoso & Arum, 2023) that mentoring has a positive and significant effect on increasing MSME income. If the more optimal the business assistance provided by LAZ officers to mustahik MSME actors, the more MSME empowerment will be carried out. Thus, the hypothesis related to business assistance to the empowerment of mustahik MSMEs is as follows:

H0 : There is no positive and significant influence between business assistance (X2) on the empowerment of MSMEs mustahik zakat (Y)

Ha : There is a positive and significant influence between business assistance (X2) on the empowerment of mustahik zakat MSMEs (Y)

Empowerment of Mustahik Zakat MSMEs

Empowerment, which is defined as the ability to act or achieve something in the context of community empowerment carried out by several parties, is often limited to empowering the economy in the context of poverty reduction (Sri Handini, 2019). According to (Kadeni, 2023) the presence of MSMEs provides help in eradicating poverty by creating jobs. With the number of MSMEs, it can accelerate the process of equity (Suci 2017) in (Hafizd et al., 2023). Some indicators of MSMEs that can be given productive zakat assistance include: Business fields that are run halal, MSME actors are included in the category of mustahiq zakat, businesses that are run can generate profits, and have good potential. Mustahiq is a person who is entitled to zakat. Mustahiq, who is also an MSME actor, has the right to obtain productive zakat funds that are used not for consumption but to be used as additional business capital or to start a new business. Productive zakat managed with the principle of social entrepreneurship is able to provide solutions to economic problems. With the empowerment of mustahik zakat MSMEs, mustahiq economic sustainability will be achieved. The indicators for empowering mustahik MSMEs are as follows:

1. Increase in Income: The provision of zakat funds has a good effect on business conditions and achieves an increase in MSME income after receiving capital assistance and business assistance.
2. Financial Independence: The ability of MSMEs to be financially independent after being given capital assistance and mentoring.
3. Production Improvement: An increase in production capacity or efficiency in the production process after receiving assistance and assistance.
4. Business Continuity: The percentage of mustahik businesses to continue to survive and continue to develop their business after the period of capital assistance and mentoring.
5. Economic Sustainability: Mustahiq has the motivation to be able to become a muzakki in the future.

The theory that has been described above is also supported by research from (Alfarisi, 2021) that capital and assistance have a positive and significant effect on mustahik economic

empowerment. Thus, the hypothesis related to capital assistance and business assistance to increase the empowerment of mustahik MSMEs is as follows:

H0 : Capital assistance (X1), business assistance (X2), do not have a simultaneous effect on the empowerment of MSMEs mustahik zakat (Y)

Ha : Capital assistance (X1), business assistance (X2), have a simultaneous effect on the empowerment of mustahik zakat MSMEs (Y)

RESEARCH METHOD

The study used a quantitative research design that included causal analysis. Sekaran (2006) states that the purpose of quantitative causality research is to determine the extent to which independent variables affect dependent variables. Growth in empowerment of Mustahik MSMEs is a research-dependent variable (Y). Capital assistance (X1) and business assistance (X2) are independent variables of the study. Primary data were used in this study. Primary data, according to Danang Sunyoto (2011: 22), is the first hand-written record collected by researchers to address specific study problems. The Nonprobability Sampling (saturated sample/census) approach is the method used for sampling. The sampling strategy used when the members of the population are all relatively small is called nonprobability sampling. Saturated samples, also known as maximum samples, are obtained using all members of the population as examples. The amount added to the sample does not affect its representativeness. This approach is known as the saturated sample method. This research was conducted at LAZ Daarut Tauhid Peduli Medan which is located at Jl. Abadi Complex, Abadi Palace, block A6, Tanjung Rejo District, Medan Sunggal District, with its population are all recipients of capital assistance from the LAZ DT Peduli Superior MSME program. From this population, there is a sample of 30 recipients of capital assistance from the LAZ DT Peduli Medan zakat fund. The research data was taken through a research instrument consisting of a set of questionnaires arranged in the form of statements on the Likert scale. The SPSS computer software is then used to handle and analyze the collected data, which includes several regression analysis tests. The study uses validity, reliability, classical assumptions, and hypothesis testing as its exam methodology. Tests for multicollinearity, heteroscedasticity, and normality form traditional assumption tests. Meanwhile, the statistical t-test, the statistical F-test, and the determination coefficient test (R^2) form a hypothesis test.

RESULTS AND DISCUSSION

Based on the descriptive results of mustahik statistics of recipients of capital assistance processed from SPSS 26, it shows that there are 40% men and 60% women who are beneficiaries of capital assistance and business assistance from LAZ DT Peduli. In terms of education, the majority of respondents are at the high school level (SMA) by 70%, and 26.7% are at the junior high school education level, then the other 3.3% only take elementary education. Based on the age group of respondents, 46.7% were at the age of 46-55 years, then as many as 40% at the age of 36-45 years followed by 6.7% at the age of 25-35 years and 56 years and over as much as 6.7%. In the assessment of the respondent response criteria, there are 5 criteria. On scale 1 there is a strongly disagreeable criterion and on a scale 5 with a strongly agreeable criterion. Then each variable indicator has 5 statements which are measured by various tests below.

Validity Test

The process of finding out if a measurement device can measure something precisely is called a validity test. If the sig value is less than 0.05 and the R value is greater than the R table, the basis for choosing a validity test. The results of the validity test showed that the R value of each variable was greater than the R value of the table with 0.361. If the R value of the calculation is higher than the R value of the table, all data have passed the validity test and are considered reliable. Table 1 displays the results of the validity test of this study:

Table 1. Validity Test Results

Variables	Indicator	R Count	R Table	Sig Value.	Description
Capital Assistance (X1)	X1.1	0.677	0.361	0.000	Valid
	X 1.2	0.667	0.361	0.000	Valid
	X 1.3	0.839	0.361	0.000	Valid
	X 1.4	0.544	0.361	0.002	Valid
	X 1.5	0.698	0.361	0.000	Valid
Business Assistance (X2)	X 2.1	0.636	0.361	0.000	Valid
	X 2.2	0.620	0.361	0.000	Valid
	X 2.3	0.645	0.361	0.000	Valid
	X 2.4	0.559	0.361	0.001	Valid
	X 2.5	0.708	0.361	0.000	Valid
Empowerment of Mustahik Zakat Msmes (Y)	Y01	0.620	0.361	0.000	Valid
	Y 02	0.578	0.361	0.001	Valid
	Y 03	0.697	0.361	0.000	Valid
	Y 04	0.613	0.361	0.000	Valid
	Y 05	0.682	0.361	0.000	Valid

Source : Primary Data, processed

Significant values also show the results of validity tests. If the value of Sig. (2 tails) < 0.05, the data result is considered valid. As can be seen from the previous table, all indicators apply when the value of sig, for all variables X1, X2, and Y, is less than 0.05.

Reliability Test

The reliability of a variable is determined by the following parameters: a variable is considered reliable if its Alpha Cronbach value is greater than 0.60, and it is considered unreliable if its value is less than 0.60. The reliability test results are shown in the following table 2.

Table 2. Reliability Test Results

Variable	Cronbach Alpha	Information
Capital Assistance	0.692	Reliable
Business Assistance	0.627	Reliable
Empowerment of Mustahik Zakat MSME	0.631	Reliable

Source : Primary Data, processed

The variables of capital assistance (X1), business assistance (X2), and MSME empowerment of mustahik zakat (Y) in the table above were measured for reliability using Cronbach Alpha, and the results showed that these variables were 0.692, 0.627, and 0.631, respectively. Therefore, the data is considered reliable because the value of Cronbach Alpha is greater than 0.60.

Classical Assumption Test
Normality Test

The purpose of the normality test, according to Ghozali (2011), is to ascertain whether each variable has a normal distribution or not. Kolmogorov Smirnov's statistics were used in the normality test in this study. The statistical method for determining whether a sample of data came from a regularly distributed population was the Kolmogorov-Smirnov normality test. The residual values of each variable in this study were tested by a normality test, with the criterion being that the data were usually distributed if the Asymp value.

Table 3. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		30
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.90797031
Most Extreme Differences	Absolute	.154
	Positive	.095
	Negative	-.154
Test Statistic		.154
Asymp. Sig. (2-tailed)		.067[c]

Source : Output spss 26, processed

Overall, the variables in this study showed a normal distribution because, according to the results of the Kolmogorov-Smirnov normality test, the Asymp Sig. value was 0.067, where the value was more than 0.05.

Multicollinearity Test

The purpose of the multicollinearity test, according to Ghozali (2011), is to ascertain whether there is a correlation between independent (non-independent) variables in the regression model. In the event that two or more independent variables exhibit linear correlation, it will be challenging to discern the impact of each independent variable on its bound variable. To ascertain whether or not multicollinearity exists in this study, VIF (Variance Inflation Factor) and tolerance tests are carried out using SPSS. If the tolerance value is more than 0.1 and the VIF value is less than 10, the regression model is said to be free of multicollinearity. In contrast, multicollinearity is expressed for the model if the VIF value is greater than 10. The following table displays the results of the multicollinearity test:

Table 4. Multicollinearity Test Results

Coefficients[a]			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	x1	.782	1.278
	x2	.782	1.278
a. Dependent Variable: y			

Source : Output spss 26, processed

With all tolerance values greater than 0.1 and all VIF values less than 10, as well as VIF values X1 and X2 being 1.278 and tolerance values X1 and X2 being 0.782 in the table above, it can be stated that there are no symptoms of multicollinearity.

Heteroscedasticity Test

The technique to determine if heteroscedasticity exists in a regression model is the heteroscedasticity test. Heteroscedasticity is not present in the corresponding regression model (Ghozali, 2013). The heteroscedasticity test relies on a significance value greater than 0.05 to inform decision-making, indicating the absence of heteroscedasticity symptoms. The following table displays the results of the heteroscedasticity test:
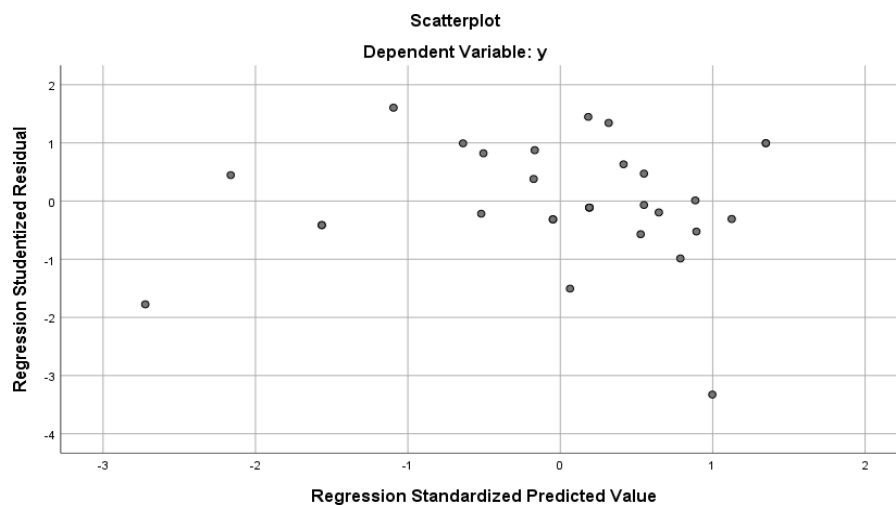
Table 5. Heteroscedasticity Test Results

Coefficients[a]					
Model	**Unstandardized Coefficients**		**Standardized Coefficients**	**T**	**Sig.**
	B	**Std. Error**	**Beta**		
1 (Constant)	1.484	1.740		.853	.401
x1 (Capital Assistance)	.017	.085	.044	.201	.843
x2 (**Business Assistance**)	-.024	.088	-.059	-.272	.788
a. Dependent Variable: res2					

Source : Output spss 26, processed

The table 5 shows that, for capital assistance and business support, the significant values are 0.843 and 0.788, respectively, where the values are greater than 0.05. These findings suggest that there are no variables that indicate heteroschidism. The following *Scatterplot* approach also shows the results of the heteroscedasticity test. Scatterplot points spread above zero on the y-axis mean that the regression model used shows no signs of heteroskemasdasticity.

Figure 1. Scatterplot Method Test Results

Source : Output spss 26, processed

In the table above, the distribution of dots is above and below zero, so the results show that there is no heteroscedasticity in the regression model.

Linear Regression Test

Table 6. Linear Regression Test Result

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.419	2.571		.941	.355		
	x1	.587	.126	.611	4.667	.000	.782	1.278
	x2	.303	.131	.304	2.320	.028	.782	1.278
a. Dependent Variable: y								

Source : Output spss 26, processed

$$Y = 2.419 + .587 (X1) + .303 (X2) + \varepsilon$$

1. The constant value has a positive value of 2.419 indicating the magnitude of the variable value of increasing the empowerment of mustahik MSMEs (Y), if variables X1 and X2 are worth 0 percent, then the Y value is 2.419.
2. The regression factor of the capital assistance variable was positive, at 0.587. This shows that the variable dependent on the mustahik MSME empowerment variable will increase by 0.587 if the value of the other independent variable remains constant and the Levy increases by 1%. This shows that the variable of capital assistance (X1) and the increase in empowerment of MSME mustahik (Y) have a positive relationship.
3. The regression factor of the business assistance variable is 0.303, which indicates that there is a positive correlation between the x2 and y variables. This means that if the value of the other independent variable remains constant and the Levy increases by 1%, the dependent variable (y) will also increase by 0.303.

Hypothesis Test

Partial Test (t-Test)

The t-test, as defined by Imam Ghozali (2011), basically shows the extent to which one independent variable affects the dependent variable and the extent to which one independent variable affects the bound one. If the calculated t-value is greater than the t-value in the table at a significance level of 5% (a = 0.05) and the significance value is less than 0.05, this hypothesis is accepted. If the value of sig. < 0.05, it can be interpreted as a partial significant influence of the independent variable on the bound variable.

Table 7. T Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.419	2.571		.941	.355		
	x1	.587	.126	.611	4.667	.000	.782	1.278
	x2	.303	.131	.304	2.320	.028	.782	1.278
a. Dependent Variable: y								

Source : Output spss 26, processed

The significant value of capital assistance (X1) and business assistance (0.028), where the value of both variables is less than 0.05, can be seen from the findings of the t-test above. Then, it can be concluded that the variables of capital assistance (X1) and business assistance (X2) have a significant impact on the variables of empowering mustahik MSMEs (y) to a certain extent,

because the t value calculated on the x1 variable of 4,667 and x2 of 2,320 is greater than the t value in table 2,052. This test hypothesis establishes H0 rejection and Ha acceptance.

Simultaneous Test (Test F)

Imam Ghozali (2011) stated that the F test basically shows whether each independent variable in the model has a cumulative effect on the dependent variable. To perform simultaneous testing, the approximate value of F is compared to the F of the table using an error rate of 5% (a = 0.05). The independent variable substantially affects the concurrently bound variable if the F count exceeds table F, and both variables influence simultaneously if the significance value is less than 0.05.

Table 8. Test Result F

ANOVA[a]						
	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	186.296	2	93.148	23.823	.000[b]
	Residual	105.570	27	3.910		
	Total	291.867	29			
a. Dependent Variable: y						
b. Predictors: (Constant), x2, x1						

Source : Output spss 26, processed

The H0 hypothesis test was rejected and Ha was accepted based on the table above, which shows that the calculated F value of 23.823 is greater than the F value of table 3.35 and the significance value is 0.000 < 0.005. Thus, it can be concluded that the variables of capital assistance (x1) and business assistance (x2) have a significant influence on the variable of increasing the empowerment of mustahik MSMEs (y) simultaneously.

Determination Coefficient Test (R-Square)

The determination coefficient (R^2), according to Ghazali (2011), is a metric that measures the extent to which the model can explain the variation of dependent variables. The value falls between zero and one. The criterion for making a decision is that if the value of the determination coefficient is close to one, it indicates that the independent variable can generate almost all the information necessary to explain the variation of the dependent variable.

Table 10. R Square Test Results

Model Summary[b]					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.799[a]	.638	.612	1.977	2.338
a. Predictors: (Constant), x2, x1					
b. Dependent Variable: y					

Source : Output spss 26, processed

The results of the R square test above show a hahwa value of R Square of 0.638 or 63.8%. This means that the independent variables in this study, namely capital assistance (x1) and business assistance (x2), have an influence of 63.8% on the variable bound to increase the empowerment of mustahik MSMEs (y). While the remaining 36.2% was influenced by various other variables that have not been studied in this study.

Discussion

The Effect of Capital Assistance on the Empowerment of Mustahik MSMEs LAZ DT Peduli North Sumatra

According to the findings of testing and studies, the variable of capital assistance has a beneficial impact in increasing the level of empowerment of mustafic MSMEs. This is evident from the t-value of table 2.052, the significance value of 0.000, the calculated t-value of 4.667, and the regression coefficient of capital assistance 0.587. It can be concluded that the empowerment of mustahik MSMEs will increase in proportion to the amount of capital assistance provided to them, because of the positive regression coefficient, the calculated t-value is greater than the t-value in the table, and the significance value is less than 0.05. This is in line with Putri Rahmanissa Tri Puji Utami's study entitled "The Effect of Capital Assistance, Skills Training, and Assistance in Increasing Mustahik Income in the Empowerment of ZIS Baznas Yogyakarta City," which found that mustahik income increased with the amount of capital assistance funds provided. According to Mei Rani Amalia's research, "Analysis of the Influence of Training Methods, Capital Assistance, and Business Management on Micro, Small, and Medium Business Income," the findings of this study also support her findings. According to research, the capital support provided to MSME actors has the potential to increase their income. This means that the more optimal the capital assistance program provided, the greater the empowerment of mustahik MSME actors, on the other hand, if the provision of capital assistance is not optimal, the smaller the empowerment of mustahik MSMEs.

The Effect of Business Assistance on the Empowerment of Mustahik MSMEs LAZ DT Peduli North Sumatra

Based on the findings of the study and testing, the business assistance factor has a beneficial impact in increasing the empowerment of MSMEs. The t-value of the table 2.052, the calculated t-value of 2.320, the significance value of 0.028, and the capital assistance regression coefficient of 0.303 all indicate this. Considering the value of the positive regression coefficient, the calculation of t is greater than the table t, and the significance value is less than 0.05, it can be concluded that mustahik MSMEs are more empowered when receiving better business assistance from LAZ. The idea of guidance that underlies this, as shown in the study "The Role of Coaching, Training, and Assistance from the Semarang City Cooperative and Micro Business Office in Improving the Performance of Fostered MSME Businesses" by Arsakti Foreignyca Dewi. According to the premise of the research, business actors are becoming stronger because they not only supply cash but also support other business actors in the form of encouragement, supervision, protection, coaching, and guidance so that their businesses can grow and succeed. This is also consistent with the research of Maliki and Khorifah Arum, who found that assistance significantly and profitably increases the income of MSMEs in Kasihan Regency. The study entitled "The Effect of Assistance and Capital Assistance on the Increase in Income of Micro, Small, and Medium Enterprises (MSMEs) in Kasihan Regency, Bantul Regency," Therefore, it can be interpreted that if the more optimal the business assistance provided by LAZ officers to mustahik MSME actors, the more business empowerment run by mustahik will increase and of course this will affect the stability of financial independence and the sustainability of the mustahik economy as revealed in the mustahik MSME empowerment indicator in this study.

With a value of Fcal (23,823) > Ftable (3.35) and a significance value of 0.000 < 0.05, the results of the hypothesis test in the F test show that there is an influence of capital assistance and business assistance simultaneously or together on increasing the empowerment of mustahik MSMEs in LAZ DT Peduli North Sumatra. This finding is in line with the findings of Maliki and Khorifah Arum's research, entitled "The Effect of Assistance and Capital Assistance on Increasing the Income of Micro, Small, and Medium Enterprises (MSMEs) in Kasihan District, Bantul Regency." The study authors found that either separately or in combination, capital assistance and assistance increased MSME income. Therefore, if the implementation of mustahik MSME empowerment is better through the provision of capital assistance and business assistance from LAZ, then the more MSME empowerment that mustahik gets so that they can continue to run and develop their business and the mustahik economy is increasing. This is consistent with the empowerment theory above, that if the more optimal the empowerment of MSMEs given to mustahik, then mustahik can achieve its goal of becoming a muzakki (a person who gives zakat).

CONCLUSIONS

The capital assistance variable in this study has a positive and significant effect on the improvement of the empowerment of mustafic MSMEs, with a significance value of 0.000 less than 0.05 and a t-value calculated > the table. This conclusion is based on the results of data processing obtained in data analysis from various independent variables that affect the dependent variable, namely increasing the empowerment of MSMEs is essential. The test findings also show that, with the t-value > table calculated and the significance value of 0.028 is less than 0.05, the business supporting variables have a positive and significant impact on the improvement of mustafic MSME empowerment. The test findings then show that the business and capital support variables have a calculated f value of 23,823 > f table 3.35 and a significance value of 0.000 less than 0.05. This shows how business assistance and financial assistance factors have an impact on increasing the empowerment of mustahik MSMEs at the same time. In addition, the findings of the determination coefficient test show that business and financial support factors have an impact of 63.8% on the growth of Mustafik MSME empowerment. Meanwhile, other factors that were not examined in this study had an impact on the remaining portion. The findings of this study can be an input for amil zakat institutions to further optimize the empowerment of mustahik MSMEs through capital assistance programs and assistance from LAZ officers so that there is an increase in the welfare and independence of financial mustahik through the business run. Then from the findings of this research can also be an input to mustahik to continue to optimize their business through the empowerment of MSMEs provided by LAZ by maximizing their business so that it continues to grow and run as well as after the MSME empowerment period is completed. Then for the next researcher who wants to research related to this, it is better to research other variables that were not studied in this study in order to provide a broader reflection on new problems in the future.

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