
EFFECTIVENESS OF ZAKAT FUND DISTRIBUTION ON EMPOWERING MSMEs: STUDY ON MSMEs IN SUMUR DISTRICT

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Abstract

This study aims to (1) determine the effect of zakat funds on the economic empowerment of MSMEs actors after the Sunda Strait Tsunami disaster. (2) to determine the effect of Business Development Service (BDS) on the economic empowerment of MSMEs actors after the Sunda Strait Tsunami disaster. (3) determine the effectiveness of zakat funds and Business Development Service (BDS) for the economic empowerment of MSMEs actors after the Sunda Strait Tsunami disaster. The method used in this research is quantitative method. All of the data in this study are primary data obtained by distributing questionnaires to 11 Sumur sub-district MSMEs who receive zakat funds and business development services (BDS) from the Harapan Dhuafa Amil Zakat Institute. The analysis technique used is multiple linear regression analysis. All data were tested using SPSS v.19 software. The results of this study indicate, (1) Zakat funds partially have a significant effect on the economic empowerment of MSMEs actors after the Sunda Strait Tsunami disaster, because the t value of the variable capital assistance is greater than the t table value ($9,476 > 1,894$) and the significance value is smaller than the alpha value ($0,000 < 0,05$). (2) Business Development Service (BDS) partially has a

significant effect on the economic empowerment of MSMEs actors after the Sunda Strait Tsunami disaster, because because the t value of the BDS variable is greater than the t table value ($10,086 > 1,894$) and the significance value is smaller than the alpha value. ($0.000 < 0.05$). (3). Zakat funds and Business Development Service (BDS) for the economic empowerment of MSMEs actors after the Sunda Strait Tsunami disaster.

Keywords : *Business Development Service (BDS), Zakat Fund, Economic Empowerment*

INTRODUCTION

The Sunda Strait tsunami that occurred in December 2018 resulted in very severe damage, BNPB said the material damage from the tsunami included 556 damaged houses, nine hotel units, 60 culinary stalls, 350 boats and boats. In the Pandeglang area, material damage includes 73 damaged vehicles and 446 damaged houses. Material damage is known to continue to increase. 882 houses were damaged, 73 inns were damaged and 60 stalls were damaged. On vehicles, it was noted that 434 boats and ships were damaged, 24 4-wheeled vehicles were damaged, 41 2-wheeled vehicles were damaged. In addition, there is 1 damaged pier and 1 damaged shelter¹.

As a result of the Sunda Strait Tsunami disaster, PT Jababeka Tbk. As the manager of the Tanjung Lesung Special Economic Zone suffered a loss of 150 billion, hoteliers on the west coast of Banten are estimated to have lost 10 billion.² In January 2019 the ROR for star-rated hotels reached 49.92 percent, or down 2.03 points compared to the previous month which reached 51.92 percent, but in February it reached 53.31 percent, or an increase of 3.39 points compared to January.³ The unemployment rate in Pandeglang is getting bigger and bigger. Data from the Central Statistics Agency of Banten Province show that the unemployment rate in Pandeglang in the August 2019 period increased by 0.33 percent from 8.33 percent to 8.71 percent.⁴

At the village level, the villages in the Sumur sub-district were the ones that were worst affected by the Sunda Strait Tsunami compared to other areas. This can be seen from the damage to the damaged infrastructure on the Sumur-Taman Jaya road section at kilometers 6.5 to 7.5 and kilometers 16 to 14. Both roads are classified as heavily damaged and if calculated the level of damage reaches 8.1 M.⁵ The impact on economic activity can be seen from the reports of the Central Statistics Agency (BPS) of Pandeglang Regency in 2017 and 2018, as illustrated in the following comparison table:

Table 1.
**Comparison of Number of Restaurants, Food Stores
and Kelontong Stall in Sumur District in 2017 and 2018**

No	Village/ Kelurahan	Restaurant		Food and Beverage Stalls		Grocery Store / Stalls	
		2017	2018	2017	2018	2017	2018
1	Ujungjaya	4	0	98	0	4	6
2	Tamanjaya	0	0	58	0	2	6
3	Cigorondong	0	0	52	0	0	6
4	Tunggaljaya	1	0	53	0	0	1
5	Kertamukti	0	0	43	6	0	1
6	Kertajaya	6	0	152	0	3	1
7	Sumberjaya	4	0	236	0	12	5
Total		15	0	692	6	27	26

Source: Sumur District in Figures 2018 & 2019 BPS Pandeglang Regency.

The data above shows the damage to business assets and the decline in economic activity of MSMEs players in the Sumur sub-district after the Sunda Strait tsunami. In 2017 there were 15 restaurants, 692 food stalls and grocery stalls and 27 grocery stalls. After the 2018 tsunami the number of restaurants did not exist, the number of food and beverage stalls decreased to only 6, and only 26 lontong stalls. Plus hundreds of damaged fishing boats . The damage to business assets and the decline in economic activity has resulted in an economic downturn and the inability of rural communities in the Sumur District area to access their economy. This requires empowerment that can get them out of that economic powerlessness. that effort not only needs to be done by the government, but it also needs to be done by a non-government organization (NGO). The Amil Zakat Harapan Dhuafa Institute (LAZ HARFA) is a non-governmental organization that is active and readily contributing to zakat funds and business assistance for MSMEs players after the Sunda Strait Tsunami disaster.

Based on the above background, researchers are interested in researching the Economic Empowerment of MSME Players Post-Sunda Strait Tsunami Disaster through the Zakat Fund and Business Development Service (BDS) of the Amil Zakat Harapan Dhuafa Institute (Studies on MSME Players Assisted by Amil Zakat Harapan Dhuafa Institute, Sumur District, Pandeglang Regency). This research aims to.

1. This is to determine the effectiveness of zakat funds from the Harapan Dhuafa Amil Zakat Institute on the economic empowerment of MSMEs actors after the Sunda Strait Tsunami disaster.
2. This is to determine the effectiveness of the Business Development

Service (BDS) of the Amil Zakat Harapan Dhuafa Institute on the economic empowerment of MSME actors after the Sunda Strait Tsunami disaster.

3. This is to determine the effectiveness of zakat funds and the Business Development Service (BDS) of the Amil Zakat Harapan Dhuafa Institute on the economic empowerment of MSMEs actors after the Sunda Strait Tsunami disaster.

LITERATURE REVIEW

1. Zakat Fund

Zakat is an asset that must be issued by a Muslim or a business entity to be given to those entitled to receive it in accordance with Islamic law.⁶ In its distribution, zakat is divided into two parts, zakat productive and consumptive zakat. Zakat which is used as an instrument of empowerment is productive zakat. The categories for the use of productive zakat are divided into two parts. First, traditional productive zakat is zakat given in the form of productive goods, such as goats, cows, sewing machines, and woodworking tools. Second, creative productive zakat in the form of capital that can be used, either to build a social project or to help or increase the business capital of a trader or small entrepreneur.⁷

Business capital is goods or equipment can be used to carry out the production process.⁸ According to Riyanto (2001) as cited by Utari and Dewi (2014) capital is not always synonymous with money, but it can be said as anything that can be used to produce goods or services.⁹ Generally, business consultants divide venture capital into two, namely tangible capital and intangible capital. Tangible capital is capital that is tangible, either in the form of movable or immovable goods. Movable goods such as motorbikes, production machines and so on. Intangible capital is capital that is not tangible, such as creative ideas.¹⁰ According to Endang Purwanti (2012) the indicators used to measure business capital are; (1) Capital structure; own capital, loan capital or assistance capital. (2) Utilization of additional capital. (3) Barriers to accessing external capital. (4) business condition after adding capital.¹¹

2. Business Development Service (BDS)

According to Soetrisno (2001) as cited by Kartika Putri et al (2014). Business Development Service (BDS) is a non-financial service that aims to improve the performance of a particular company or business, access to markets and its ability to compete which is available for a short period of time.¹² Meanwhile, according to Anonymous (2002) as cited by Nurul Imamah (2008) Business Development Service (BDS) can be viewed from two aspects. (1) In

terms of operational aspects, Business Development Service is a business development service to improve companies, market access and competitiveness, which is non-financial in nature, and focuses on the needs of Small and Medium Enterprises. (2) in terms of its institutional aspect, Business Development Service is a legal entity that provides business development services and can provide assistance and assistance to Small and Medium Enterprises (Nurul Imamah. 2008).¹³

The indicators used to measure Business Development Service (BDS) according to Kartika Putri et al. (2014) are: (1) providing assistance services for access to capital. (2) Providing technology utilization services. (3) Providing marketing services. (4) Providing management assistance services.¹⁴

3. Empowerment

Empowerment according to Suharto (2008) as cited by Najmudin et al (2019) is the ability of people, especially vulnerable and weak groups so that they have the strength or ability to (a) meet their basic needs, so they have freedom, in the sense of not only being free to express opinions, but free from hunger, free from ignorance, and free from pain. (b) reach productive sources that enable them to increase their income and obtain the goods and services they need and (c) participate in the development process and the decisions that affect them.¹⁵

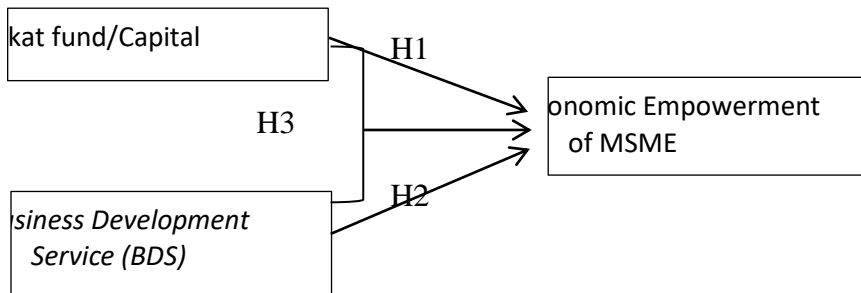
Empowerment indicators, four of which concern the degree of empowerment, namely (1) the level of awareness and desire to change. (2) the level of ability to gain capacity (3) the level of ability to face obstacles (4) the level of increasing cooperation. Meanwhile, the other five relate to the basis of empowerment, namely (1) community-based development. (2) sustainability. (3) community participation. (4) social capital development. (5) eliminating gender inequality.¹⁶

4. Research Framework

Post-disaster community empowerment variables were adopted from the research of Yulia Hastuti et al. (2017), Masrukin et al (2013), Ermawan Susanto (2010). The business capital variable was adopted from the research of Kartika Putri et al. (2014), Utari and Dewi (2014), Endang Purwanti (2012), Komang Adi Wirawan et al. (2015). The Business Development Service (BDS) variable was adopted from the research of Kartika Putri et al. (2014), Anggraeni and Haryadi (2017), According to Kabeer (2001) as cited by Najmudin et al. (2019) the concept of empowerment is related to a person's ability to make life strategy choices where this ability was previously culturally impossible. This concept is related to how to get out of "helplessness" into situations that make them more

empowered and able to make strategic decisions in life. In this context, empowerment (empowerment) can be a resource (resources), agency (agency), as well as an achievement (achievement). These resources can be material or social. Agency is the center of the whole process which can be interpreted as the ability to define goals and strategies to achieve them. The economic empowerment of the community after the Sunda Strait tsunami disaster through zakat funds and business development services (BDS) is described in the following framework:

Chart 1
Research Framework



Based on the research framework above, in answering the problems in this study, the following hypotheses can be proposed:

- H1 : Zakat funds have a significant influence on the economic empowerment of MSME actors after the Sunda Strait Tsunami.
- H2 : Business Development Service has a significant influence on the economic empowerment of MSME actors after the Sunda Strait Tsunami.
- H3 : Zakat funds and Business Development Service together have a significant influence on the economic empowerment of MSMEs actors after the Sunda Strait Tsunami.

METHOD

This type of research is quantitative. What is meant by quantitative research is research that emphasizes the analysis of numerical data (numbers) processed by statistical methods. Basically, quantitative research is carried out on internal research (in order to test the hypothesis) and rests the conclusion of the results on a probability of null hypothesis rejection. With quantitative methods, it will be obtained the significance of group differences or the significance of the relationship between the variables to be studied. In general, quantitative research is a large sample study.¹⁷ The variable in this study is the economic recovery of the people affected by the Sunda Strait Tsunami as the

dependent variable. Zakat funds and Business Development Service (BDS) as an independent variable

Data can be interpreted as information about something in the form of numbers, numbers or called quantitative data or information that is not numbers or called qualitative data.¹⁸ Sources of research data are all people of Sumur District, Pandeglang Regency who receive zakat funds and business assistance from the Amil Zakat Harapan Du'afa Institute.

This research was conducted in Sumur District, Pandeglang Regency. Sumur sub-district consists of seven villages, namely Ujungjaya, Tamanjaya, Cigorondong, Tunggaljaya, Kertamukti, Kertajaya and Sumberjaya. All MSMEs who receive zakat funds and business assistance from the Harapan Dhuafa Amil Zakat Institute are located in Tamanjaya Village.

The population in this study were all of the Sumur people of Pandeglang Regency who were affected by the Sunda Strait Tsunami and received business capital and business development assistance, amounting to 11 people. According to Arikunto, if the population is less than 100, it is better if all of them are taken so that the research is a population study. Furthermore, if the population is large (more than 100), it can be taken between 10-15% or 20-25% or more, depending on at least the researcher's ability in terms of time, energy and funds, the narrow area of the observation area and the size of the risk. that is borne by the researcher.¹⁹ Based on Arikunto's opinion, the researchers took the entire population (number of people) who received zakat funds and business development assistance, because the number was below 100 (11 MSMEs).

The data collection techniques used in this study were questionnaires and interviews. The questionnaire was filled in by the Sumur sub-district community who received financial assistance and business assistance from the Amil Zakat Harapan Dhuafa Institute interviews while interviews were conducted with the HARFA program division to explore funding assistance and business assistance programs

This study analyzes how the influence of zakat funds and HARFA's Business Development Service (BDS) on the economic empowerment of the post-Sunda Strait tsunami disaster. This research uses multiple linear regression analysis method using SPSS version 19.0 for windows and Microsoft Excel 2013 computer program (software). SPSS or an abbreviation of Statistical Product and Service Solution is a computer application program that is used to perform statistical calculations more quickly. The data analysis technique was carried out by doing the validity test, reliability test, classical assumption test (normality test, multicollinearity test, autocorrelation test, heteroscedasticity test), correlation coefficient test and hypothesis testing (statistical t test and f statistic).

RESEARCH RESULTS AND DISCUSSION

1. The Process of Empowering MSMEs through Zakat

Sumur sub-district is a name sub-district in Pandeglang Regency, Banten Province, Indonesia. Sumur sub-district is a buffer zone for the Ujung Kulon National Park. Attractions include; Ujung Kulon National Park, Umang Island, Oar Island, Mangir Island, Badul Island, Legon Beach, Daplangu Beach, Long Keusik Beach, Paniis Beach, Cinibung Tourism Village, Cihangasa Tourism Village, Panis Tourist Village.

Sumur sub-district consists of 7 villages, namely Ujungjaya with a village area of 8.44 KM, Tamanjaya with a village area of 6.75, Cigorondong with a village area of 4.66, Tunggaljaya with a village area of 4.66 families, Kertamukti with an area of villages 6.26, Kertajaya with a village area of 4.20 and Sumberjaya with a village area of 3.23. the entire village is in the coastal area.²⁰

The object of this research is all the people of Sumur sub-district, Pandeglang Regency who receive zakat funds and business development services totaling 11 people, all of them are concentrated in RT 001, RW 005, Kampung Panis, Taman Jaya Village, Sumur District. The names are Yana, Yayat, Nani, Arkaman, Citra, Suandi, Cana, Sarni, Karnisah, Eni, Arya and Raniah

Before carrying out the process of providing capital and business assistance, the Amil Zakat Harapan Dhuafa Institute (HARFA) formed the Bunga Panis Microfinance Group (BPMG) and its management.²¹ The structure of the Panis Interest Microfinance Group can simply be as follows:

Chairman	:	Yana
Secretary	:	Yayat
Treasurer	:	Nani
Member	:	Arkaman, Citra, Suandi, Cana, Sarni, Karnisah, Eni, Arya, Raniah

The main source of funding for the Microfinance Group comes from the zakat fund grant from HARFA. Apart from HARFA, the source of funding comes from mandatory savings and principal savings from members as well as profit sharing from capital recipients (entrepreneurship). HARFA provided initial funding from zakat funds of 41,700,000. these funds are managed by the BPMG management. BPMG administrators provide it in the form of loans to members to finance their productive businesses. The amount of loan or capital they get can be seen in the following table:

Table 2.

Borrower Name and Loan Capital Amount

No.	Borrower Name	Capital / Loans
1	Yayat	4,000,000
2	Nani	4,000,000
3	Arkaman	4,000,000
4	Image	4,000,000
5	Suandi	4,000,000
6	Cana	2,000,000
7	Sarni	4,000,000
8	Karnisah	3,700,000
9	Eni	4,000,000
10	Arya	4,000,000
11	Raniah	4,000,000

Source: BPMKG Interest Panis Financial Report Recap

The data above is obtained from the recap per year 2020. In mid-2019, when the new Bunga Panis Microfinance Group was formed, there were only eight members, at the end of the year to be precise in November 2019 the members increased by four, so that there were twelve members, all are traders. Of the twelve people, who applied for loans numbered eleven people. repayment of the loan in installments for 10 months with a repayment amount of 10 percent per month with an amount for the results agreed by both parties.²² The amount of returns and the average profit sharing per month can be seen in the following table:

Table 3.

Number of Installments and Average Profit Sharing

No.	Borrower Name	Capital / Loans	Profit sharing
1	Yayat	400,000	40,000
2	Nani	400,000	40,000
3	Arkaman	400,000	40,000
4	Image	400,000	40,000
5	Suandi	400,000	40,000
6	Cana	200,000	20,000
7	Sarni	400,000	40,000
8	Karnisah	370,000	37,000
9	Eni	400,000	40,000
10	Arya	400,000	40,000
11	Raniah	400,000	40,000

Source: BPMG Financial Report Recap

2. Research result

a. Validity test

The questionnaire data validity test was conducted using SPSS version 19.0 software. the results of the validity test can be seen in the following table:

Table 4.
Validity Test Results

Variable	Questionnaire Questions	Correlation Coefficient (r count)	Critical Value (r table 5%)	Result
Zakat fund	Item 1	0.732	0.632	Valid
	Item 2	0.885	0.632	Valid
	Item 3	0.775	0.632	Valid
	Item 4	0.547	0.632	Invalid
	Item 5	0.726	0.632	Valid
Business Development Service	Item 6	0.816	0.632	Valid
	Item 7	0.749	0.632	Valid
	Item 8	0.725	0.632	Valid
	Item 9	0.752	0.632	Valid
	Item 10	0.760	0.632	Valid
Empowerment	Item 11	0.844	0.632	Valid
	Item 12	0.906	0.632	Valid
	Item 13	0.782	0.632	Valid
	Item 14	0.404	0.632	Invalid
	Item 15	0.848	0.632	Valid

Source: SPSS Data Processed 2020

Based on the results of the validity test in the table above, it is shown that the correlation coefficient (r count) of all items other than item 4 and item 14 is greater than the critical value (r table) at a significance of 5%, meaning that the discriminant validity of each question item has been met, meanwhile on item 4 and item 14 the calculated r value is smaller than r table, meaning that the discriminant validity of the two question items is not fulfilled.

b. Reliability Test

Reliability test was carried out using SPSS version 19.0 software, the results of the reliability test showed that the Cronbach's alpha value for the Modal variable was greater than the r table ($0.811 > 0.632$), the Cronbach's alpha value for the Business Development Service variable was greater than the r table ($0.16 > 0.632$). cronbach's alpha empowerment variable is greater than r table ($0.893 > 0.632$) so it can be concluded that all variables in this study are

reliable.

c. Classic assumption test

1) Normality test

The normality test was carried out using SPSS version 19.0 software, the results of the normality test showed that the statistical value of the Logogorov Smirnov test (Asymp value (2-tailed)) was greater than the alpha value, $0.093 > 0.05$, this value indicated that the capital financing variable, Business Development Service (BDS) and community empowerment are normally distributed.

2) Multicollinearity Test

Multicollinearity test was performed using SPSS version 19.0 software. The test results show that the tolerance value of the capital variable is greater than 0.1 ($0.137 > 0.1$) and the tolerance value for the Business Development Service (BDS) variable is greater than 0.1 ($0.137 > 0.1$). And the VIF value of the modal variable is less than 10 ($7.302 < 10$) and the VIF value of the BDS variable is less than 10 ($7.302 < 10$). This means that there is no multicollinearity in all the variables studied in this study.

3) Autocorrelation Test

The autocorrelation test was performed using SPSS version 19.0 software. The autocorrelation test results show that the Durbin Watson value must be greater than the DU value and must be less than the 4-DU value or it can be seen in this equation that $DU < D < 4-DU$. The Durbin Watson (D) value is 1.781, the DU value is 1.6413 at $K = 2$ and $N = 10$ and the 4-DU value is 2.3587, so that the Durbin Watson value is greater than DU and less than 4-DU ($1.6413 < 1.781 < 2.3587$), based on the results of these calculations it can be concluded that there is no autocorrelation in the variables studied in this study.

4) Heteroscedasticity Test

The heteroscedasticity test was carried out with the SPSS version 19.0 program, the results of the heteroscedasticity test showed that the significance value of the capital variable was greater than 0.05 ($0.474 > 0.05$) and the variable significance value of Business Service Development (BDS) was greater than 0.05 ($0.494 > 0.05$). These results indicate that there is no heteroscedasticity in the studied variables.

d. Determinant Coefficient

Based on the results of data analysis, the coefficient of determination (R Square) is 0.935. This explains that capital and business development services (BDS) affect community empowerment by 9.35% and the rest is influenced by other factors not examined in this study.

e. Hypothesis testing

1. Capital Relationship to Empowerment of MSMEs Players

The statistical t test was performed using the SPSS version 19.0 program. statistical t test resultsshow that the t value of the business capital variable is 9,476 with a significance value of 0,000 at a 5% significance level, this result is significant, because the t value is greater than the t table value ($9,476 > 1,894$) and the significance value is smaller than the alpha value ($0,000 < 0.05$). This shows that the variable working capital partially has a significant relationship with the empowerment of MSMEs in Sumur sub-district, Pandeglang Regency.

2. Relationship between Business Developments Service (BDS) and Empowerment of MSMEs)

The statistical t test was performed using the SPSS version 19.0 program. the results of the t statistical test showThe t value of the business development service (BDS) variable is 10,086 with a significance value of 0,000 at the 5% significance level, this result is significant, because the t value is greater than the t table value ($10,086 > 1,894$) and the significance value is smaller than the alpha value. ($0.000 < 0.05$). This shows that the business development service (BDS) variable has a significant relationship with the empowerment of MSME actors in Sumur sub-district, Pandeglang Regency.

3. Relationship between Capital and Business Development Service (BDS) Relationship to Empowerment of MSMEs Players)

From the results of the f statistical test in the table above, it is known that the calculated F value of 50,380 with a significance value of 0,000 at the 5% significance level, this result is significant because F count is greater than F table ($50,380 > 4.46$) and the significance value is smaller than alpha value ($0.000 < 0.05$), then H_0 is rejected. This shows that capital and business development service (BDS) simultaneously have a significant relationship with the empowerment of MSME managers in Sumur District, Pandeglang Regency.

DISCUSSION

1. The effect of zakat funds on the economic empowerment of MSMEs actors after the Sunda Strait tsunami disaster

Based on the results of the t test of the business capital variable on the empowerment of MSME players through the SPSS version 19.0 program above, it is known that the t value of the business capital variable is 9,476 with a significance value of 0,000 at the 5% significance level, this result is significant, because the t value is greater. from the t table value ($9.476 > 1.894$) and the significance value is smaller than the alpha value ($0.000 < 0.05$). This shows that the business capital variable partially has a significant effect on the

empowerment of MSME players in Sumur sub-district, Pandeglang Regency. This result is in line with the research of Endang Purwanti (2012), Komang Adi Wirawan et al. (2015) and Kartika Putri et al. (2014)

Endang Purwanti (2012) in the results of his research states that venture capital has a significant effect on business development.²³ Utari and Dewi (2014) in their research found that capital had a positive and significant effect on the income of MSMEs in the Imam Bonjol area of West Denpasar.²⁴ Komang Adi Wirawan et al. (2015) in their research found that working capital has a positive and significant effect on the income of MSMEs players in the city of Denpasar.²⁵ And Kartika Putri et al. (2014) in their research found that business capital has a positive and significant effect on the development of the cracker industry center in the village of Kedungrejo Sidoarjo Jawa Timur.²⁶

2. The influence of Business Development Service (BDS) on the economic empowerment of MSME actors after the Sunda Strait tsunami disaster.

Based on the results of the variable t test *Business Development Service (BDS)* on the economic empowerment of MSME actors after the Sunda Strait tsunami disaster through the SPSS program above, it is known that the t value of the business development service (BDS) variable is 10.086 with a significance value of 0.000 at the 5% significance level, this result is significant, because the t value is greater than the t table value ($10.086 > 1.894$) and the significance value is smaller than the alpha value ($0.000 < 0.05$). This shows that the business development service (BDS) variable partially has a significant effect on the empowerment of MSME actors in Sumur sub-district, Pandeglang Regency. The results of this study are in line with the research of Kartika Putri et al. (2014), Musara Mazanai (2011),

Kartika Putri et al. (2014) in their research found that business development service (BDS) has a positive and significant effect on the business development of the cracker industry center in the village of Kedungrejo Sidoarjo Jawa Timur.²⁷ Musara Mazanai (2011) in his research found that Business Development Service (BDS) has a positive and significant effect on increasing access to financial capital for MSME (SMEs) in South Africa.²⁸

3. The influence of zakat funds and business development service (BDS) on the economic empowerment of MSME actors after the Sunda Strait tsunami disaster.

From the results of the f statistical test through the SPSS version 19.0 program, that the calculated F value is 50,380 with a significance value of 0,000 at the 5% significance level, this result is significant because F count is greater than F table ($50,380 > 4.46$) and the significance value is smaller than alpha

value ($0.000 < 0.05$), then H_0 is rejected. This shows that capital and business development service (BDS) simultaneously have a significant effect on the economic empowerment of MSME managers in Sumur District, Pandeglang Regency. These results support the research results of Kartika Putri et al. (2014).

Kartika Putri et al. (2014) in their research found that business capital and business development service (BDS) had a positive and significant effect on the business development of the cracker industry center in the village of Kedungrejo Sidoarjo Jawa Timur.²⁹

CONCLUSION

Based on the results of the research and discussion above, the following conclusions can be drawn:

1. Zakat funds partially have a significant effect on the empowerment of MSME actors in Sumur sub-district, Pandeglang Regency, this conclusion is obtained from the t value of the business capital variable of 9,476 with a significance value of 0,000 at the 5% significance level, this result is significant, because the t value is greater than t table value ($9.476 > 1.894$) and the significance value is smaller than the alpha value ($0.000 < 0.05$).
2. *Business development service (BDS)* partially significant influence on the empowerment of MSMEs actors in Sumur sub-district, Pandeglang Regency. This conclusion is obtained from the t value of the business development service (BDS) variable of 10.086 with a significance value of 0.000 at a significance level of 5%, this result is significant, because the t value is greater than the t table value ($10.086 > 1.894$) and the significance value is more. smaller than the alpha value ($0.000 < 0.05$).
3. Capital assistance and business development service (BDS) simultaneously have a significant effect on the economic empowerment of MSME managers in Sumur District, Pandeglang Regency, this conclusion is obtained from the calculated F value of 50,380 with a significance value of 0,000 at the 5% significance level, this result is significant because F count is more greater than F table ($50.380 > 4.46$) and the significance value is smaller than the alpha value ($0.000 < 0.05$).

Endnotes:

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