

ANALYSIS OF THE INFLUENCE OF ZISWAF FUNDS ON THE GROWTH OF DHUAFA MSMEs (CASE STUDY AT LAZISMU LAMPUNG)

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Abstract

This study aims to analyze the Influence of ZISWAF funds on the Growth of Dhuafa MSMEs in LAZISMU Lampung. The type of data in this study uses primary and secondary data sourced from interviews and questionnaires and literature that supports this study. Data analysis used Multiple Regression analysis with a quantitative qualitative approach. From the results of this study, it can be seen that the Productive Zakat variable partially has no significant effect on the Growth of Dhuafa MSMEs because the Sig figure is $0.163 > 0.05$, so it can be concluded that Productive Zakat does not affect the Growth of Dhuafa MSMEs. Meanwhile, the Productive Waqf variable has a significant effect on the Growth of Dhuafa MSMEs because the Sig Figure is $0.001 < 0.05$, so it can be concluded that Productive Waqf affects the Growth of Dhuafa MSMEs, and the Productive Infaq & Sedekah Variable has a Significant Effect on the Growth of Dhuafa MSMEs because the sig figure is $0.004 < 0.05$, so it can be concluded that Productive Infaq & Sedekah affect the Growth of Dhuafa MSMEs, with an adjusted determination coefficient (Adjusted R-square) of 0.508.

Keywords: ZISWAF Fund, Growth, Micro, Small and Medium Enterprises, Dhuafa

Introduction

Structural and natural poverty is one form of threat to humanity and poverty is the only problem that is most often found in several countries, including Indonesia. Poverty is a multidimensional problem in every developing country throughout the world, including Indonesia. (Rejekiingsih, TW, 2013) Poverty is part of the various problems and issues of a country that must be resolved immediately, especially in the fields of economic, social, and human resource development. According to Kadji (2013, p: 7), states that there are two factors that cause poverty, namely internal and external factors. Internal or internal factors can be a person's inability to meet their needs because they do not have the skills or ability to compete with others. While the external factor is the occurrence of a country's economic crisis which causes business opportunities to be difficult to achieve. (Kadji, 2022)

Islam has fiscal instruments that can answer multidimensional problems in the problem of eradicating poverty and economic backwardness, as well as social inequality. Fiscal policy is one way to achieve the goals of Maqoshid Syariah as explained in detail by Imam Al-Ghazali, not only to achieve welfare alone but also including maintaining faith (Hifz Al-Din), life (Hifz Al-Nafs), intellectuality (Hifz Al-Aql), wealth (Hifz AL-Mal), and ownership (Hifz Al-Nasl). So, not only trying to achieve economic welfare, but also helping to achieve spiritual goals and spread the message of the nobility of Islamic teachings as widely as possible. (Heru et al., 2022)

ZISWAF products as a fiscal policy instrument in the economy during the reign of Khulafaur Rasyidin, zakat is an important indicator in the process of eradicating poverty and backwardness in the country. The Baitul Mal institution functions as a place to manage funds ZISWAF, which can successfully maintain economic stability, as in Indonesia in the form of OPZ, namely Zakat Management Organization. In addition to successfully maintaining economic stability, zakat is one of the sources of social funds for economic empowerment for Muslims. The utilization and empowerment of ZISWAF collected and managed by the zakat management organization (OPZ) is not limited to certain activities and ceremonial events, but can also be used for economic empowerment activities, poverty alleviation programs can also be allocated for productive ZISWAF programs in the form of providing funds as business capital to empower MSMEs for the poor . So far, ZISWAF that is channeled or distributed to Mustahik is only consumptive, not maximized for more productive activity programs. (Wakaf, 2008)

Fund development ZISWAF from consumptive to productive makes the ZISWAF fund distribution model that will enable mustahik to obtain results that are useful and can develop continuously, from the results of the ZISWAF assets they receive. Productive zakat is zakat assets that are issued with the aim of making mustahik obtain results continuously and continuously with the zakat assets they have received. This zakat aims to empower mustahik to gain economic independence and not to expect the necessities of

life from the help of other parties. (Idrus, 2019) Productive zakat is one of the models of zakat management and distribution that makes mustahik independent and produces something continuously and sustainably.

While productive infaq and charity is the giving of something voluntary to others in need with the aim of gaining the pleasure of Allah SWT . Charity is property outside of zakat that is given by individuals, legal entities, other institutions with the aim of promoting the prosperity of the people.

And productive waqf is one of the models of waqf fund management that is donated either in the form of cash waqf or other waqf from Muslims, namely the productivity of waqf funds so that they are able to produce a continuous and sustainable surplus. The collection of waqf fund donations can also be in the form of movable assets such as money, precious metals, cars and others, but also immovable assets such as rice fields, plantation land, house buildings, and shophouses. The excess and surplus of productive waqf, this is what is used as one of the main sources of eternal funds for the financing needs of Muslims, such as assistance programs for business capital, school fees, and the cost of good and quality health insurance services. (Aliyah, 2022)

The potential for ZISWAF in Indonesia is around 327 trillion and BAZNAS RI for 2024 is targeting zakat receipts of 41 trillion and in 2023 it will reach 32.32 trillion, the potential for waqf, based on data sources collected by the Indonesian Ministry of Religion, the area of waqf land in Indonesia has reached 57,763 hectares (ha) located in 440,512 waqf land locations throughout the provinces in Indonesia. As per data in June 2024, recorded by the Indonesian Waqf Agency (BWI), the potential for immovable property assets in the form of land waqf per year reaches 420 thousand hectares (ha). And the potential for cash waqf in Indonesia is estimated to reach USD 12 billion per year, with realization until March 2024 reaching USD 180 million. "

The existence of MSMEs should be able to provide a significant contribution to the growth of MSMEs for the Dhuafa, especially in efforts to improve their welfare. The role of MSMEs in Indonesia carried out by the government should be directed towards the goal of reducing the increasing unemployment rate from year to year, poverty alleviation by helping the underprivileged and equalizing income so that it can improve the lives of people who have economic and financial limitations in particular.

Thus, productive ZISWAF can be used as one of the solutions for efforts to improve the welfare of mustahik, especially the Dhuafa in Lampung. The Muhammadiyah Zakat, Infaq and Alms Institution (LAZISMU), one of which is a national zakat institution that manages zakat, infaq, alms, and waqf in the Muhammadiyah organization which was founded on July 4, 2002, the purpose and objective of which was established as an institution that manages ZISWAF funds with modern management. LAZISMU exists as one of the media problem solvers for social problems that develop in the midst of society, especially the Dhuafa .

From the issues that underlie the problem above, the author is very interested in conducting more detailed research regarding the analysis of the influence of funds. ZISWAF on the growth of Dhuafa UMKM, case study of LAZISMU Lampung.

Literature review

Ziswaf Concept

The basic concept of ZISWAF (Zakat, Infaq & Sedekah and Waqf) is an Islamic teaching, which advises every follower to always be fond of sharing and giving to each other. (Fikri & Anwar, 2022) Zakat, Infaq & Sedekah, and Waqf are philanthropies in Islam that function to alleviate the poor and the helplessness of their mustahik , one of which is the Dhuafa . Productive zakat funds which are part of the assets that are channeled and distributed to mustahik aim so that each beneficiary can get sustainable income from the zakat funds they receive. So productive zakat funds can be interpreted as the distribution of zakat funds to those who receive benefits (mustahik) so that they can be used to develop their businesses so that they can meet their living needs sustainably and not be spent directly to meet consumptive needs. (Amsari, nd)

Productive zakat funds are zakat funds that are managed and given to mustahik , one of whom is the Dhuafa , in the form of providing capital for productive businesses which can improve their welfare and standard of living, with the hope that mustahik can become muzakki if they can use the zakat assets to develop their businesses. This has been exemplified and carried out by the Prophet Muhammad, where he gave assets in the form of zakat to be used by his friends as business capital. Zakat funds are said to be productive if they have indicators including:

1. Distribution, meaning the distribution of zakat assets can enable *the mustahik* to produce something and develop the assets to be used as a business opportunity.
2. The use of productive zakat funds is emphasized on the issue of business development for mustahik so that it can be used as capital to develop their businesses.

3. The objectives and objects of the utilization of productive zakat funds consist of providing capital for MSMEs, providing business support tools and entrepreneurship development for the Dhuafa . (Wasil, 2020)

Alms are all forms of voluntary giving done by someone, which is voluntary giving for the benefit of good or bad for others. According to Zuhro SM, (2019):

"Therefore, in the Qur'anul karim it is known as Infak fi sabilillah (Infak in the way of Allah or goodness) and Infak fi sabilil thagut (Infak in the way of Satan or evil). (Juhro, SM, 2019) "

The use of Infak funds is generally distributed traditionally, namely by handing over cash funds directly to recipients. In this context, infak is referred to as muwafik lahu which is used for consumable purposes, whereas in fact, Infak funds will be more economically beneficial if distributed in a productive and creative way, namely with a business capital provision scheme, for example, it is intended for MSME actors, in the form of additional business capital, for example a tailor is given a sewing machine or materials, farmers are given assistance such as seeds and fertilizers, as well as the provision of tools and others needed so that they can provide greater benefits.

Alms funds and Productive alms funds have a broader meaning, namely, alms that are not immediately used up when distributed and when received by the poor and needy, orphans and other Dhuafa people who are entitled to receive alms funds & alms funds. The alms funds collected by BAZ and LAZ will then be utilized, managed, mobilized, rotated and attempted to empower the Dhuafa MSMEs as recipients of alms. which then the alms funds & alms funds have a good impact on the welfare of the recipients of the alms funds & alms funds or the mustahiq . For example, by sharing our alms funds & alms funds with orphan and Dhuafa social institutions or foundations. Which then the alms funds & alms funds are managed by the recipients of the alms funds & alms funds for activities and economic empowerment based on foundations and or other social institutions. This type of productive alms fund will certainly produce greater benefits than the alms funds & alms funds in general. The purpose of this alms fund is to make the position of the mustahiq higher, and so that they become mutashaddiq or as alms givers. As according to Chaudry (2012): The most noble alms and always the ideal of every Muslim is alms from excess wealth (anfaq al-Afw). This alms contains the meaning that a Muslim gives some or all of the wealth he owns after his personal needs are met. The term "Afw" here refers to the remaining wealth after basic needs are met. If the principle of anfaq al-Afw is truly implemented fully and all believers spend all their wealth in the way of Allah, then there will be no more poverty, disease, illiteracy or any other form of backwardness in Muslim society. The distribution of wealth cannot be realized better than this way. (Chaudry, 2012) "

Some benefits funds & charity funds for others, besides some of the advantages of productive alms funds for those who give alms, there are also several other benefits of alms funds & charity funds preventing hunger, increasing economic welfare, and alms funds & charity funds making other people's lives more peaceful.

Meanwhile, productive waqf funds are a waqf fund management & empowerment scheme designed to optimize waqf assets originating from the community by utilizing them productively so as to produce sustainable added value. This concept will not only have an impact on providing short-term benefits, but will have a long-term and sustainable impact so that it will provide social and economic contributions to society. In the context of education, the influence of waqf has existed since the beginning of Islamic civilization, when da'wah and educational institutions were built on waqf land. This reflects the importance of the role of waqf in supporting the development of education and religion in society. (Setiyawan & Junaidi, 2024)

Productivity is related to the principal of the asset. Something can be said to be productive if it can generate results that have economic value or will become a source of certain income, so that it will increase the value of the capital asset . Thus, Islam itself highly prioritizes the productivity of assets so that they do not continue to decrease with the existence of ZISWAF. In addition, ZISWAF aims to encourage Muslims to invest productively. Productive zakat funds are the distribution of zakat funds to mustahik so that they are not wasted in vain, therefore these productive zakat funds must be developed in the form of financing capital for Dhuafa MSMEs in this case making efforts to produce a work in meeting daily needs in the long term. (Wasil, 2020)

Productive ZISWAF in Encouraging the Growth of Poor MSMEs

ZISWAF Fund is an activity of distributing funds that are distributed to one of them is the poor in the form of business capital assistance through the National Zakat Agency or the National Zakat Institution which aims to encourage the growth of the Poor MSMEs. Business growth is a form of business to other businesses themselves so that they can develop better and reach the peak of success. The development of

businesses carried out by businesses that have begun to be established is processed and shows the possibility of becoming a more advanced business. According to Hastuti, in order to see the growth of small and medium industries, including in this case micro, small and medium enterprises (MSMEs), is by looking at the growth of their businesses. (Hastuti, 2003)

Business growth or business development is "a condition where there is an increase in sales turnover. While what will be used as a benchmark for the level of success and development of the small company itself can be seen from the increase in sales turnover. The benchmark for business development must be a measurable parameter so that if observed the parameter is not imaginary and biased which will be difficult to be accounted for.

Micro, Small and Medium Enterprises (MSMEs) are businesses owned by an individual or group of people who have levels according to the net worth of their annual sales. (Aprilyan, Y, 2022) The World Bank or World Bank groups MSMEs or SMEs into three types using an approach based on the number of employees, income (turnover), and capital assets they own. Micro Business Number of employees less than 10 people Annual income less than \$ 100 thousand Asset ownership Less than \$ 100 thousand. Small Business Number of employees less than 30 people Annual income less than US \$ 3 million Asset ownership less than US \$ 3 million Medium Business Maximum number of employees 300 people Annual income US \$ 15 million Asset ownership reaches US \$ 15 million. (Sasmito & YWD, 2021)

Based on data published by Bank Indonesia in the book Profile of Micro, Small and Medium Enterprises (MSMEs) published in 2015, it is stated that MSMEs in Indonesia have a proportion of 99.99% of the total business actors. MSME businesses contribute to GDP (Gross Domestic Product) of around 60% and open up employment opportunities for the wider community. Based on this fact, it can be seen that if these MSMEs simultaneously move up a class, it will significantly affect the Indonesian economy.

From a business perspective, Micro, Small and Medium Enterprises (MSMEs) can be classified into four groups (Bank Indonesia, 2015), namely:

1. MSMEs in the informal sector, such as street vendors, sidewalk vendors, pushcarts. And others.
2. Micro MSMEs are MSME actors who only have the character of craftsmanship but do not have the entrepreneurial spirit to develop their business to move up a class.
3. Dynamic small businesses are a group of MSME actors who are capable of entrepreneurship and can collaborate with other parties and accept subcontract work and even export.
4. *Fast Moving Enterprise* (FME) is an MSME actor who has a capable, reliable entrepreneurial spirit, sufficient capital, and is ready to transform into a larger business.

The definition of Micro, Small, and Medium Enterprises (MSMEs) is stated in Law Number 20 of 2008, namely " A company classified as an MSME is a small company owned and managed by an individual or owned by a small group of people with a certain amount of wealth and income. Small entrepreneurs generally pay less attention to business strategies and do not even have a business development plan. They focus on how to sell goods without thinking about how to improve the products they market to make them better. Most MSME entrepreneurs focus only on selling their goods and the results of their efforts are usually spent on personal and family consumption. We can imagine, if all MSME actors spend all their profits only for personal consumption, of course there will be no development of their business. The business that is run is just running in place, not independent and just waiting for assistance from cash injections. (Putu & Putu, 2021).

Implementation of productive ZISWAF at the LAZISMU Lampung Institution

Based on Law Number 23 of 2011, part 4 concerning the management of alms, charity and other religious social funds in Article 28 Paragraphs 1 to 3 which reads:

1. In addition to receiving zakat, BAZNAS or LAZ can also receive infak, alms, and other social and religious funds.
2. The distribution and utilization of alms, charity and other social religious funds as referred to in paragraph (1) is carried out in accordance with Islamic law and is carried out in accordance with the designation declared by the giver.
3. Management of alms, charity, and other social religious funds must be recorded in separate books. (*Law of the Republic of Indonesia No. 23 of 2011 concerning Zakat Management* , nd)

Based on the wording of the Law, it can be understood that the management of funds ZISWAF which can be managed by BAZ or LAZ, so that it can bring various greater benefits to Muslims, namely the empowerment of the people's economy through productive ZISWAF funds. The empowerment of productive businesses referred to is based on Law no. 23 of 2011, namely; " So what is meant by productive business is a business that is able to make Mustahik able to increase their income, standard of living, and

welfare in the community environment. What is meant by improving the quality of Muslims is improving their human resources. (Arifin & Herianingrum, 2024) "

Based on an interview conducted by Prof. Syafrimen, M.Ed., Ph.D., Chairman of LAZIMU Lampung, that

"This productive zakat is known as zakat that is given productively, not consumptively. The public assumes that this zakat institution is a loan institution. Where this is contrary to the real ZISWAF."

From the description above, it can be concluded that the assumption of the community is one of the causes of the lack of understanding of the implementation of productive ZISWAF. Because the assumption of the community considers productive ZISWAF as a loan that has a time tenor. However, productive ZISWAF is distributed to mustahik in the form of business capital assistance which aims to change the status of mustahik to amil.

According to Bety Zuliawaty B, Member of the Empowerment, Distribution, Monitoring and Evaluation Division that; that the empowerment program for Dhuafa MSMEs, LAZISMU aims to encourage the formation of professional, innovative and competitive MSMEs in the business world. In addition, this program aims to grow and develop the capabilities of MSMEs into strong and independent businesses. Currently, LAZISMU Lampung has 30 fostered MSME actors spread across 9 (nine) regencies and cities in Lampung province. They received assistance from the LAZISMU MSME empowerment program of Rp. 2,500,000, - per MSME actor. One of the recipients of the LAZISMU Lampung MSME Empowerment Program is a disability survivor named Ngadino who opened a small shop and sold crackers and rempeyek in his residential complex. Last October 2024, LAZISMU Lampung Region synergized and collaborated with the Micro, Small and Medium Enterprises Development Institution (LPUMKM) PWM Lampung to provide assistance worth IDR 15,000,000 (Fifteen Million Rupiah) to Mr. Sunardi, one of the LPUMKM fostered farmer partners in Langkapura District, Bandar Lampung, and in November 2024 provided assistance to Mrs. Musiah, a fostered partner who lives in Tangkit Batu, Muara Putih, Natar District, both of whom are Peking duck farmers whose distribution is through the Peking Duck Farmer Micro Plasma Program.

The results obtained from the interview above, that ZISWAF implemented by LAZISMU Lampung has been distributed to UMKM Dhuafa, the purpose of which is to be used as long-term capital. So it is hoped that the distribution of capital sourced from productive ZISWAF can change mustahik Dhuafa into muzakki and musaddiq.

Hypothesis Development

Hypothesis is a statement or assumption that is only temporary regarding a problem in research whose truth is not necessarily true and is still weak so it must be tested Empirically. (Kuncoro, 2007) The hypothesis proposed in this study is as follows: It is suspected that the competencies consisting of the variables Productive Zakat, Productive Infaq & Sedekah, and Productive Waqf have a very significant influence on the growth of Dhuafa MSMEs.

There is also a conceptual framework that is the basis for thinking in this research which can be seen in the picture below:

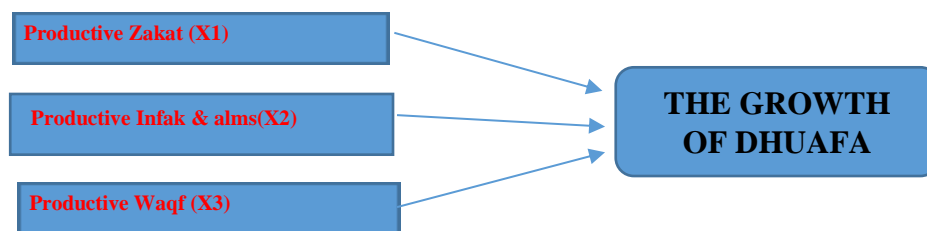


Figure 1
Conceptual Framework

Methods

Research Instrument Measurement

According to Sugiyono (2009: 132) Likert Scale can be used to regulate attitudes, opinions, perceptions of a person or group of people about social phenomena. So to find out the measurement of respondents' answers in this study which uses a research instrument in the form of a questionnaire, the author uses the Likert Scale (Likert's Summated Ratings). (Sugiono, 2015).

Analysis Method

1. The Determination Coefficient Test (R²) was conducted to assess the influence of the Independent variable (X) which is the Infaq & Sedekah Fund, Waqf, and Productive Zakat on (Y) the growth of *Dhuafa* MSMEs. The purpose of this study is to determine the extent of the influence of the independent variable on the dependent variable. Evaluation of the determination coefficient is carried out with the assumption that a higher determination coefficient value indicates a stronger capacity of the independent variable to explain its influence on the dependent variable.
2. F Test (Simultaneous Test), for testing the first part of the hypothesis. This test is used to find out whether all independent variables together have a significant effect on the dependent variable. The test is carried out by comparing the calculated F value with the F table at a 5% error rate in the sense ($\alpha = 0.05$). If the calculated F value \geq the F Table value, it means that the independent variables together have a significant effect on the dependent variable or the first hypothesis so that it can be accepted.
3. T-Test (Partial Test), for testing the second hypothesis. This test is to determine the aspect of the influence of each independent variable on the dependent variable whether it is significant or not. The test is carried out by comparing the calculated t value of each independent variable with the t table value with a 5% error rate in the sense ($\alpha = 0.05$). If the calculated t value \geq t table, then the independent variable has a significant influence on the dependent variable.
4. Regression analysis is used to determine the relationship between independent variables and dependent variables. The purpose of multiple regression is to predict the magnitude of the dependent variable *using* data from two or more independent variables *whose* magnitudes are already known. The multiple regression analysis equation model in this study is as follows:

$$Y = b_1X_1 + b_2X_2 + b_3X_3 + e$$

Where:

Y = Growth of Poor MSMEs

X₁ = Productive Zakat

X₂ = Productive Alms & Donations

X₃ = Productive Waqf

e = error

Results and Discussions

Hypothesis Testing

Coefficient of Determination (R²) Test

The determination coefficient test is conducted to assess how much influence the Independent variable (X) which is the Infaq & Sedekah Fund, Productive Waqf, Productive Zakat has on (Y) the growth of *Dhuafa* MSMEs. The purpose of this study is to determine the extent to which the independent variable influences the dependent variable. Evaluation of the determination coefficient is carried out with the assumption that a higher determination coefficient value indicates a stronger capacity of the independent variable to explain its influence on the dependent variable. This examination utilizes the output data presented in the following table:

Table 1 Coefficient of Determination (R²) Test

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std Error of the Estimate	Durbin-Watson
1	.713 ^a	.508	.451	1.58023	.965
a. Predictors: (Constant), Infaq & Sedekah, Productive Waqf, Productive Zakat					
b. Dependent Variable: Growth of Poor MSMEs					

Source: processed primary data from SPSS, December 1, 2024

Based on the table above, it shows the value of R, which is 0.713, meaning that the R Square is 0.508, which means that the variables of Infaq & Sedekah funds, Productive Waqf, Productive Zakat are able to explain the influence on the growth variable of *Dhuafa* MSMEs by 45.1%, while the remaining 54.9% is influenced by other variables.

Simultaneous tester (Test – F)

F or model testing is used to determine whether the results of the regression analysis are significant or not. If the results are significant, then H_0 is rejected and H_1 is accepted. While if the results are not significant, then H_0 is accepted and H_1 is rejected.

Table 2. ANOVA

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	67,075	3	22,358	8,954	.000 ^b
	Residual	64,925	26	2,497		
	Total	132,000	29			
a. Dependent Variable: Growth of Poor MSMEs						
b. Predictors: (Constant), Infaq & Sedekah, Productive Waqf, Productive Zakat						

Source: Primary data spss ysmg diolsh, december 1, 2024

Based on the table above, the calculated F value is 8.954. While the F table ($\alpha = 0.05$ df regression = 3: df residual = 26) is 2.92 because the calculated $F > F_{table}$ is $8.954 > 2.92$ or the sig value of F (0.000) $< \alpha 0.05$ then the regression analysis model is significant. This means that H_0 is rejected and H_1 is accepted, so it can be concluded that the dependent variable (growth of Dhuafa MSMEs) can be significantly influenced by the independent variables (productive zakat funds (X1), productive waqf funds (X2), productive infaq & alms funds (X3)).

Partial Testing (t-Test)

Partial test is a test conducted with the aim of determining how far the influence of one or more independent variables (X) is the influence of ZISWAF funds in explaining the dependent variable (Y) of the growth of Dhuafa MSMEs.

Table 3 t-Test

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.128	3.236		-.039	.969		
	Productive Zakat	.169	.118	.206	1.434	.163	.914	1.094
	Productive Waqf	.455	.119	.542	3.813	.001	.937	1.067
	Donations & Alms	.453	.145	.438	3.129	.004	.966	1.036

a. Dependent Variable: Growth of Poor MSMEs

Source: processed SPSS primary data, December 1, 2024

Based on the table above it is known;

1. The sig value of the productive zakat fund variable (X1) on the growth of *Dhuafa MSMEs* (Y) is $0.163 > 0.05$ and the t-value is $1.434 \leq 2.051$. Thus, the productive zakat fund variable (X1) does not affect the growth variable of *Dhuafa MSMEs* (Y).
2. The sig value of the productive waqf fund variable (X2) on the growth of *Dhuafa MSMEs* (Y) is $0.001 < 0.05$ and the t-value is $3.813 > 2.051$. Thus, the productive waqf fund variable (X2) has an effect on the growth variable of *Dhuafa MSMEs* (Y).
3. The sig value of the variable of infaq funds & productive alms (X3) on the growth of MSMEs for the Poor (Y) is $0.004 < 0.05$ and t count $3.129 > 2.051$. Thus, the variable of infaq funds & productive alms (X3) has an effect on the variable of the growth of MSMEs for the Poor (Y).

Multiple Regression Test

This regression analysis is used to calculate the magnitude The influence between the independent variables, namely productive zakat funds (X1), productive waqf funds (X2), productive infaq & alms funds (X3), on the dependent variable, namely the growth of poor MSMEs (Y).

Table 4 Multiple Regression Test

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.	Collinearity Statistics
		B	Std. Error	Beta		Tolerance VIF

1	(Constant)	-.128	3.236		-.039	.969		
	Productive Zakat	.169	.118	.206	1.434	.163	.914	1.094
	Productive Waqf	.455	.119	.542	3.813	.001	.937	1.067
	Donations & Alms	.453	.145	.438	3.129	.004	.966	1.036

a. Dependent Variable: Growth of *Poor MSMEs*

Source: processed primary data from SPSS, December 1, 2024

Based on the table above, the regression equation model can be formulated as follows:

$$Y = 0.206 X_1 + 0.542 (X_2) + 0.438 (X_3) + e$$

From the equation above, it can be interpreted as follows:

1. The growth of UMKM Dhuafa will increase for every additional X1 of Productive zakat funds. So if the productive zakat funds experience growth, UMKM Dhuafa will increase by 0.206 units assuming other variables are considered constant.
2. Growth of *Poor MSMEs* will increase for every additional X2 of productive waqf funds. So if the productive waqf funds experience growth, the Dhuafa MSMEs will increase by 0.542 units assuming other variables are considered constant.
3. Growth of *Poor MSMEs* will increase for every additional X3 of infak & alms funds. So if the infak and alms funds experience growth, the UMK Dhuafa will increase by 0.438 units with other assumptions considered constant.

Based on the interpretation above, it can be seen that productive zakat funds, productive waqf funds, productive infak & alms funds are positive for the growth of *Dhuafa MSMEs*. In other words, if productive zakat funds, productive waqf funds, productive infak & alms funds increase, it will be followed by an increase in the growth of *Dhuafa MSMEs*.

Discussion

Based on research that has been conducted by researchers, this research aims to determine the influence of funds Productive ZISWAF on the Growth of Poor MSMEs in LAZISMU Lampung. The discussion of each hypothesis is as follows:

1. Based on the t-test, the coefficient value is 1.434 with a significance of $0.163 > 0.05$. This shows that productive zakat funds do not have a positive and partially insignificant effect on the growth of *Dhuafa MSMEs*. So the hypothesis that states that productive zakat funds do not affect the growth of MSMEs. Hypothesis 1 cannot be accepted.
2. Based on the t-test, the coefficient value is 3.813 with a significance of $0.01 > 0.05$. This shows that productive waqf funds have a positive and significant partial effect on the growth of *Dhuafa MSMEs*. So the hypothesis that states that productive waqf funds affect the growth of MSMEs. Hypothesis 1 can be accepted.
3. Based on the t-test, the coefficient value is 3.129 with a significance of $0.004 > 0.05$. This shows that infak & sedekah funds have a positive and significant partial effect on the growth of *Dhuafa MSMEs*. So the hypothesis that states that productive infak & sedekah funds affect the growth of MSMEs. Hypothesis 1 can be accepted.

Conclusion

Based on the results of the discussion explained in the previous chapter, there are several conclusions from this study, namely:

1. The management and distribution model carried out by LAZISMU Lampung is in the form of providing funds Productive ZISWAF and distributed for capital assistance for poor MSMEs to encourage business growth and development, so that the funds distributed can be returned and reused by other mustahik.
2. Fund distribution scheme Productive ZISWAF at LAZISMU Lampung that has applied for business funds and has met the requirements for receiving business assistance with the hope that in the future it will be able to help encourage the growth and development of other *Dhuafa MSMEs*.
3. Based on the results obtained, the variables of productive waqf funds (X2), donations & alms (X3) have a significant influence simultaneously on the growth of poor MSMEs (Y) so that it can be concluded that by increasing the independent variables, the growth of *poor MSMEs will increase*.
4. Based on the results obtained, partially only the variables of productive waqf funds and productive alms & donations have a significant effect on the growth of *poor MSMEs* (Y).

Suggestion

Based on the conclusion above, several suggestions can be put forward that are expected to be useful for LAZISMU Lampung and for other parties. The suggestions given include:

1. It is hoped that LAZISMU can maintain and improve to continue to encourage the growth and development of *Dhuafa MSMEs* in Lampung in particular.
2. The need for confirmation to *mustahik* regarding the use of funds Productive ZISWAF for business purposes.

3. It is expected that the management of funds Productive ZISWAF is aimed at the asnaf group of mustahik who are in need both in Lampung and other cities and districts.

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