

THE EFFECT OF PRODUCTIVE ZAKAT, BUSINESS CAPITAL, PRODUCTION COSTS, AND LABOR ON THE INCOME OF AGRIBUSINESS-BASED MSMEs SUPPORTED BY LAZISMU IN BANYUMAS REGENCY

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Abstract. *The relatively high poverty rate in Banyumas Regency is partly influenced by the high unemployment rate. The existence of MSMEs is one sector that has the potential to provide a solution to this problem. However, many MSME players still face obstacles, especially in terms of access to capital. This study was conducted with the aim of identifying the characteristics of MSMEs that receive productive zakat and analyzing the influence of productive zakat, business capital, production costs, and labor on the income of agribusiness-based MSMEs under the guidance of LAZISMU Banyumas Regency. The research method used was a quantitative approach with an explanatory survey design. The data collected consisted of primary and secondary data through questionnaires, interviews, and documentation studies. The research population included 167 owners of agribusiness-based MSMEs who had received benefits from the productive zakat program, with a research sample of 63 MSMEs selected using a simple random sampling method. Data analysis was conducted through descriptive analysis, classical assumption tests, and multiple regression using SPSS software version 26. The results of the study indicate that productive zakat, business capital, production costs, and labor simultaneously have a significant effect on increasing MSME income.*

Keywords: *Production Costs, Business Capital, Income, Labor, Productive Zakat*

Abstrak. Tingkat kemiskinan yang relatif tinggi di Kabupaten Banyumas sebagian dipengaruhi oleh tingkat pengangguran yang tinggi. Keberadaan UMKM merupakan salah satu sektor yang berpotensi memberikan solusi untuk masalah ini. Namun, banyak pelaku UMKM masih menghadapi hambatan, terutama dalam hal akses modal. Penelitian ini dilakukan dengan tujuan mengidentifikasi karakteristik UMKM yang menerima zakat produktif dan menganalisis pengaruh zakat produktif, modal usaha, biaya produksi, dan tenaga kerja terhadap pendapatan UMKM berbasis agribisnis binaan LAZISMU Kabupaten Banyumas. Metode penelitian yang digunakan adalah pendekatan kuantitatif dengan desain survei eksplanatori. Data yang dikumpulkan terdiri dari data primer dan sekunder melalui kuesioner, wawancara, dan studi dokumentasi. Populasi penelitian meliputi 167 pemilik UMKM berbasis agribisnis yang telah menerima manfaat dari program zakat produktif, dengan sampel penelitian sebanyak 63 UMKM yang dipilih menggunakan metode sampling acak sederhana. Analisis data dilakukan melalui analisis deskriptif, uji asumsi klasik, dan regresi berganda menggunakan perangkat lunak SPSS versi 26. Hasil penelitian menunjukkan bahwa zakat produktif, modal usaha, biaya produksi, dan tenaga kerja secara bersamaan memiliki pengaruh signifikan terhadap peningkatan pendapatan UMKM.

Kata Kunci: *Biaya Produksi, Modal Usaha, Pendapatan, Tenaga Kerja, Zakat Produktif*

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INTRODUCTION

Poverty remains a fundamental problem that requires serious attention in Indonesia. A person is categorized as poor if their income is insufficient to meet their daily needs. According to the Central Statistics Agency (BPS), poverty is defined as a condition in which a person cannot meet the minimum standards for basic needs, both food and non-food. If not handled properly, poverty has the potential to become a bigger problem in the future (Mardiana & Lihawa, 2018). Banyumas Regency is one of the regions with the highest poverty rates in Central Java. Banyumas ranks 10th with the highest number of poor people out of 35 regencies/cities (BPS Provinsi Jawa Tengah, 2024). Factors contributing to high poverty rates include unemployment, low levels of education, limited health services, and geographical conditions. During the Covid-19 pandemic, the number of poor people in Banyumas increased significantly. This was triggered by many people losing their jobs as companies laid off workers, limited operations, and even temporarily closed during the pandemic.

Micro, Small, and Medium Enterprises (MSMEs) play a strategic role in driving the community's economy and contribute significantly to national economic growth. In Banyumas Regency, the MSME sector has shown rapid growth with an annual growth rate of around 25% (Naufalin, 2020). Currently, there are around 90,000 MSME players in the region, of which around 30 percent or around 27,000 business units are engaged in the culinary sector (Ibrahim, 2024). The potential of MSMEs in Banyumas is still wide open for further development and greater economic impact. However, one of the main obstacles faced by MSME players is limited access to credit as a source of business capital (Ardiansyah, 2019).

The utilization of productive zakat is an alternative that can help MSMEs obtain business capital. Research by Suryanto (2018) shows that micro-zakat interventions have increased the income of poor households in rural areas by up to 30%. Productive zakat is zakat that allows recipients to use it to generate sustainable income (Ghifar & Prestianawati, 2023). The provision of productive zakat as business capital for MSMEs is expected to help MSMEs build their businesses and earn a stable income.

The Muhammadiyah Zakat, Infak, and Sedekah Institution (LAZISMU) Banyumas is a district-level non-profit organization that focuses on community empowerment through the management of zakat, infak, waqaf, and other religious funds from individuals or institutions. LAZISMU Banyumas is known as the zakat institution with the largest capacity in collecting

and distributing funds in Banyumas Regency. One of its flagship programs is productive zakat, designed to encourage independence, increase income and welfare, and develop a spirit of entrepreneurship through economic activities and the establishment of halal businesses that also empower. The existence of the productive zakat program for MSME actors is the basis of this study, which aims to analyze the impact of productive zakat on increasing MSME income so that the results can be used as evaluation material for programs run by LAZISMU Banyumas. The novelty value of this study lies in the selection of variables and research objects used.

The research variables used are productive zakat (X_1), business capital (X_2), production costs (X_3), labor (X_4), and business income (Y). The selection of variables is based on previous studies that have been conducted. Productive zakat has a significant effect on community income (Kurniawan et al., 2020; Utami & Lubis, 2014; Mardiana & Lihawa, 2018), whereas according to Harjanto et al. (2020) found that productive zakat did not have a significant impact on business income. Meanwhile, research conducted by Pandey et al. (2022) shows that business capital contributes positively and significantly to income growth. In the micro and small business cluster, production costs were found to have a positive and significant impact on MSME income (Oktaviana et al., 2021). In addition, Ridha (2017) revealed in his research that labor also has a positive and significant impact on income.

This research contributes significantly to agribusiness literature because the object of the study is MSMEs engaged in the agribusiness subsystem. The object of this study is agribusiness-based MSMEs that have benefited from productive zakat programs. The research variables used were determined based on previous studies. The variables used aim to address gaps in previous studies and add novelty to this study. This research has the potential to be one of the solutions for MSMEs in overcoming obstacles in accessing capital for their businesses.

METHOD

This study uses a quantitative approach with a survey method designed in the form of an explanatory survey. The study was conducted in Banyumas Regency from May 1, 2025, to June 1, 2025. The study population was 167, and the sample taken was 63 MSMEs benefiting from the productive zakat program using the simple random sampling method. The data in this study were obtained from two types of sources, namely primary data and secondary data collected through questionnaires, interviews, and document reviews. In addition, the data were analyzed using descriptive and multiple linear regression methods with the support of IBM SPSS software version 26. The multiple regression equation used was:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon$$

Which one:

Y = business income

X₁ = productive zakat

X₂ = business capital

X₃ = production costs

X₄ = labor

β₁, β₂, β₃, β₄ = Regression coefficients showing the effect of each independent variable

α = constant

ε = margin error

Before performing multiple regression analysis, classical assumption tests are first conducted as a prerequisite. Classical assumption tests include normality tests using the Kolmogorov-Smirnov method, linearity tests using linearity tests, multicollinearity tests using VIF and Tolerance values, and heteroscedasticity tests using the Glejser method. The research hypothesis proposed is H₀ : productive zakat, business capital, production costs, and labor do not have a significant effect on MSME income, while H₁ : productive zakat, business capital, production costs, and labor have a significant effect on MSME income.

RESULT

A. Respondent Characteristics

Table 1. Respondent characteristics

Characteristics	Category	Number of respondents (people)	Percentage (%)
Age (years)	18-25	0	0
	26-35	7	11.1
	36-45	15	23.8
	46-55	23	36.5
	>55	18	28.6
Length of business (years)	1-5	27	42.9
	6-10	18	28.5
	>10	18	28.6
Gender	Male	31	49.2
	Female	32	50.8
Type of business	Agriculture	17	27.0
	Food/ beverage vendor	38	60.3
	Livestock farming	8	12.7

Source: Processed Primary Data, 2025

Table 1 shows the characteristics of respondents who participated in this study based on age. Business owners who received productive zakat benefits were predominantly aged 46-55 years (36.5%). In terms of business duration, businesses that had been operating for 1-5 years dominated (42.9%). Based on gender, there is a proportional distribution with 49.2% male participants and 50.8% female participants. The types of businesses receiving productive zakat benefits consist of agricultural cultivation, agricultural product processing, and animal husbandry. The types of businesses are dominated by businesses in the food or beverage sales sector at 60.3%, agricultural cultivation at 27%, and livestock farming at 12.7%.

B. Multiple Regression Analysis

Before performing multiple regression analysis, classical assumptions must first be tested as a prerequisite. The Kolmogorov-Smirnov normality test using the Exact approach produced an Exact sig value of 0.122, which is greater than 0.05. This result indicates that the data used is normally distributed. In addition, the linearity test results show that the significance value for linearity in the variables of productive zakat, business capital, production costs, and labor is 0.000 or less than 0.05, so the linearity assumption can be said to be fulfilled. In the multicollinearity test, the variance inflation factor (VIF) values obtained for variable X_1 are 1.391; X_2 are 1.541; X_3 are 1.567; and X_4 are 2.360. Meanwhile, the tolerance values for each variable are 0.719 for X_1 , 0.649 for X_2 , 0.638 for X_3 , and 0.424 for X_4 . Since the VIF values are < 10 and the tolerance values are > 0.1 , it can be concluded that all independent variables do not experience multicollinearity problems.

The results of the heteroscedasticity test show that the significance values of the independent variables are $X_1 = 0.129$, $X_2 = 0.847$, $X_3 = 0.676$, and $X_4 = 0.002$. Based on the test criteria, the significance values of X_1 , X_2 , and X_3 , which are greater than 0.05, indicate that there are no signs of heteroscedasticity in these three variables. However, the significance value of variable X_4 , which is less than 0.05, indicates a problem of heteroscedasticity in this variable. To overcome this condition, one approach that can be used is the Weighted Least Squares (WLS) method. This method is applied when the efficiency of the estimator is considered more important than unbiasedness and consistency in situations of heteroscedasticity. In principle, WLS is similar to Ordinary Least Squares (OLS) in that both minimize the sum of squared errors, but in WLS, the data is first given a certain weight before the OLS calculation is performed (Nisa et al., 2020). After conducting a second heteroscedasticity test using the WLS method, the significance values obtained for the independent variables were X_1 at 0.719, X_2 at 0.502, X_3 at 0.595, and X_4 at 0.104. Since all significance values are greater than 0.05, it can

be concluded that the problem of heteroscedasticity in all independent variables has been successfully overcome.

Multiple regression analysis is applied to determine the extent to which variable X affects variable Y by estimating the average value of the dependent variable based on the specified independent variables (Ulfa et al., 2023). The results of the multiple regression analysis in this study are presented in Table 2 below:

Table 2. The results of the multiple regression analysis

		Coefficients		
Variables		B	t value	Sig.
1	(Constant)	0.031	0.814	0.419
	Productive Zakat	0.403	3.664	0.001***
	Business Capital	0.205	1.687	0.097*
	Production Costs	0.757	3.554	0.001***
	Labor	-0.808	-1.259	0.213 ^{ns}
Adjusted R Square				0.869
F value			103.438	0.000
Catatan:				
^{ns} : Not sig.				
*) : significance level 10%				
**) : significance level 5%				
***) : significance level 1%				

Source: Processed Primary Data, 2025

Based on the results of the SPSS test, the regression equation is as follows:

$$Y = 0.031 + 0.403X_1 + 0.205X_2 + 0.757X_3 + (-0.808)X_4 + \epsilon$$

Since this study utilizes primary data collected through questionnaires using a Likert scale, the results of the analysis can only be interpreted in terms of the direction of the relationship between variables (Iqbal, 2015). The multiple linear regression equation above can be explained as follows:

- a. The constant value (a) has a positive value of 0.031. A positive value indicates a direct relationship between the independent and dependent variables. This value indicates that if the variables of productive zakat (X₁), business capital (X₂), production costs (X₃), and labor (X₄) are zero percent or do not change at all, then the value of the income variable of agribusiness MSMEs that are beneficiaries of productive zakat is 0.031 points.
- b. The regression coefficient for the productive zakat variable (X₁) is recorded at 0.403. This figure shows a positive relationship between productive zakat (X₁) and income (Y). In other words, every increase in productive zakat (X₁) will be followed by an increase in income (Y).

- c. The regression coefficient for the business capital variable (X_2) is 0.205. This result shows a positive effect between business capital (X_2) and income (Y). This means that if business capital (X_2) increases, income (Y) will also increase.
- d. The regression coefficient for the production cost variable (X_3) is 0.757. This value reflects a positive influence between production costs (X_3) and income (Y). Thus, an increase in production costs (X_3) will cause an increase in income (Y).
- e. The regression coefficient for the labor variable (X_4) is -0.808. This figure shows a negative relationship between labor (X_4) and income (Y). This means that if the number of workers (X_4) increases, income (Y) tends to decrease.

Based on Table 2, the Adjusted R Square value in this study was recorded at 0.869. This means that 86.9% of the variation in the income of agribusiness MSMEs receiving productive zakat is influenced by the variables of productive zakat (X_1), business capital (X_2), production costs (X_3), and labor (X_4), while the remaining 13.1% is influenced by other factors outside the scope of this study. The F test results show a calculated F value of 103.438 with significance level of 0.000 or less than 0.05. This confirms that the four independent variables, namely productive zakat, business capital, production costs, and labor, simultaneously affect the income of agribusiness MSMEs guided by LAZISMU Banyumas. Partially, the t-test results show that the productive zakat variable (X_1) has t value of 3.664 with a significance level of 0.001; business capital (X_2) has t value of 1.687 with a significance level of 0.097; production costs (X_3) have t value of 3.554 with a significance level of 0.001; and labor (X_4) has t value of -1.259 with a significance level of 0.213. Thus, it can be concluded that productive zakat, business capital, and production costs have a partial effect on MSME income, while labor does not have a significant effect on the income of agribusiness MSMEs under the guidance of LAZISMU Banyumas.

DISCUSSION

The effect of productive zakat on MSME income

The t-value for the productive zakat variable (X_1) was recorded at 3.664 with a significance level of 0.001. This finding shows that productive zakat has a partial effect on the income of agribusiness-based MSMEs assisted by LAZISMU Banyumas at a significance level of 1%. This result is in line with the research by Ulfa et al. (2023), which states that the productive zakat variable has a partial effect on mustahik income.

The effect of business capital on MSME income

The t-value for the business capital variable (X_2) was recorded at 1.687 with a significance level of 0.097. This finding shows that business capital has a partial effect on the income of agribusiness-based MSMEs assisted by LAZISMU Banyumas at a significance level of 10%. This result is in line with the research by Aji & Listyaningrum (2021), which shows that business capital has a positive effect on increasing MSME income.

The effect of production costs on MSME income

The t-value for the production cost variable (X_3) was recorded at 3.554 with a significance level of 0.001. This finding indicates that production costs have a partial effect on the income of agribusiness-based MSMEs assisted by LAZISMU Banyumas at a significance level of 1%. The results of this study reinforce the study conducted by Amalia (2022), which found that production costs have a significant positive effect on MSME income.

The effect of labor on MSME income

The t-value for the labor variable (X_4) was recorded at -1.259 with a significance level of 0.213. This finding shows that labor has no partial effect on the income of agribusiness-based MSMEs under the guidance of LAZISMU Banyumas. This is in line with the study by Sulistyaningsih & Triyanto (2024), which states that the labor variable has no partial and significant impact on income. Field research shows that many MSME owners, including micro businesses, only depend on small sales. The income they earn is only enough for daily needs and as capital for further sales. This makes it difficult for MSME owners to pay labor wages. Some businesses requiring additional labor, such as catering, pastry, and traditional snack businesses, prefer to use family labor without factoring in the wages that MSME owners would otherwise pay for labor.

CONCLUSION

The characteristics of the research respondents, namely owners of agribusiness-based MSMEs receiving productive zakat from LAZISMU Banyumas, based on age, were dominated by respondents aged 46-55 years, the majority of respondents were female, the length of business was dominated by businesses that had been operating for 1-5 years, and the type of business was dominated by food/beverage businesses.

Partially, productive zakat and production costs were proven to have a significant effect on MSME income at a significance level of 1%. Business capital also had a significant effect, albeit at a significance level of 10%. Meanwhile, the labor variable did not show a significant effect on the income of agribusiness MSMEs receiving productive zakat from LAZISMU Banyumas. Overall, the variables of productive zakat, business capital, production costs, and

labor contributed to influencing the income of agribusiness MSMEs that received productive zakat from LAZISMU Banyumas.

RECOMMENDATIONS

Based on the results of the research that has been conducted, the researchers offer the following recommendations:

1. LAZISMU Banyumas Regency is expected to strengthen its business assistance program so that the distribution of productive zakat does not only stop at financial assistance, but is truly able to provide sustainable economic benefits for the recipients.
2. For MSME owners, these findings indicate that proper management of production costs and optimal utilization of labor play an important role in increasing income. Therefore, business actors need to prioritize efficiency and continue to innovate in running their businesses, such as adding variety to the products sold or produced to increase consumer appeal, optimizing labor productivity, and considering the use of raw materials for production more appropriately.
3. Future research is expected to increase the number of variables studied and the number of respondents in order to overcome the limitations of this study.

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