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Analysis of Zakat, Infag, Sadagah (ZIS), HDI, Inflation, and GRDP on Poverty Alleviation in Indonesia

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Abstract

This study aims to analyze Zakat, Infaq, Sadaqah (ZIS), inflation, Human Development Index (HDI), and Gross regional domestic product (GRDP) per capita on poverty alleviation in Indonesia (2015-2020 period) by using secondary data and panel data regression analysis method Random Effect Model (REM) is used to obtain an overview of the relationship between one variable and another variable. This study consists of 34 provinces in Indonesia for 6 years (2015-2020). Based on the regression results using REM, the ZIS coefficient and probability value are 0.311 and 0.005, which means ZIS affect positively poverty alleviation. The coefficient and probability value of HDI are -0.252 and 0.000, meaning that HDI affects negatively poverty alleviation, the coefficient and probability value of inflation of -0.013 and 0.769 and GRDP of 0.073 and 0.668 which means not affect poverty alleviation in 34 provinces in Indonesia.

Keywords: ZIS; Inflation; HDI; GRDP; Poverty

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INTRODUCTION 1.

Poverty is not only a problem for developing countries, even developed countries experience poverty even though it is not as big and as bad as developing countries (Mahendra, 2016). The problem of poverty is equivalent to the age of mankind and its implications can relate to various aspects of human life. It can be said that poverty is a social problem that has become a global problem, namely the consequences of poverty have become a global concern for countries, although the impact varies between countries (Nurwati, 2008).

Poverty is a big problem in Indonesia, so it becomes a goal and a challenge for the Indonesian government. The problem of poverty is global when poverty is associated with social, cultural, economic, and other dimensions. In the Republic of Indonesia, a developing country, the impact of poverty prevents millions of children from attending school, lack of savings and investment, difficulties in health spending, and other problems, which lead to crime, theft, robbery, and violence (Febriaty, 2017). Poverty

in Indonesia is a problem that is always important to be discussed every year. According to the Central Statistics Agency (BPS), the poverty rate in Indonesia

can be seen in the following bell:

Persentase Kemiskinan di Indonesia 2015-2019 12,00% 8,00% 6,00% 4,00% 2,00% 0,00% # Maret # September

Table 1. Poverty in Indonesia

Source: Processed BPS.

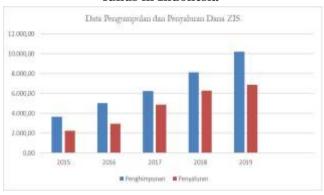
From the table above, it can be seen that in March 2015, the poverty rate was 11.22%, then it decreased significantly to 10.86%, in the following years until 2019 the poverty rate decreased significantly compared to the previous year. Last year by 9.22%. This shows that several aspects can affect poverty alleviation in Indonesia, including inflation,

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employment, public spending, per capita income, population, etc.

Resolving the trouble of poverty in Indonesia can start with the economic empowerment of the poor. Islam as a complete religion in all aspects of life has a special tool to achieve economic justice so that it can be used to alleviate poverty in Indonesia. The device is Zakat Infaq Sadaqah (RatnaSari and Firdayetti, 2019).

Table 2. Collection and Distribution of ZIS funds in Indonesia



Source: Baznas Processed

Islam examines the problem of poverty as and cannot simply eliminate it. Islam never talks about eliminating poverty, but Islam teaches how to reduce poverty and achieve prosperity (Beik, 2009). Zakat as the third pillar of Islam can overcome social problems, such as alleviating poverty and reducing income inequality (Masruroh and Farid, 2019).

However, in BAZNAS (2019) it is noted that Indonesia has a high potential for zakat because muzakki most districts and cities are included in the high and medium categories, only a few regencies and cities are classified as low, even though only in regencies or cities are included in big regencies or cities with the number of mustahik is very large. Therefore, it is hoped that these funds can help diminish the degree of poverty in Indonesia.

One of the tools to determine welfare is per capita income, which is the annual income of a country divided by the total population of that year. If the community receives a high income or salary, they can earn a living and invest to support themselves in the future and if the community's income decreases, they will find it difficult to meet their daily needs (Azizah, 2018).

The factor that describes the prosperity of people is their income level. A person's income is said to be maximum if a full employment level position can be formed (Sukirno, 2013). The World Bank sets an

international poverty line of \$1.25 per capita per day. This means that they are considered the poorest in the world, wherever these people live are those who earn less than \$1.25 per day (Febriaty, 2017). However, poverty in developing countries is a difficult problem to eradicate, even though some countries are now able to achieve economic growth with very significant growth in income and output, at the same time, it will lead to an increase in income inequality between developing countries. Inequality between the rich and poor leads to deeper poverty especially in rural areas (Sartika et al., 2016).

Poverty reduction efforts are also inseparable from a large amount of public spending disbursed by local governments. Public spending continues to increase every year in the hope of increasing the welfare and poverty level of the community. Public spending is not only about quantity but also about targeting accuracy (Pratama et al., 2019). Public spending consistently increases from year to year, this is due to various factors, including the government's efforts to improve welfare and a healthy economy. The government seeks to support equitable development in various sectors to accelerate economic growth (The Ministry of Finance, 2019).

According to data released by the Ministry of Finance, in 2019, the government spent Rp 2.61.1 trillion on procurement. These expenditures, it is expected to reduce poverty, create jobs, and close income disparities between income groups and regions, besides that a targeted fiscal policy will be able to achieve development goals and targets optimally (Kemenkeu, 2019). The government must have good governance for economic growth. The positive impact of implementing fiscal decentralization in Indonesia is increasing competition between local governments to enhance the welfare of human beings in their respective regions (Pratama et al., 2019).

But in practice, it seems that the government's attitude is not in line with what is desired. Gaps in governance are still clearly visible. Problems like this will have an impact on public services that are not by community expectations. The economic constraint of the Jambi City BAPPEDA is that it has not been able to utilize regional revenues optimally so regional treasuries are not optimal. The next obstacle is expenses that are very disproportionate to income. Then it has an impact on the achievement of poverty alleviation and equitable development (Iqbal, 2018).

The variables in this study were developed from previous research related to poverty alleviation. Previous researchers examined the effect of per capita income, education, and the population on poverty in East Java (Azizah et al., 2018). The distribution impact of ZIS BAZNAS, economic growth, and inflation on poverty (Dina Islamiyati, 2020). The effect of local government spending on poverty (Akhmad, 2012). The impact of inflation, per capita income, economic growth, and unemployment on the number of poverty (Mahendra, 2019). The effect of government spending, economic growth, unemployment, and investment on poverty in Indonesia (Waruwu, 2016). The impact of per capita income, investment, and inflation on poverty (Febriaty & Nurwani, 2017). The effect of ZIS, HDI, and inflation on poverty in Indonesia (Nafi'ah, 2021). The effect of ZIS and import/usyr taxes on poverty in Indonesia (RatnaSari & Firdayetti (2019). The impact of open unemployment, literacy, and inflation on poverty in Bali (Wiguna et al., 2001).

Furthermore, government expenditure and HDI affect economic growth and poverty in East Aceh (Ramadhan, 2020). The effect of government spending, HDI, and employment on economic growth and poverty in Aceh (Lubis et al., 2020). Omodero (2019) examines the effect of government spending on agriculture, building and construction, education, and health on poverty alleviation in Nigeria. Sasana & (2018)analyzes economic government spending, per capita income, and labor force participation in poverty in Indonesia. Education and unemployment's effect on poverty in Jambi Province (Choirur et al., 2021). Zakat knowledge's impact on poverty alleviation in Sudan (Abdelmawla, 2014). The role of zakat's impact on poverty alleviation in Indonesia (Choiriyah et al., 2020). In this study, researchers analyzed the effect of Sadaqah Zakat, Infaq, and (ZIS),Development Index (HDI), inflation, and Gross Regional Domestic Product (GRDP) on poverty alleviation in 34 provinces throughout Indonesia in 2015-2020.

2. LITERATURE REVIEW

Poverty in Indonesia

Poverty usually refers to welfare expropriation, poverty is caused by many factors and requires various approaches to explain it (Abdelmawla, 2014). Poverty is the inability to meet the average minimum basic

needs for a decent living, either because it is impossible to get a job due to health, lack of education, disability, and others (Chaniago, 2015). Poverty can be defined as a state of their inability to collect the necessary resources to achieve their standard of living, which can be seen from the economic, social, psychological, and spiritual aspects (Mubarokah et al., 2018).

Poverty is a social problem that is exacerbated by economic factors and is a serious problem faced by the government of Indonesia which until now cannot be eradicated despite decades of trying to free itself from it. People are said to be below the poverty line if their income is not sufficient to meet their basic needs (Zacharias, T. et al., 2021).

Effect of ZIS on poverty

The term philanthropy is another term for zakat, infaq, and sadaqah whereas the term philanthropy is the generosity of society to overcome problems such as inequality in a country within a certain period (Humaira et al., 2020). Zakat, Infaq, and Sadaqah (ZIS) in the long term will have a positive impact on decreasing the price cycle for only a few rich people and can also reduce poverty levels (Khairina, 2019).

Productive zakat distribution in the form of additional business capital will affect positively increase the standard of living for improving the standard of living of the people who become zakat mustahik. Productive zakat can create many new occupations and can print highly competitive and innovative human resources (Haidir, 2019). According to al-Qardhawi (2002), the main purpose of zakat is to alleviate social problems such as poverty, unemployment, inequality, and others. From previous studies, it has been proven that ZIS affects poverty alleviation in 34 provinces (Nafi'ah, 2021). Dina Islamiyati, (2020) found the effect of distributing Zakat, Infaq, and Sadaqah (ZIS) on economic growth. Zakat affects poverty alleviation (Abdelmawla, 2014) and RatnaSari & Firdayetti, 2019).

H1: ZIS has a positive effect on poverty alleviation **Effect of HDI on poverty**

There are three main indicators used to measure a country's average performance in human development, namely: education, life expectancy, and living standard as measured by per capita expenditure that has been adjusted for purchasing power (Nafi'ah, 2021). In Indonesia, human development is synonymous with poverty alleviation (Saputra, 2011). Investment in education and health will be more

beneficial for the poor because education and health facilities will increase productivity and increase income (Nafi'ah, 2021).

In the previous research, HDI affects negatively economic growth (Ramadan, 2020), and HDI affects positively economic growth (Lubis et al., 2020). Meanwhile, HDI did not affect poverty alleviation in Indonesia (Nafi'ah, 2021).

H2: HDI has a positive effect on poverty alleviation

The Effect of Inflation on Poverty

Inflation is an accretion of goods prices commonly and persistently. It is not called inflation if the goods are only a little, except an increase in the price of one good develops and affects the increase in other goods (Boediono, 2008, Susanto, et al., 2017). Inflation is one of the most important macroeconomic indicators of economic activity. Inflation that is too high will disrupt economic stability and reduce the value of the currency, thereby reducing people's purchasing power. Conversely, inflation that is too low is an indicator of people's purchasing power which will slow down economic growth (Sukirno, 2013). Inflation can have a positive or negative impact on the economy (Rosa et al., 2019).

The findings of Dina Islamiyati, (2020), inflation does not affect the poverty level in Indonesia. Mahendra, (2019) Inflation does not affect the number of poor people in North Sumatra. Nafi'ah, (2021) finds that inflation does not affect poverty alleviation in 34 provinces in Indonesia. Inflation does not affect poverty in Bali (Wiguna et al., 2021). Inflation has an effect but not significantly on poverty in North Sumatra (Febriaty & Nurwani, 2017).

H3: Inflation does not affect poverty alleviation

The Effect of GRDP on poverty

Regional income is the income level of the population in an area of analysis (Tarigan, 2005). The level of poverty depends on the distribution of income inequality and per capita income. Regardless of the level of national income achieved, as long as income distribution is uneven, poverty will still exist (Ramdani, 2015). Economic growth is an effort to increase the quantity of production to achieve an increase in output as measured by the GRDP and GRDP of a region (Dina Islamiyati, 2020).

Per capita income is often a measure of a country or region's prosperity. The income per capita is a measure of a country's ability (Mahendra, 2019). In previous research, it was found that per capita income has a negative effect on poverty (Azizah et al., 2018)

and Sasana & Kusuma, 2018). GRDP does not affect the number of poor people (Mahendra, 2019). The findings (Febriaty & Nurwani, 2017) show that GRDP per capita affects poverty, and the findings of Wirawan & Arka (2015) that GRDP per capita affects the number of poor people.

H4: Inflation has a positive effect on poverty alleviation

3. RESEARCH METHODS

This study uses cross-sectional secondary data from 34 provinces in Indonesia for 6 years (2015-2020) or more commonly referred to as panel data taken from the Central Statistics Agency (BPS) and the National Amil Zakat Agency (BAZNAS) by panel data analysis method using STATA14. The panel data analysis method is an analysis combination between time series and cross-sectional (Widarjono, 2017). The forms of regression for panel data in this study are as follows:

LnKEMit = $\alpha + \beta 1$ ZISit + $\beta 2$ IPMit + $\beta 3$ INFit + $\beta 4$ PDRBK + ϵ it

Description:

KEMit = Poverty in Province i in period t

ZIS1it = Zakat Infaq and Sadaqah in Province i in period t

HDI2it = Human Development Index in Province i in period t

INF3it = Inflation Rate of Province i in period t GDP4it = Gross Regional Domestic Product Per Capita in Province i in period t

 α = Intercept Regression constant

 β = The level of elasticity of the contribution of the independent variable to the dependent variable

 $\varepsilon = \text{error term}$

i = cross-section data indication

t = time series data indication

Panel data regression analysis can be estimated using the common effect model, Fixed Effect Model (FEM), and Random Effect Model (REM). Chow test, Hausman test, and Langrange multiplier test were used to select the panel data regression model. To choose between the PLS (Pooled Least Square) and FEM (Fixed Effect Model) models using the Chow test, to choose between the FEM (Fixed Effect Model) or REM (Random Effect Model) models using the Hausman test, and choose the PLS or REM using the Lagrange Multiplier (LM Test).

4. RESULTS AND DISCUSSION

4.1. Result

Fixed-effect model (FEM) test is used to determine whether FEM is better than Pooled Least Square (PLS). Breusch-Pagan LM test was used to determine whether REM was better than PLS. Hausman LM test is used to determine whether REM is better than FEM. (Park, 2011). In the results of tests carried out using the Chow test above, P Value (Prob > F) < 0.05, this indicates that H0 is rejected and H1 is accepted, which means that the fixed effects (FEM) model is more appropriate to use than Pooled Least Square (PLS).

Table 3. Chow Test Results

Fixed-Effect (within) regression	
Prob > F = 0.000	

Source: Processed Data

In addition, choosing between the PLS and REM methods uses the Lagrange Multiplier test. Langrange test results show a chi-square result of 446.74 with a probability of 0.000. H0 is rejected and H1 is accepted because the probability value obtained is less than 0.05. From the results of the Chow test, Hausman test, and Lagrenge multiplier, shows that the most appropriate estimate to be used in this study is REM estimation.

Table 4. Langrange Multiplier Test Results

Chibar2(01) = 446.74 Prob > chibar = 0.0000

Source: Processed Data

Hausman LM is used to determine whether REM is better than FEM. From the test results on the Hausman test obtained Value (Prob>Chi2) > 0.05 then H0 is accepted and H1 is rejected, so it can be concluded that the best choice is FEM instead of REM.

Table 5. Hausman Test Results

Hausman FEM, REM Prob > chi2 = 0.9080

Source: Processed Data

From the regression results using REM, ZIS affect positively on poverty alleviation in 34 provinces in Indonesia, this is indicated by the coefficient and probability values of 0.311 and 0.005, when ZIS increases by 1%, poverty alleviation will increase by 0.311%. HDI affect negatively on poverty alleviation in 34 provinces in Indonesia, this is indicated by coefficient and probability values of -0.252 and 0.000.

Inflation does not affect poverty alleviation in 34 provinces in Indonesia, this is indicated by coefficient and probability values of -0.013 and 0.769. GRDP does not affect poverty alleviation in 34 provinces in Indonesia, this is indicated by coefficient and probability value of 0.073 and 0.668.

Table 6. Estimated Results of Random Effect Models

Variable	Coefficient	Prob
ZIS	0.311	0.005
	(0.110)	
HDI	-0.252	0.000
	(0.467)	
INF	-0.013	0.769
	(0.044)	
GDP	0.073	0.668
	(0.171)	

Source: Processed Data

4.2. Discussion

The Effect of ZIS on Poverty Alleviation in Indonesia

ZIS affect positively poverty alleviation in 34 provinces in Indonesia, this is indicated by coefficient and probability value of 0.311 and 0.005, when ZIS increases by 1%, poverty alleviation will increase by 0.311%. Productive zakat distribution in the form of additional business capital will affect positively increase the standard of living for improving the standard of living of the people who become zakat mustahik productive zakat can create many new occupations and can print highly competitive and innovative human resources (Haidir, 2019).

This finding is the same as the findings of previous studies, where it is proven that ZIS influences poverty alleviation in 34 provinces (Nafi'ah, 2021). Dina Islamiyati, (2020) found the effect of distributing Zakat, Infaq, and Sadaqah (ZIS) on economic growth. The results of research by RatnaSari & Firdayetti, (2019) found that zakat affects poverty alleviation. In addition, Abdelmawla, (2014) found that zakat has an effect on poverty alleviation in Sudan.

The Effect of HDI on Poverty Alleviation in Indonesia

HDI affects negatively poverty alleviation in 34 provinces in Indonesia, this is indicated by coefficient and probability value of -0.252 and 0.000. This finding is in line with the findings of the previous Ramadhan (2020) research that HDI affects negatively

economic growth. In contrast to the research findings of Lubis et al., (2020), Handaka (2017), and Nurmainnah (2013) that HDI affects positively economic growth and the findings of Nafi'ah, (2021) that HDI affects insignificantly poverty alleviation in 34 provinces in Indonesia.

The Effect of Inflation on Poverty Alleviation in Indonesia

Inflation does not affect poverty alleviation in 34 provinces in Indonesia, this is indicated by coefficient and probability value of -0.013 and 0.769. Segoro W. and Pou MA (2016) explained that the poor in remote villages are not affected by inflation because of the unequal distribution of income in rural areas. Thus, it can be concluded that low inflation and differences in income distribution in Indonesia are the causes of inflation that do not affect significantly poverty in Indonesia. This finding is in line with the findings of Dina Islamiyati (2020) and Mahendra (2019).

The Effect of GRDP on Poverty Alleviation in Indonesia

GRDP does not affect poverty alleviation in 34 provinces in Indonesia, this is indicated by coefficient and probability value of 0.073 and 0.668. This finding is in line with the findings by Mahendra, (2019) that GRDP does not affect the poor in North Sumatra. But different from(Mahendra 2019, Sasana & Kusuma 2018, Febriaty & Nurwani 2017, and Wirawan & Arka 2015).

5. CONCLUSION

Based on the regression results using REM, ZIS with coefficient and probability value of 0.311 and 0.005 have a positive effect on poverty alleviation. HDI with coefficient and probability value of -0.252 and 0.000 has a negative effect on poverty alleviation. Inflation with a coefficient and probability value of -0.013 and 0.769 and GDP with a coefficient and probability value of 0.073 and 0.668 does not affect poverty alleviation in 34 provinces in Indonesia.

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