

Analysis of the Influence of the Human Development Index (HDI), Gini Ratio, and Unemployment Rate on Poverty with Zakat, Infaq, Alms as Moderation Variables in Indonesia in 2018-2023

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Abstract. This research is motivated by poverty which is the main issue of concern for the government in various countries, one of which is Indonesia. Badan Pusat Statistik (BPS) noted that the national poverty rate was still 9.36% until March 2023. This study uses a quantitative research method that aims to determine the influence of the human development index (HDI), Gini ratio, and unemployment rate on poverty with zakat, infaq, alms as moderation variables. This study uses panel data with cross section data from 34 provinces and time series data for 2018-2023. The regression analysis method was chosen, namely the Fixed Effect Model (FEM) and testing moderation variables using Moderated Regression Analysis (MRA). The software used to process data is EViews version 12. The results of this study show that the human development index (HDI) has a negative and significant effect on poverty in Indonesia in 2018-2023. The Gini ratio and unemployment rate have a positive and significant effect on poverty in Indonesia in 2018-2023. Zakat, infaq, alms have no effect on poverty in Indonesia in 2018-2023. The results of the MRA test show that zakat, infaq, and alms are not able to moderate the influence of the human development index (HDI), Gini ratio, and unemployment rate on poverty in Indonesia in 2018-2023.

Keywords: poverty, human development index, Gini ratio, unemployment rate, zakat

1 Introduction

Poverty is a problem that occurs in many countries, both in developing and developed countries. The main issue that is of concern to governments in various countries is poverty. Indonesia is one of the countries with a high poverty rate (Kharimah et al., 2023). The government's efforts are very serious in overcoming the problem of poverty, and it has even become a priority program of the government. Quoted in news on the website Setwapres (2024) explains that The poverty target set by the government in the 2020-2024 National Medium-Term Development Plan (RPJMN) is 6.5-7.5%. However, Badan Pusat Statistik (BPS) noted that the national poverty rate was still 9.36% until March 2023.

Poverty is one of the problems that are of concern to the government in various countries, especially Indonesia, so it is very important to study (Sari, 2021). Indonesia's population problems are related to quality of life and ability Human Resources that existed. Problems that arise regarding the quality of the population are influenced by the lack of education and quality Human Resources, as well as low health levels (Febriaty, 2017). According to Badan Pusat Statistik (BPS), human development achievements can be reflected in the Human Development Index (HDI) which is measured based on a number of fundamental components of quality of life based on a three-dimensional basic approach, namely longevity and health, knowledge, and a decent life. Based on research Endrawati et al. (2023) stated that HDI has a negative and significant influence on poverty. A high HDI score can indicate a decrease in the existing poverty level. Meanwhile, the research carried out by Ristika et al. (2021) stated that HDI has a positive and significant influence on poverty.

The emergence of other poverty problems in Indonesia can be caused by uneven income distribution, resulting in income inequality (Abiyani & Rizal, 2022). Based on the results of the study Maulana & Julia (2022) stated that the Gini ratio has a positive and significant influence on poverty. When the Gini ratio increases, it means that there will be an increase in income inequality so that the poverty rate will also increase. The higher the Gini ratio in an area, the more uneven the distribution of income in the area and the greater the gap between the rich and poor (Islami & Fitrianto, 2023). Uneven distribution of income leads to income inequality which is the beginning

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of the emergence of poverty problems (Febriaty, 2017). However, other research conducted by Anggraeni (2022) stated the results that the Gini ratio had no effect on poverty.

The next factor that causes poverty is the unemployment rate. The loss of people's income due to unemployment can cause poverty. The high unemployment rate results in a decrease in the potential for regional productivity so that it can reflect the increase in the burden on the community. This slowly pushes people into the abyss of poverty (Hermawan & Bahjatulloh, 2022). In research Ariasih & Yuliarmi (2021) stated that the unemployment rate has a positive and significant effect on poverty. This means that if the unemployment rate rises, poverty will also increase. When the level of people's welfare decreases due to unemployment, of course this increases the likelihood that people are trapped in poverty. However, this is different from research Amanatillah & Mukhlis (2022) obtained the results of the effect of the unemployment rate on poverty had a negative and insignificant effect.

Various efforts continue to be made by the government so that community welfare can be achieved and the income gap between the rich and poor is not too far. According to the Islamic view, poverty alleviation efforts can be carried out through zakat, infaq, alms. Islam explained that efforts to distribute income equally, namely through the Zakat instrument (Soleh & Wahyuni, 2021). If people who are classified as rich or able to spend and provide assistance to mustahiq fairly and equitably, then the poverty rate can be lowered (Kharimah et al., 2023). Zakat, infaq, and alms can improve income distribution and reduce income inequality. Indonesia consists of a population whose religion is the majority of Muslims, so zakat whose law is mandatory to be issued according to sharia for all Muslims has great potential to become an economic driving force to improve people's welfare (Putri et al., 2020). Based on the background that has been described, the researcher found that there was a gap in the results of research carried out by previous researchers. So the author will conduct further studies using the variables of zakat, infaq, and alms as moderation variables.

2 Literature Review

2.1 Grand Theory: The Vicious Circle of Poverty

Ragnar Nurkse in 1953 put forward the theory of a vicious circle of poverty that obtained results "a poor country is poor because it is poor", meaning that a poor country remains poor because it is poor (Kuncoro in Pakpahan & Sihombing, 2021). The poverty circle theory refers to a bond of interconnected and influencing forces, making a better level of development in a country difficult to achieve (Febriaty, 2017).

Ragnar Nurkse identifying two vicious cycles in terms of demand and supply (Hermawan & Bahjatulloh, 2022). The following is a picture of the vicious cycle of poverty:

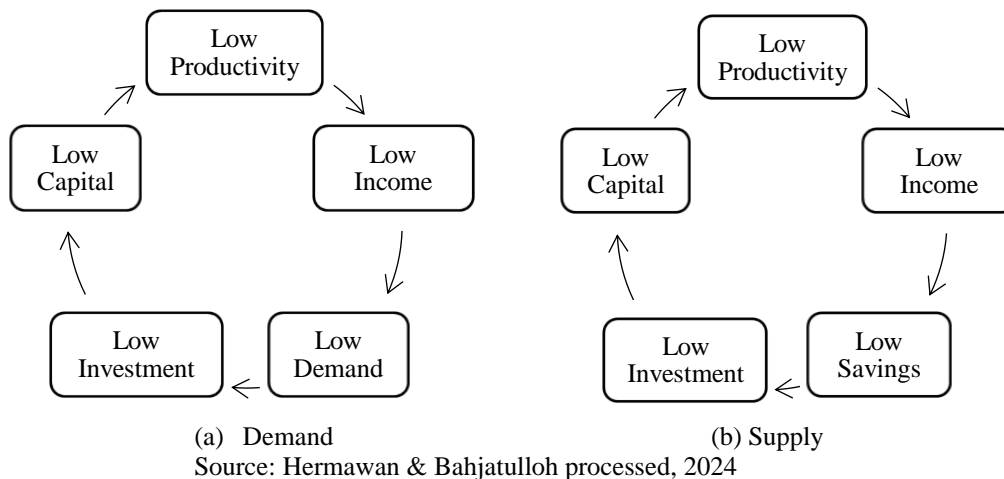


Fig. 1. The Vicious Circle of Poverty

Referring to this theory, efforts to break the cycle of poverty can be carried out in part or in the whole cycle. Among these cycles is related to low productivity which can be caused by the low quality of human resources which can have an impact on low accessibility related to things to achieve a decent life which can be seen in the human development index (HDI) variable. The existence of low productivity also causes low income received, triggering an economic gap which is usually measured using the Gini ratio variable (Endrawati et al., 2023). This Gini ratio variable is very important in measuring the inequality of income distribution between the poor and the rich (Islami & Fitrianto, 2023).

Another cause of poverty is related to low savings and investment which causes capital accumulation to be low, so that the creation of jobs becomes less and results in a high number of unemployment. The indicator used is the unemployment rate, because this indicator is often used to measure the success of labor market performance, especially those who are classified as unemployed who do not work and do not have income to cover their living expenses (Amanatillah & Mukhlis, 2022).

The research hypothesis can be seen through the following image:

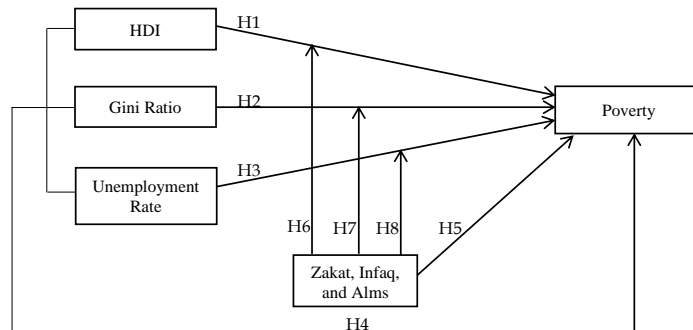


Fig. 2. Research Framework Model

3 Research Methods

This study uses a type of quantitative data, which is data expressed in the form of numbers (Zahriyah et al., 2021). Meanwhile, according to Kuncoro (2015), quantitative data is data that is measured on a numerical scale. Furthermore, the data obtained will be processed using software EViews versi 12. The data used in the research is in the form of secondary data, which is data obtained from other related parties or sources, generally data is obtained from data providers such as BPS (Zahriyah et al., 2021). Research data on poverty, HDI, Gini ratio, and unemployment rate obtained from BPS publications. Meanwhile, zakat, infaq, and alms data was obtained from BAZNAS publications.

Population is the whole of the object of research. While the sample is a part that represents the population, taken according to certain criteria and used to collect information or data that represents the characteristics and traits of that population. Sampling uses a saturated sampling type, meaning that samples are taken from the entire population (Zahriyah et al., 2021). The population of this study is Indonesia and the research sample includes 34 provinces of Indonesia in 2018-2023. So that the sample of this study consists of 204 samples.

4 Results and Discussion

Data on poverty, HDI, Gini ratio, and unemployment rate have passed the stationary test using the Hadri test at the level and passed the classical assumption test, meaning that the data is normal, free from multicollinearity, heteroscedasticity, and autocorrelation. Furthermore, the results of the model selection estimation test based on the Chow test and the Hausman test have obtained a probability value of $0.0000 < 0.05$, so the Fixed Effect Model is the best approach chosen.

Table 1. Fixed Effect Model Regression Test (FEM)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	27.38207	3.612115	7.580621	0.0000
HDI_X1	-0.295017	0.042224	-6.986927	0.0000
GINIRATIO_X2	8.622272	3.080144	2.799308	0.0057
UNEMPLOYMENTRATE_X3	0.234733	0.043296	5.421554	0.0000
ZIS_Z	6.14E-14	1.60E-13	0.384633	0.7010
Effects Specification				
Cross-section fixed (dummy variables)				
R-squared	0.996157	Mean dependent var	10.46392	
Adjusted R-Squared	0.995300	S.D. dependent var	5.398175	
S.E. regression	0.370061	Akaike info criterion	1.016117	
Sum squared resid	22.73285	Black criterion	1.634198	
Log likelihood	-65.64394	Hannan-Quinn criter.	1.266142	
F-statistic	1162.975	Durbin-Watson stat	1.404838	
Prob(F-statistic)	0.000000			

Source: Secondary data processing results, 2024

In identifying the influence of moderating variable can be done using the MRA test. To test the moderation variable, it is necessary to interact between the X and Z variables (Gunawan, 2020).

Table 2. Moderated Regression Analysis Test (MRA)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	27.37833	3.632737	7.536558	0.0000
HDI_X1	-0.292360	0.042508	-6.877780	0.0000
GINIRATIO_X2	8.112469	3.198444	2.536379	0.0121
UNEMPLOYMENTRATE_X3	0.230937	0.047348	4.877451	0.0000
X1_Z	-3.99E-14	5.63E-14	-0.708488	0.4796
X2_Z	8.66E-12	1.20E-11	0.721016	0.4719
X3_Z	-3.05E-14	7.42E-14	-0.410287	0.6821

Source: Secondary data processing results, 2024

The interpretation of the test results in tables 1 and 2 is:

4.1 The Effect of the Human Development Index (HDI) on Poverty

Based on the test results, the researcher obtained the result of the coefficient value of the HDI variable to poverty of -0.295017 so that if there is an increase in HDI by 1%, it can reduce poverty by 0.295017 or 0.29%. The probability value obtained is 0.0000, which is less than 0.05, this means that HDI has a significant influence on poverty. Based on the test results, it was concluded that HDI had a negative and significant effect on poverty. The results of this analysis are in line with the hypothesis proposed in the study, namely H_1 accepted.

These findings are in line with research conducted by Damayanti (2021) Obtaining the results of the Human Development Index has a negative and significant effect on poverty. These findings show that when the HDI rises, poverty will decrease and vice versa. However, this research is contrary to the research Ristika et al. (2021) that obtained HDI results had a positive and significant effect on poverty.

Based on the theory of the vicious circle of poverty, among the cycles that cause poverty is productivity. Low productivity is caused by the low quality of human resources which can have an impact on low accessibility to things to achieve a decent life. A population with quality knowledge, good health, and a well-established economy is the basic capital of poverty alleviation (Endrawati et al., 2023). HDI is one of the indicators to see the achievements of economic development in a region. HDI measures the development of a region and has a negative influence on poverty. If an area has a high HDI value, it means that the quality of life of its people has also increased so that the number of poor people is low (Ardian et al., 2021). An increased HDI will reduce the poverty level in a region. An increase in HDI can reflect that the productivity of people in an area has increased and has an impact on increasing the income earned so that it can be used to achieve a decent life (Cahyo, 2022).

4.2 Effect of the Gini Ratio on Poverty

Based on the test results, the researcher obtained the coefficient value of the Gini ratio variable to poverty of 8.622272, meaning that if there is an increase in the Gini ratio of 1%, it can increase poverty by 8.622272 or 8.62%. The probability value obtained is 0.0057, which is less than 0.05, which means that the Gini ratio has a significant effect on poverty. Based on the test results, it was concluded that the Gini ratio had a positive and significant effect on poverty. The results of this analysis are in line with the hypothesis proposed in the study, namely H_2 is accepted.

These findings are in line with research conducted by Maulana & Julia (2022) The results obtained by the Gini ratio have a positive and significant influence on poverty. This means that when the Gini ratio increases, poverty also increases. However, these results are not in line with other studies conducted by Anggraeni (2022) Those who obtain the results of the Gini ratio cannot have an effect on poverty.

In the vicious circle theory of poverty, the cause of poverty can be triggered by low productivity, causing low income to be received, thus triggering an economic gap which is usually measured using the Gini ratio variable (Endrawati et al., 2023). The Gini ratio is the most commonly used indicator to measure the level of income inequality calculated based on overall expenditure. The higher the Gini ratio in an area, the more uneven the distribution of income in that area and the greater the gap between the rich and poor (Islami & Fitrianto, 2023). Income distribution reflects whether the results of a country's development are evenly distributed or unevenly distributed to its population. Uneven income distribution can cause income inequality that can trigger the emergence of poverty problems (Saleh & Rizkina, 2021). The Gini ratio scale as a measure of income equity has

a scale between 0 - 1. If the Gini ratio is close to 0, it indicates low income inequality. On the other hand, if the Gini ratio is close to 1, it indicates a high income inequality, which indicates high poverty in an area (Akbar, 2019).

4.3 The Effect of Unemployment Rate on Poverty

Based on the test results, the researcher obtained the result of the coefficient value of the unemployment rate variable to poverty of 0.234733, so that when there is an increase in the unemployment rate by 1%, it can increase poverty by 0.234733 or 0.23%. The probability value obtained is 0.0000, which is less than 0.05, which means that the unemployment rate has a significant effect on poverty. Based on the test, the conclusion was reached that the unemployment rate had a positive and significant effect on poverty. The results of this analysis are in line with the hypothesis proposed in the study, namely H_3 is accepted.

The findings of this study are in line with research conducted by Ariasih & Yuliarmi (2021) Obtaining the results of the unemployment rate has a positive and significant effect on poverty. So that when the unemployment rate rises, poverty also increases. This result is different from the research Amanatillah & Mukhlis (2022) which obtained the results of the influence of the unemployment rate on poverty, which was negative and insignificant.

Referring to the vicious circle theory of poverty, unemployment can be influenced by low capital accumulation so that there are few available jobs and the unemployment rate rises. Lack of welfare due to not having such income can result in a person being trapped in poverty. When the unemployment rate rises, it can trigger an increase in the poverty rate (Amanatillah & Mukhlis, 2022). The high unemployment rate due to the imbalance between the availability of the number of jobs and the large number of labor force is a form of less successful development in a country. The bad consequences of unemployment are the reduction of people's income and lead to a decrease in the level of welfare they achieve. The declining level of people's welfare due to unemployment and lack of income increases the likelihood that they will be trapped in poverty (Darmawan & Ayuningsasi, 2021).

4.4 The Simultaneous Effect of the Human Development Index (HDI), Gini Ratio, and Unemployment Rate on Poverty

Based on the test results, the researcher obtained a Prob (F-statistic) result of $0.000000 < 0.05$, this means that all independent variables including HDI, Gini ratio, and unemployment rate can have a simultaneous influence on the poverty variable. The results of this analysis are in line with the hypothesis proposed in the study, namely H_4 is accepted.

The findings of this study are in line with Research from Endrawati et al. (2023) The results of simultaneous tests showed that economic growth, Gini ratio, and HDI together had a significant influence on poverty rates. There is also research conducted by Amanatillah & Mukhlis (2022) obtained the results of the influence of HDI variables and unemployment rate on poverty together.

Based on the theory of the vicious circle of poverty, explaining that efforts to break the cycle of poverty can be carried out in part or all of the cycle. Poverty is a complex problem and cannot be solved only from an economic point of view. Economic development through income equality and human development must go hand in hand. In line with the results of this study, the HDI, Gini ratio, and unemployment rate together have a significant effect on the poverty rate in Indonesia. So, it can be concluded that the poverty level can be influenced by these three variables. A significant increase in human resources allows people to be more productive, innovate in work and entrepreneurship, and earn better incomes. When the quality of life of the community becomes much better, it causes an increase in labor absorption, so that the unemployment rate decreases. When society becomes prosperous, the poverty rate will also decrease (Ristika et al., 2021).

4.5 The Effect of Zakat, Infaq, and Alms on Poverty

Based on the test results, the researcher obtained the coefficient value of the zakat, infaq, and alms variable to poverty of $6.14E-14$ with a probability value of 0.7010, which is greater than 0.05. This means that zakat, infaq, and alms has no influence on poverty. So that the results of this analysis are not in line with the hypothesis proposed in the study, namely H_5 is rejected.

The findings of this study are in line with the research Islami & Fitrianto (2023) which obtained the result that the distribution of zakat, infaq, and alms has no effect on poverty. However, this is in contrast to other research conducted by Murobbi (2021) stated the result that zakat has a negative and significant influence on poverty. This means that when zakat funds increase, poverty will decrease.

Zakat has no effect on poverty because the potential for zakat which is very large has not been explored and coordinated optimally. This is related to the lack of public trust to pay zakat through zakat management institutions. Along with the realization of zakat collection which is still minimal, the distribution of zakat has also been more consumptive (Noor, 2024). In fact, zakat has great potential and can be used as a means of empowering

the economy of the people to help alleviate poverty through productive zakat. The distribution of zakat in productive form is given to mustahiq to be developed in such a way and managed properly so that in the long run it can bring benefits and the income obtained can help meet the needs of the muhtahiq (Mastura, 2017). Productive zakat is considered more effective in helping alleviate poverty than consumptive zakat because productive zakat funds are accompanied by business assistance and religious guidance. This is expected to help mustahiq become independent and eventually change their status to muzakki (Bahri & Khumaini, 2020). There are 3 forms of productive zakat distribution. First model in kind namely the management of BAZIS as an amil handed over zakat for capital without having to return it to the amil and without any strings attached. Second, the model Non-financial mudharabah, namely the management of BAZIS as an amil handing over animals for example the mother of the etawa goat to the muzakki, if the goat gives birth then the offspring becomes the right of mustahiq while the mother is returned to the management as the amil to be distributed to other mustahiq. Third, the model al-Qard al-Hasan financial namely the management of BAZIS as an amil distributes zakat in the form of capital to mustahiq in order to run a business with the provision of only returning capital. The three productive zakat distribution models if they continue to be carried out properly and sustainably, the productivity of mustahiq will increase, the poverty rate in the community can be reduced, which can then reduce the economic dependence of the community (Mochlasin, 2018).

4.6 The Effect of Zakat, Infaq, and Alms Moderation on the Human Development Index (HDI) on Poverty

Based on the test results, the researcher obtained the coefficient value of the HDI variable on poverty moderated by zakat, infaq, and alms of $-3.99E-14$ with a probability value of 0.4796, which is greater than 0.05. This means that zakat, infaq, and alms cannot moderate the influence of HDI on poverty. So that the results of this analysis are not in line with the hypothesis proposed in the study, namely H_6 is rejected.

The findings of this study are in line with the research Najib (2022) which obtained negative and insignificant zakat, infaq, and alms moderation results so that they were unable to moderate the influence of HDI on poverty. However, this is in contrast to other research conducted by Cahyo (2022) who obtain HDI results are encouraged by the distribution of zakat can help alleviate poverty rates.

Zakat has not been able to moderate HDI because public awareness in paying zakat tends to increase, but the potential for zakat is very large and has not been explored and coordinated optimally. This is related to the lack of public trust to pay zakat through zakat management institutions. Along with the realization of zakat collection which is still minimal, the distribution of zakat has also been more consumptive (Noor, 2024). In fact, zakat has great potential and can be used as a means of empowering the economy of the ummah which has a role in helping to alleviate poverty. The form of distribution of zakat funds includes distribution in the health sector in the form of free health services to the community, providing guidance related to health and assistance with hospital costs; educational assistance through scholarship programs for underprivileged students at various levels of education; economic assistance provided to people who are classified as poor as a form of developing the community's economy; and independent society is a program in the field of improving the quality of Human Resources through training and cooperation with other institutions (Suryani & Fitriani, 2022).

4.7 The Effect of Zakat, Infaq, and Alms Moderation on the Gini Ratio to Poverty

Based on the test results, the researcher obtained the coefficient value of the zakat, infaq, and alms moderated Gini to poverty ratio variable of $8.66E-12$ with a probability value of 0.4719, which is greater than 0.05. This means that zakat, infaq, and alms cannot moderate the effect of the Gini ratio on poverty. So that the results of this analysis are not in line with the hypothesis proposed in the study, namely H_7 is rejected.

The findings of the study are not in line with research conducted by Purnomo (2018) Those who obtain the results of zakat management through zakat empowerment will have an effect on poverty alleviation. Zakat is used as an instrument that can reduce income inequality to reduce poverty levels. The zakat funds distributed to mustahiq have a positive impact on increasing their income, the more zakat funds are given, the greater the income received by the mustahiq.

Zakat payment is a form of worship that has 2 aspects at once covering social and economic aspects. The social dimension is defined as a form of effort to achieve social justice in society or reduce income inequality between the rich and the poor. Meanwhile, the economic aspect can realize the welfare of the people to reduce income inequality and alleviate poverty (Soleh & Wahyuni, 2021). Zakat as an instrument of income redistribution can provide assistance to disadvantaged groups of people, so that it can reduce economic disparities (Noor, 2024). Zakat has not been able to moderate the Gini ratio, which can occur because zakat institutions have not been able to collect and distribute zakat appropriately and quickly and the low public trust in zakat institutions (Wulandari & Pratama, 2022). To increase public participation in paying zakat through zakat institutions, efforts are needed to increase public understanding, improve transparency and management of zakat funds, and increase public trust

in these institutions so that later the collection and distribution of zakat, infaq, and alms can be carried out optimally to reduce income disparities in the community (Atantri & Amsari, 2024).

4.8 The Effect of Zakat, Infaq, and Alms Moderation on Unemployment Rate on Poverty

Based on the test results, the researcher obtained the coefficient value of the unemployment rate variable to poverty moderated by zakat, infaq, and alms of $-3.05E-14$ with a probability value of 0.6821, which is greater than 0.05. This means that zakat, infaq, and alms cannot moderate the influence of the unemployment rate on poverty. So that the results of this analysis are not in line with the hypothesis proposed in the study, namely H_8 is rejected.

The findings of this study are in line with the research conducted by Hermawan & Bahjatulloh (2022) Obtaining zakat results is not able to moderate the relationship between unemployment and poverty with a negative and insignificant relationship. Meanwhile, based on research conducted by Purnomo (2018) stated that zakat funds managed through zakat empowerment will have an effect on poverty alleviation. Zakat can create jobs if used productively so that it can increase income. This means that zakat itself has the ability to reduce unemployment and alleviate poverty (Elfadhli, 2015).

In order to be distributed effectively, zakat funds are not channeled for consumptive needs only, but must be more directed to productive zakat. Productive zakat is used as a way and mechanism to alleviate poverty. The distribution of zakat in productive form is given to mustahiq to be developed in such a way and managed properly so that in the long run it can bring benefits and the income obtained can help meet the needs of the muhtahiq (Mastura, 2017). Productive zakat can be used for business capital so that it is hoped that in the future mustahik can become independent and can change the status of muzakki. Productive zakat used for business can also participate in creating new jobs (Nisa & Hasibuan, 2022).

5 Conclusion

Based on the tests that have been carried out, it is concluded that HDI has a negative and significant effect on poverty in Indonesia in 2018-2023. The Gini ratio and unemployment rate have a positive and significant effect on poverty in Indonesia in 2018-2023. HDI, Gini ratio, and unemployment rate simultaneously have a significant effect on poverty in Indonesia in 2018-2023. Zakat, infaq, and alms has no effect on poverty in Indonesia in 2018-2023. Zakat, infaq, and alms cannot moderate the influence of the human development index (HDI), Gini ratio, and unemployment rate on poverty in Indonesia in 2018-2023.

According to the results obtained, the researcher advises the government to pay more attention to the policies carried out for poverty alleviation programs related to HDI, Gini ratio, and unemployment rate as policies in poverty alleviation so that community welfare can be achieved and poverty rates can be reduced. Meanwhile, for zakat, infaq, and alms management institutions, there is a need for effective and targeted zakat distribution so that zakat can really provide benefits to poverty in a sustainable manner which can be channeled through productive zakat with education and assistance. zakat, infaq, and alms management institutions also need to make efforts to improve public understanding, improve transparency and management of zakat funds, and foster public trust in zakat institutions so that later the collection and distribution of zakat, infaq, and alms can be carried out optimally so that it can help in alleviating poverty in Indonesia.

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