

The Effect of Human Development Index, Economic Growth, and Minimum Wage on Poverty With ZIS (Zakat, Infak, Sedekah) as Moderating Variable in Central Java Province in 2018 – 2023

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Abstract. This study is a quantitative study that aims to determine the effect of the human development index, economic growth and minimum wages on poverty with ZIS as a moderating variable. This study uses panel data with a sample of 35 districts/cities and an observation period from 2018-2023 totaling 210 data. The analysis method uses multiple regression with the Moderate Regression Analysis (MRA) test with the Random Effect Model as the best model, and statistical tools in the form of E-views 9. The results of this study state that the human development index has a significant negative relationship with poverty, economic growth has an insignificant relationship, and minimum wages have a significant positive relationship. The results of the MRA test show that ZIS cannot moderate the human development index, economic growth, and minimum wages on poverty.

Keywords: Human Development Index, Economic Growth, Minimum Wage, ZIS (Zaka2t, Infak, Alms), Poverty. Page layout

1 Introduction

Economic development is one of the goals to improve the welfare of the population in a country. One indicator of the success of economic development is seen from the level of poverty. (Sholikah et al., 2022). Indonesia is one of the developing countries in the world, thus economic development needs to be carried out in order to improve the quality of life and welfare of the community. With good economic development, it will help the community in carrying out economic activities that will have an impact on national income so that it can improve the problem of poverty.

Poverty is a difficult development issue, it will create a chain that is interconnected and difficult to break. It is said that poverty can cause little accent for education, knowledge and skills, difficulty finding work, low income used for consumption, poor nutrition, poor health, slums and even no place to live at all. (Guampe et al., 2022).

Table 1. Poverty Rate in Central Java Province 2018-2023

No.	Year	Poverty (%)	No.	Year	Poverty (%)
1	2018	11.32	5	2021	11.79
2	2019	10.80	6	2022	10.98
3	2020	11.41	7	2023	10.77

(Source: BPS, 2023)

Table 1 shows that in 2018 - 2019 the poor population in Central Java decreased from 11.32% to 10.80%, in 2020 the poor population increased by 11.41%, then in 2021 the poor population continued to increase to 11.79%. Then in 2022-2023 the poor population in Central Java experienced a significant decline, namely from 10.98% to 10.77%.

One of the factors that causes poverty is the lack of human resources who do not have adequate potential, they do not get income and this can cause the purchasing power in society to decrease, so that it can cause them to be trapped in a cycle of poverty. (Paizal et al., 2021). When the Human Development Index is low, there is a decrease in the productivity of people's work which can cause the number of poor people to increase.

There are other aspects besides the Human Development Index that can have an impact on poverty, namely economic growth. Development is one of the goals of economic growth. Not only statistics that need to be considered, but who can produce good economic growth, when only relying on a few people who enjoy it, then economic growth will not progress and vice versa, if many people can contribute to increasing economic growth

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then it will progress, this can also be an indicator in creating good development and can encourage the eradication of poverty problems in the area (Salsabil & Rianti, 2023).

Low national income is one of the many aspects that can influence poverty in developing countries. The income received by the community is useful for meeting the Minimum Quality of Life (KHM), which is expected to guarantee their needs and their families, so that they can motivate to increase work productivity and can prosper the workers who work.

The implementation of the minimum wage increase policy every year aims to improve the welfare of the community, especially those who are included in the poor community group. In addition, by implementing this policy, it is hoped that it can help workers who are trapped in poverty and also by increasing the wage it can help the community to adjust the needs of a decent life.

There is one media that can help eradicate poverty according to the Islamic perspective, namely ZIS. ZIS has an important role in promoting social justice and poverty alleviation. (Rel, 2023). ZIS funds can be distributed to the community for working capital and to open businesses, so that the community can earn income to meet their needs. (Amani, 2022).

Based on the problems of previous research with results that show inconsistent results, further research is needed. Therefore, the author wants to re-examine the "Effect of the Human Development Index, Economic Growth and Minimum Wages on Poverty with ZIS (Zakat, Infak, Sedekah) as a Moderating Variable in Central Java Province in 2018-2023.

2 Literature Review

2.1 Poverty

The theory proposed by Ragnar Nurkse is the vicious circle of poverty. This theory explains that poverty has no end and originates from where all aspects that cause poverty are interrelated. The vicious circle of poverty can be likened to poverty as a circle that has no end, therefore it will continue to rotate in the same circle.

Poverty is the inability of a person to meet the minimum standard of living. Poor people are people who have an average per capita expenditure per month that is still below the poverty line. Basic need approach (ability to meet basic needs) is used as an indicator of poverty measurement. Poverty is a condition in which a society is less able to meet its needs, which must be seen from the material side and also psychological, social to spiritual (Ismail, 2020).

2.2 Human Development Index

One way that can be done to create development is through human development. The Human Development Index (HDI) is an indicator that is commonly used to see success in human development. This indicator affects the productivity of community work. This is because when the Human Development Index is low, the productivity of work produced by the community will also decrease, and this can increase the number of poor people. (Maliangga et al., 2021). The indicators used to measure the Human Development Index conducted by UNDP are life expectancy (health), education, and standard of living (income), these indicators are used for all countries throughout the world. (Tambunan et al., 2020).

2.3 Economic Growth

Economic development is development that causes an increase in goods and services produced by society and is followed by an increase in the wealth of the society itself. (Nasution et al., 2023). According to Sukirno in a simple economic plan, economic growth refers to the growth of the public economy in a country, including increasing the quantity and production of manufactured products, improving infrastructure, increasing the number of schools, making economic plans and so on.

2.4 Minimum wage

According to the Manpower Law No. 13 of 2000, wages are workers' rights stated in the form of money and must be received as compensation from the employer to the worker that has been determined and paid in accordance with the employment contract including allowances for workers and their families for the work that has been done by the worker. Law of the Republic of Indonesia No. 13/2003 concerning Manpower regulates that the minimum wage must be based on a decent standard of living. (Rifa & Waluyo, 2023).

There are several factors that can influence the minimum wage, including:

- a. Consumer Price Index

- b. Gross Regional Domestic Product
- c. Decent Living Needs

2.5 ZIS (Zakat, Infak, Alms)

Zakat is one of the five pillars of Islam and plays an important role in the distribution of income and wealth in society. The distribution of income and wealth through zakat aims to reduce social inequality, overcome poverty, and build social solidarity in society.

In addition, there is another instrument called infaq. Infaq is different from zakat in terms of its voluntary nature. Infaq comes from the word "anfaqa" which means to spend something (property) for a specific purpose. In addition to infaq, there is another term that is often used, namely sedekah. According to Baznas Regulation Number 2 of 2016, "sedekah is property or non-property issued by a person or business entity outside of zakat for the public interest". So, from the definition above, it can be concluded that infaq is alms in the form of property while sedekah has a broader meaning, namely giving either in the form of property or other than property that is voluntary (Amanda & Fathoni, 2023).

3 Method

3.1 Types of research

The type of research used in this study is quantitative. Quantitative methods are research data in the form of numbers and their analysis uses statistics (Sugiyono, 2011). In this research, a causal relationship is used.

3.2 Population and Sample

The population in this study is annual data on the Human Development Index, economic growth, minimum wages and zakat, infak and alms consisting of 35 districts/cities in Central Java province, consisting of 35 districts/cities from 2018-2023 or within a period of 6 years in 35 districts/cities so that the population is 210.

Samples are part of the population to be taken and used as objects of direct observation and used as a basis for drawing conclusions, or in other words, samples are parts taken from the population. The sample in this study was all parts of the city/district in Central Java province in the period 2018-2023, or in 35 cities/municipalities in Central Java province and within a period of 6 years, so the number of samples was 210.

3.3 Sample Collection Techniques

This study uses sources of information through written books, such as journals, theses, books relevant to the title of this study, and books published by government agencies, and the agencies in question are the Central Bureau of Statistics (BPS) and the National Zakat Agency (BAZNAS) of Central Java province. These data are the main basis used in this study.

3.4 Data Analysis Techniques

The data technique used in this study is a regression test with a random effect model, as well as hypothesis testing using the T, F and coefficient of determination (R²) tests.

4 Data Analysis and Discussion

4.1 Random Effect Model Regression Test

In selecting the best model in estimating panel data, it is produced that the random effect model is selected. The following are the output results in panel data regression with the random effect model as follows:

Table 2. Regression Test Results (Random Effect Model)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.251004	0.114640	-2.189490	0.0301
D(X1)	-0.400707	0.078909	-5.078084	0.0000

D(X2)	0.012518	0.021441	0.583808	0.5602
D(X3)	3.05E-06	1.03E-06	2.972666	0.0034
D(X1_Z)	-1.31E-12	2.83E-12	-0.462682	0.6443
D(X2_Z)	-4.71E-12	4.08E-12	-1.152989	0.2508
D(X3_Z)	6.25E-17	9.94E-17	0.628918	0.5304
Effects Specification				
			SD	Rho
Random cross-section			0.000000	0.0000
Idiosyncratic random			0.523288	1.0000
Weighted Statistics				
R-squared	0.322266	Mean dependent variable		-0.109871
Adjusted R-squared	0.294790	SD dependent var		0.582064
SE of regression	0.488798	Sum squared residual		35.36071
F-statistic	11.72911	Durbin-Watson stat		2.381060
Prob(F-statistic)	0.000000			
Unweighted Statistics				
R-squared	0.322266	Mean dependent variable		-0.109871
Sum squared residual	35.36071	Durbin-Watson stat		2.381060

(Source: E-Views 9 data processing, 2024)

Table 2 shows that the panel data regression model with the random effect model has the following estimated results:

$$\begin{aligned}
 \text{Kemiskinan} &= \alpha + \beta_1 \text{Indeks Pembangunan Manusia} + \beta_2 \text{Pertumbuhan Ekonomi} \\
 &\quad + \beta_3 \text{Upah Minimum} + \beta_4 (\text{Indeks Pembangunan Manusia} * \text{ZIS}) \\
 &\quad + \beta_5 (\text{Pertumbuhan Ekonomi}) + \beta_6 (\text{Upah Minimum} * \text{ZIS}) \\
 \text{Kemiskinan} &= -0.251004 - 0.400707 (\text{Indeks Pembangunan Manusia}) \\
 &\quad + 0.012518 (\text{Pertumbuhan Ekonomi}) + 3.05E - 06 (\text{Upah Minimum}) \\
 &\quad - 1.31E - 12 (\text{Indeks Pembangunan Manusia} * \text{ZIS}) - 4.71E \\
 &\quad - 12 (\text{Pertumbuhan Ekonomi} * \text{ZIS}) + 6.25E - 17 (\text{Upah Minimum} \\
 &\quad * \text{ZIS})
 \end{aligned}$$

4.2 Hypothesis Testing

4.2.1 Partial Test (T)

1) Human Development Index

Based on the test conducted, the result was -0.400707 with a probability of 0.0000 < 0.05. Thus, it can be said that the human development index has a significant negative effect on poverty.

2) Economic growth

Based on the test conducted, the result was 0.012518 with a probability of 0.5602 > 0.05. Thus, it can be said that economic growth has no effect on poverty.

3) Minimum wage

Based on the test conducted, the result was 3.05E-06 with a probability of 0.0034 < 0.05. Thus, it can be said that the minimum wage has a significant positive effect on poverty.

4) ZIS Moderates Development Index Against Poverty

Based on the test conducted, the result was -1.31E-12 with a probability of 0.6443 > 0.05, thus it can be said that ZIS (Zakat, Infak, and Alms) cannot moderate the influence of the human development index on poverty.

5) ZIS Moderates Economic Growth Against Poverty

Based on the test conducted, the result was -4.71E-12 with a probability of 0.2508 > 0.05, thus it can be said that ZIS (Zakat, Infak, and Alms) cannot moderate the influence of economic growth on poverty.

6) ZIS Moderates Minimum Wage Against Poverty

Based on the test conducted, the result was 6.25E-17 with a probability of 0.5304 < 0.05, thus it can be said that ZIS (Zakat, Infak, and Alms) cannot moderate the effect of minimum wages on poverty.

4.2.2 Simultaneous Test (F Test)

Based on the results of the panel data regression test output using the random effect model, it shows that the probability (F-statistic) is 0.000000 > 0.05, thus it can be concluded that the variables of human development index, economic growth, and human wages, human development index moderated by ZIS, economic growth moderated by ZIS, and minimum wages moderated by ZIS have a simultaneous effect on poverty.

4.2.3 Coefficient of Determination Test (R2)

Based on the results of the panel data regression test, it shows that the value Adjusted R-squared (R2) is 0.294790. This means that the dependent variable is influenced by the independent variable by 32%. And influenced by other variables by 71%.

4.3 Classical Assumption Test

4.3.1 Normality Test

The following are the output results of the normality test as follows

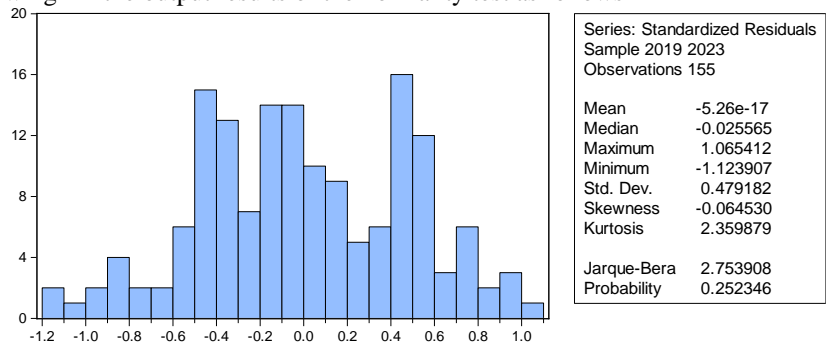


Fig. 1. Normality Test Results

From figure 1 shows that the probability value is 0.252346, which means more than alpha (0.05). So 0.252346 > 0.05, it means the data is normally distributed so it can be continued to the next stage.

4.3.2 Multicollinearity Test

The following are the output results of the multicollinearity test as follows:

Table 3. Multicollinearity Test Results

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	9.635416	309.5318	NA
X1	0.001986	338.0844	1.131656
X2	0.004725	3.340443	1.028533
X3	6.72E-13	83.06514	1.157709

(Source: E-Views 9 data processing, 2024)

From table 3, the results of the multicollinearity test show that there are no variable values <10, so it can be concluded that there are no symptoms of multicollinearity in this study.

4.3.3 Heteroscedasticity Test

The following are the results of the output estimation in the heteroscedasticity test as follows:

Table 4. Heteroscedasticity Test Results

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.208354	0.165052	-1.262349	0.2088
D(X1)	-0.038510	0.113608	-0.338975	0.7351
D(X2)	-0.023633	0.030870	-0.765583	0.4451
D(X3)	8.52E-07	1.48E-06	0.576562	0.5651

D(X1_Z)	-6.38E-12	4.07E-12	-1.566018	0.1195
D(X2_Z)	7.63E-12	5.88E-12	1.298297	0.1962
D(X3_Z)	2.32E-16	1.43E-16	1.623240	0.1067

(Source: E-Views 9 data processing, 2024)

Table 4 shows the results of the analysis of the heteroscedasticity test. It can be seen that there are no probability values with a value <0.05 , so it is concluded that there are no symptoms of heteroscedasticity in this study.

4.3.4 Autocorrelation Test

The table shows the output results of the autocorrelation test, as follows:

Table 5. Autocorrelation Test Results

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	0.688286	Prob. F(2,175)	0.5038
Obs*R-squared	1.436071	Chi-Square Prob.(2)	0.4877

(Source: E-Views 9 data processing, 2024)

In table 5 it can be seen that it produces a probability of $0.4877 > 0.05$. From the explanation above it can be concluded that there is no autocorrelation symptom in this research model.

4.4 Discussion of Research Results

4.4.1 The Influence of Human Development Index on Poverty

The results of this study explain that poverty is influenced by the human development index in a significant negative way by obtaining a coefficient value of -0.4007707 and a probability value of $0.0000 < 0.05$.

From the explanation above, H1 is accepted, which states that the human development index has a negative and significant effect on poverty in Central Java Province. This research is also in line with research conducted by The Last of Us (2022) which states that the human development index has a negative and significant relationship to poverty. This means that when the HDI increases, poverty will decrease.

The increase in the HDI each year is supported by all of its components, namely longevity and healthy living and knowledge to a decent standard of living. One of them is in terms of education, children aged 7 years and over in 2023 have the hope of enjoying education for 12.85 years, or in other words they can enjoy their education up to high school or diploma I level. This figure has increased by 0.04 years when compared to 2022 which only reached 21.81 years. Then the average length of schooling for the population aged 25 years and over has also increased by 0.08 years, which is 7.93 years in 2022 to 8.01 in 2023. (BPS (Central Statistics Agency), 2023). With the increase in these components, it is hoped that it will be able to contribute to the community in reducing the poverty rate in their area.

4.4.2 The Impact of Economic Growth on Poverty

The results of this study explain that poverty cannot be influenced by economic growth by obtaining a value of 0.012518 and a probability value of $0.5602 > 0.05$.

From the explanation above, H2 is rejected, which states that economic growth has no effect on poverty in Central Java. This result is in line with research conducted by (Guampe et al. (2022) which results in an insignificant relationship with poverty.

From this study, it can be seen that economic growth has not been felt evenly by the people in Central Java Province. Thus, equitable development in every region in Central Java Province must be carried out, this aims to ensure equal income for all its people. This equitable distribution can be focused on productive sectors in order to encourage labor absorption, both in urban/district and rural areas. With this, it is hoped that it can reduce unemployment and increase income so that it can reduce poverty levels in the community itself.

4.4.3 The Impact of Minimum Wages on Poverty

The results of this study explain that poverty is influenced by minimum wages in a significant positive way by obtaining a coefficient value of $3.05E-06$ and a probability value of $0.0034 < 0.05$.

From the explanation above, H3 is accepted, which states that minimum wages have a positive and significant effect on poverty in Central Java. This study has similar results to the study conducted by The Last Supper

(2023) and Farida (2023) which states that the minimum wage results have a positive and significant relationship to poverty. This states that when the minimum wage increases, poverty also increases.

From the explanation above, it is proven that increasing the minimum wage is not necessarily able to reduce poverty, this happens because the provision of wages to the community is still not able to improve the welfare of the community. When associated with the social costs of inflation, then the increase in the minimum wage is useless. Thus it can be said that, when the cost of living continues to increase, the minimum wage will increase along with the number of poor people who will continue to increase.

4.4.4 ZIS Moderates Human Development Index against poverty

Testing of the variable human development index * ZIS (Zakat Infak Sedekah) results in a result of $-1.33E12$ and a probability value of $0.6426 > 0.05$. This means that ZIS has an insignificant relationship in moderating the human development index on poverty. Thus, every increase and decrease in the human development index * ZIS does not have any effect on poverty.

From the explanation above, H4 is rejected, which states that ZIS moderates the human development index against poverty in Central Java. This research with research conducted by Inayah, (2021) the results are not in line, where the study found that ZIS is able to moderate the human development index against poverty.

ZIS provides support for the development of quality resources. One of them is the role of ZIS in providing scholarship assistance to mustahik who are continuing their education to university level. With this, it is expected to be able to increase the thinking power of the community itself which will have an impact on their mindset so that they are able to compete in the world of work later.

With the large number of human resources who have higher education and are skilled, it can increase the productivity of community work so that it can increase the Human Development Index and minimize the increase in poverty rates.

4.4.5 ZIS Moderates Economic Growth Against Poverty

Testing of the economic growth variable * ZIS (Zakat Infak Sedekah) obtained a value of $-4.71E-12$ and a probability value of $0.2508 > 0.05$. This means that ZIS has an insignificant relationship in moderating economic growth on poverty. Thus, every increase and decrease in economic growth * ZIS does not have any effect on poverty.

From the explanation above, H5 is rejected, which states that ZIS moderates economic growth towards poverty in Central Java. The results of this study are in line with research from Siti (2022) which states that ZIS is unable to moderate economic growth against poverty.

This economic growth shows how much goods and services can be produced. When the government can do equality, then this will have an impact on economic growth. This is because when economic growth plays a role in reducing poverty, it must be accompanied by equality in each region. The equality in question is how much growth in the production of goods and services can be enjoyed by all levels of society.

High economic growth must also be accompanied by fair distribution, this aims to ensure that the goals of economic growth, one of which is reducing poverty levels, can be achieved at the same time.

4.4.6 ZIS Moderates Minimum Wage Against Poverty

Testing of the minimum wage * ZIS (Zakat Infak Sedekah) variable results in a value of $6.25E-17$ and a probability value of $0.5304 > 0.05$. This means that the ZIS variable in moderating the minimum wage on poverty has an insignificant relationship. Thus, every increase and decrease in the minimum wage * ZIS does not have any effect on poverty.

From the explanation above, H6 is rejected, which states that ZIS is able to moderate minimum wages against poverty in Central Java. This research is in line with research conducted by Rifa & Waluyo (2023) which results in ZIS being unable to moderate the minimum wage against poverty.

The uneven distribution of ZIS funds will cause problems in the future, because the funds are not only given to mustahik, but also to the wealthy. In addition, productive zakat can be used to help with additional capital in starting a business, which can be used as a reference to improve the economy in the community. However, currently, many of these ZIS funds are still given to mustahik in the form of consumption, for example to meet daily needs such as food, so that these ZIS funds have not been able to reduce poverty in Central Java Province.

5 Conclusion and Suggestions

5.1 Conclusion

Based on the research results and analysis results and hypothesis testing that have been carried out, the following conclusions can be drawn from this research:

1. The human development index on poverty has a negative and significant effect in Central Java Province in 2018-2023.
2. Economic growth has no effect on poverty in Central Java Province in 2018-2023.
3. Minimum wages on poverty have a positive and significant effect in Central Java Province in 2018-2023.
4. ZIS is unable to moderate the human development index against poverty in Central Java Province in 2018-2023.
5. ZIS is unable to moderate economic growth towards poverty in Central Java Province in 2018-2023.
6. ZIS is unable to moderate the minimum wage against poverty in Central Java Province in 2018-2023.

5.2 Suggestion

This research still needs development, such as adding other variables related to poverty, this is because the researcher realizes that this research still has many shortcomings. For that reason, the author hopes that further researchers will add other variables.

In this study, researchers used the years 2018-2023. In further research, it is expected to add a longer time span, so that conclusions can be more optimal.

For further researchers, they should use other variables besides the ZIS variable in utilizing its role as a moderating variable.

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