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Analyzing Poverty Reduction Through ZIS, Inflation, and Economic Growth

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ABSTRACT

Poverty is one of the country's most difficult economic problems. Poverty showed a significant number when the pandemic occurred at the end of 2020, and there were 27.55 million people who were below the poverty line. After the pandemic, economic activity gradually improved, so poverty in Indonesia declined. One of the steps to reduce poverty is to analyze which economic instruments can be optimized. This study aims to determine the effect of the distribution of zakat, infaq, and alms (ZIS) funds, inflation, and economic growth on poverty in Indonesia for the period 2012-2022. This research uses quantitative methods with multiple linear regression analysis. The data processing tool used is SPSS. The T-test results show that the distribution of ZIS funds significantly affects the poverty rate. In contrast, inflation and economic growth do not have a significant effect on the poverty rate partially. The F-test shows that the distribution of ZIS funds, inflation, and GDP significantly affect the poverty rate simultaneously in the period 2012-2022. The limitation of this study is the use of variables that affect poverty rates, so future researchers should add or change these variables to other variables related to poverty. This research implies that BAZNAS, as a national amil zakat institution, can develop its program better so that through the distribution of ZIS, the poverty rate in Indonesia can be reduced.

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Introduction

An indicator of the progress of a country is the creation of social welfare which can be seen in the country's economy. Poverty is one of the country's economic problems that is difficult to solve. One of the causes of poverty is the poor quality of human resources and unequal income in society resulting in social inequality (Ningrum et al., 2024). Indonesia is a developing country with a population of 273,879,750 in 2022, which cannot escape the problem of poverty (Badan Pusat Statistik (BPS), 2023). Of course, this problem is a significant problem that must be resolved. Poverty itself is a condition where people cannot meet their needs. In such conditions, the role of government is significant so that inequality does not occur in society (Ghifara et al., 2022; Sarjito, 2024).

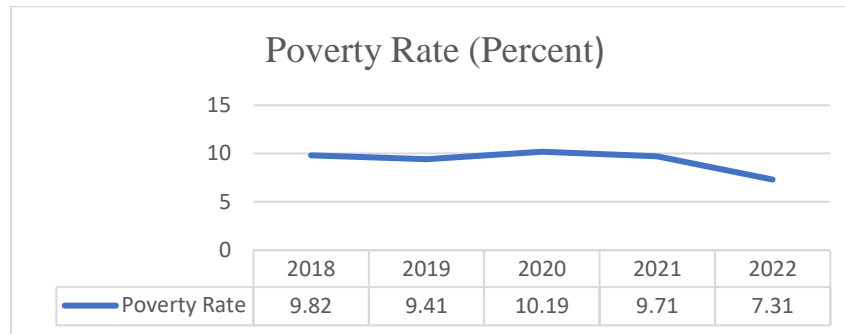


Figure 1. Development of Poverty Rate in Indonesia in 2018-2022

Source: Central Bureau of Statistics (BPS)

The Central Bureau of Statistics noted that from 2018 to 2021, the poverty rate in Indonesia experienced ups and downs. The peak of the increase in the poverty rate was in 2020, which reached 10.19% (www.bps.go.id, 2023). The increase in the poverty rate in Indonesia in 2020 occurred due to the COVID-19 pandemic, which caused people's economic activities not to run as before, so people's income decreased dramatically. Then, there was a decrease in 2021 and 2022 of 9.71 and 7.31, respectively. Indonesia has been named a Generous country in the World in 2022, after five times in the last five years. Based on the 2022 World Giving Index (WGI) list issued by the Alms Charities Aid Foundation (CIF), Indonesia ranks highest with a total score of 68% (www.databoks.katadata.co.id). Advantageous, the majority of Indonesian people are Muslims, which in Islam requires every Muslim to pay Zakat following the word of Allah surah Al Baqarah verse 43. Not only Zakat but also other sunnah worship such as infaq and alms. Practicing this is a noble deed as a symbol of our concern for fellow human beings and helping the economy for people who need it. Besides being able to help others, by practicing it, we will get a reward that will add to our provisions in the afterlife (Wardhana, 2022).

Previous research found that Zakat can promote aggregate production (Lisnawati, 2019; * Putri et al., 2023; Putriani et al., 2020; Wardhana, 2021a). Zakah can move the wheels of the economy because these funds can increase consumption in society. So, zakat institutions need to optimize the distribution of ZIS funds in turning the wheels of the community's economy to be more evenly distributed and to be able to reduce poverty. At the beginning of Islamic history, Zakat proved to be a powerful tool for fostering economic growth (Iman et al., 2022; Sundari, 2018). One of the government's efforts to optimize the distribution of ZIS funds is by forming the National Amil Zakat Agency (BAZNAS). Since the formation of the Amil zakat, infaq, and alms agency, the contribution of ZIS funds in developing the country's economy has become more significant.

In addition to the distribution of zakat, infaq, and alms funds, inflation is also one factor that might affect a country's poverty level (Frisnoiry, et. al., 2024; Salim & Fadilla, 2021). The higher the inflation, the higher the poverty rate, and vice versa. If inflation falls, the poverty rate will also decrease (Ma'wa & Cahyadi, 2023; Ningsih & Andiny, 2018; Susanto & Pangesti, 2021). Because if all food ingredients or

needs in the market experience continuous price increases, it will have a huge impact. For those who are economically less able to meet their daily needs.

The research gap in this study lies in the use of variables. In previous research, in addition to inflation and zakat, there are mudharaba contracts in financing variables that affect poverty (Amijaya et al., 2023). Furthermore, other studies use economic growth as a mediating variable (Amanda & Fathoni, 2023). In this study, there are variables other than Zakah, such as Infaq and Alms funds, and economic growth affects poverty. Analysis using multiple regression with secondary data from 2012-2022.

The poverty that is not immediately resolved will harm society. One is the increasing number of crimes or criminality in society due to economic limitations to meet their needs and the government's lack of sensitivity to this matter (Kasma & Yollit, 2022; Kurnia Nurul Azmi et al., 2024). So, it is necessary to take appropriate steps to empower the community's economy. This study intends to examine the influence of the distribution of ZIS funds, inflation, and economic growth on the poverty rate in Indonesia in the period 2012 – 2022. In simple terms, this study aims to answer three questions: (1) does the distribution of ZIS funds affect poverty in Indonesia? (2) does inflation affect poverty in Indonesia? (3) does economic growth affect poverty in Indonesia? Furthermore, (4) does the distribution of ZIS funds, inflation, and economic growth simultaneously affect poverty in Indonesia?

Literature Review

Zakah

Zakah is the third pillar of Islam which must be fulfilled following the terms and conditions. Zakat comes from the word "zakat," which means good, holy, blessing, growing, and developing. Whereas in the book of Al Hawi, Al Mawardi states that according to the term, Zakat is defined as taking something from certain assets and according to specific characteristics, which then these assets are given to certain groups. Muzakki is a term for someone who pays Zakat (Iman et al., 2022; Wijayanti & Ryandono, 2020). Meanwhile, according to Regulation of the Minister of Religion number 52 of 2014, Zakat is the obligation of a Muslim or a business entity owned by a Muslim to issue a portion of his wealth to be given to those who are entitled to receive it following Islamic law (<https://baznas.go.id>, 2021). The person who issues Zakat is called muzakki, and someone who receives Zakat is called mustahiq. The legal requirements to become a muzakki are 1) Religion of Islam, 2) Free, 3) Baligh, and reasonable.

The recipient of Zakat or mustahik is entitled to receive Zakat. Mustahik is divided into eight groups, as follows:

1. Fakir Namely, people need a source of income and assets to meet their daily needs.
2. Poor people is a person with income, but this income cannot meet the needs of daily life.
3. Gharim is a debt-ridden person. Two groups of gharim are entitled to Zakat, namely:
 - a. Gharim li maslahati nafsihi, namely Gharim, who is in debt for the benefit of his own needs
 - b. Gharim li ishlahi dzatil bain, namely gharim that is wrapped around. Debt due to reconciling humans, qabalah, or a tribe.
4. Riqab is an enslaved person who has the right to receive Zakat to meet his needs adequately.
5. Fii sabilillah is a person or an institution that upholds the religion of Islam in the way of Allah.
6. Mu'allaf or people with other religions converted to Islam. They have right to receive Zakat intended to provide and support strengthening faith and piety in embracing Islam.
7. Amil zakat is a person or institution whose job is to collect and distribute Zakat from muzak.
8. Ibn-Sabil is a person who is on a journey and runs out of food.

Zakah has an important role in reducing poverty through various mechanisms designed to help mustahik groups (zakat recipients). Zakat not only provides momentary assistance but also seeks to create employment and business opportunities for Mustahik (Wardhana, 2021a). In some Amil Zakat Institutions, zakat funds are channeled in the form of business capital assistance, skills training, or work equipment so

that their income can increase (Nasrul et al., 2025). This assistance aims to empower mustahik to be economically independent and improve their welfare (Mazlan, 2022; Wijayanti & Ryandono, 2020).

The primary purpose of paying Zakat is as one of the solutions to end poverty and prosper the people. Zakat funds will help many people and minimize social inequality, where the existence of Zakat will eliminate the differences between the elite and lower social groups (Nayak & Hegde, 2023; Ramadhona et al., 2023; Wijayanti et al., 2021). Zakat is the responsibility of every Muslim to help each other with other Muslims.

Infaq

Infaq comes from the word *anfaqo-yunfiqu*, which means to finance or spend. Meanwhile, infaq, according to Shari'a terminology, is issuing a portion of assets or income for an interest ordered by Islamic teachings (Hastuti, 2016; Iman et al., 2022). Allah SWT orders each of his servants to set aside part of their wealth to spend; this is explained in the Al Quran Surah Ali Imron verses 133-134, which contains an order to seek forgiveness from Allah SWT for sinful acts so that it will be among those who fear Allah SWT and will get the reward of heaven as wide as the heavens and the earth. In this verse, it is stated that there are three groups of pious people, one of which is a person who always spends his wealth in the way of Allah under any circumstances, be it wide or narrow. Infaq is an activity that is very easy to do; by spending wealth, one will receive forgiveness from Allah and get heaven as wide as the heavens and the earth (Wijayanti, n.d.).

The concept in Islam states that everything on this earth belongs to Allah SWT, including everything humans own. Our wealth is not entirely ours; there are other people's rights that God has entrusted us. So in Islam, spending or spending part of their wealth is highly recommended to help benefit the people (Qosim et al., 2023; Syafiq, 2015). The types of infaq include (Hastuti, 2016):

1. Infaq mubah issues assets for permissible matters such as trading and farming.
2. Compulsory infaq is issuing part of the assets for mandatory matters such as paying the dowry (dowry), supporting the wife, and supporting the wife who is divorced while the wife is still in a state of 'iddah.
3. Infaq haram, which is giving out some of the assets with a purpose that is forbidden by the Shari'a, such as infidels who intend to obstruct da'wah.
4. Infaq sunnah is spending wealth with the intention of alms.

Donating will give us a positive impact, one of which is to open the door of our sustenance as in the hadith narrated by Bukhari and Muslims, which states that by spending the wealth we donate, we will be blessed, and by spending our sustenance will continue to be expanded, it will not even make us poor (Febriyanti et al., 2022). Allah will hold back—the sustenance of someone who withholds his wealth to be spent. Therefore, do not delay paying infaq because it gets many blessings.

Another positive impact is getting a double reward, Allah SWT says in the Qur'an surah al Baqarah verse 261. The verse states that Allah will multiply the reward of those who spend according to what He wills based on the intention in his heart that is sincere to spend in the way of Allah SWT. This multiplied reward is likened to a person who planted a seed of a plant that thrived, and then each branch grew 7 grains, and each ear consisted of 100 seeds. In addition to these two benefits, by doing infaq, we will get many advantages. Infaq is a practice that indicates the perpetrator is grateful to Allah for his additional blessings. It is stated in QS. Ibrahim verse 7 states that those who are grateful for all the favors then favors will continually be added by Allah SWT, and if you deny these blessings will undoubtedly get excruciating punishment.

Infaq has a significant impact on people's lives, and its role in reducing poverty and improving people's welfare is crucial. Infaq serves as a voluntary wealth redistribution mechanism for those with excess wealth and those in need (Abdillah & Azzurri, 2022; Wijayanti et al., 2020). Infaq funds can be channeled to fulfill basic needs such as food, clothing, and shelter, thus easing the burden on people experiencing poverty (Aldy Pandawa Husein & Handoko, 2020). Infaq not only provides consumptive

assistance but can also be used for economic empowerment. For example, infaq, funds can be used to provide micro-enterprise capital, skills training, or work equipment assistance. This enables people experiencing poverty to increase their productivity and create a sustainable source of income (Rochmatul Chuswinta et al., 2020; Wardhana, 2022).

Alms

Alms is taken from the Arabic word "Shiddiq," which means truth (BAZNAS, 2022). Meanwhile, in terminology, alms is giving something without expecting a sincere reward because of Allah (Thantawi et al., 2022). According to BAZNAS regulation no. 2 of 2016, alms are assets or non-equity issued by a person or business entity outside Zakat for the public good. Alms have differences from zakah and also infaq (Julianto et al., 2020; Mustakim et al., 2022; Syahrul, 2016). Alms can be material or non-material, while infaq is only material/assets. Alms can also be paid without any particular time/free to be paid at any time. In contrast, zakah is paid at a particular time according to a predetermined nisab (maturity time of wealth required for paying zakat) and with a predetermined recipient of zakah, namely eight a snap. From a legal standpoint, alms are sunnah to do, while Zakat is obligatory to do.

Alms can alleviate poverty by helping fulfill basic/consumptive needs such as food, clothing, and shelter for those in need. In addition, Almsgiving can help create jobs and improve the skills of people experiencing poverty through business training programs (Suharti, 2023). Almsgiving is not just an individual act but has a broad social impact. Alms are important in reducing social disparities and creating a more just and prosperous society by redistributing wealth, empowering the poor, and building social solidarity (Ramadhona et al., 2023).

Alms can be an important catalyst in promoting economic independence by providing productive training (Achmat Subekan & Azwar, 2022). This training equips alms recipients with the necessary skills to get a job or start a business. In addition, alms can provide direct assistance to the poor and vulnerable, reducing their dependence on government social assistance programs. Self-reliant communities not only reduce the burden on the state in terms of social assistance but also contribute to economic growth through their business activities (Nelisa et al., 2023).

Inflation

Inflation is an increase in the price of goods and services in general and continuously within a certain period (Salim & Fadilla, 2021). The inflation in question is a considerable increase in prices that causes an increase in the prices of most other goods. So, if the price increases for just one or two goods, it cannot be said to be inflation (Ryandono, Mawardi, et al., 2022). The opposite of inflation is deflation, namely a decrease in the price of goods and services in general and continuously.

The causes of inflation include high demand for goods or services, which causes the price of these goods or services to rise, production costs to increase, more money circulating in the community, and an imbalance between demand and supply (Christianingrum & Syafri, 2019). Inflation positively impacts economic development, increasing employee salaries due to increased production demand (Salim & Fadilla, 2021). However, inflation has more negative impacts, namely increasing state debt, increasing the poverty rate, and decreasing the rupiah exchange rate (Juwita et al., 2024).

The public views inflation as a significant problem in the economy. However, according to Mankiw (T. F. Putri, 2024), in his research, it states that inflation is a very natural thing to happen because there are essential variations in the level of price increases. Inflation can be divided into four categories, namely:

1. Mild inflation- It is an inflation event that has not disturbed the community's economic condition. This type of inflation can still be controlled because market prices have generally increased and have not significantly impacted the economy or resulted in an economic crisis. The mild inflation rate of less than 10% per year.

2. Moderate inflation - The occurrence of moderate inflation can reduce the welfare of people with a fixed income. However, it still does not endanger economic activity—a yearly moderate inflation rate of 10% to 30%.
3. Heavy inflation- The occurrence of heavy inflation can endanger the state of the economy. Society will tend to save goods if this heavy inflation occurs. Furthermore, people do not want to save because bank interest is lower than the inflation rate. This heavy inflation rate is 30% to 100% per year.
4. Hyperinflation - If this inflation occurs, the economy is already in chaos, and it is difficult to control this type of inflation even by carrying out monetary and fiscal measures. This very heavy inflation has a value above 100% per year.

Inflation is not only a negative impact but also a positive one. Suppose the inflation that occurs is a mild type of inflation. In that case, the impact on the economy is positive, meaning that it can increase national income and increase interest in the economy—communities to set aside their money or invest and save (Ningsih & Andiny, 2018; T. F. Putri, 2024). Furthermore, vice versa, if the inflation that occurs is hyperinflation or inflation that is out of control, it will impact chaotic and sluggish economic conditions because the community has no interest in investing. Saving, investing, and producing because market prices are rising very fast, and people with fixed incomes cannot keep up with the market prices, so people's lives experience a downturn over time.

Previous research related to the discussion of poverty rates in Indonesia over different periods (Dina Islamiyati, Ira Humaira Hany, 2020; Munandar et al., 2020; Ningsih & Andiny, 2018). These studies revealed that the ZIS variable has a significant negative effect, which means that poverty in Indonesia has decreased with the channeling of ZIS funds. This study found that inflation and economic growth had no significant effect on poverty in Indonesia.

Based on the data above, it can be concluded that ZIS has an essential role in reducing the poverty rate in Indonesia. In this regard, this research was conducted to analyze the level of influence of the current distribution of ZIS, which increased the poverty rate in Indonesia. As well as whether inflation and economic growth still influence the poverty rate in Indonesia.

Inflation can have a significant negative impact on poverty alleviation efforts. Inflation causes the prices of goods and services to increase, resulting in a decline in purchasing power (Hafidz Meiditambua Saefulloh et al., 2023). These price increases are particularly burdensome for low-income people, for whom most of their expenditure is allocated to basic needs. Inflation directly and significantly impacts the purchasing power of low-income people, which complicates their access to basic needs (Qosim et al., 2023; Yuriyanto, 2020).

Although inflation is generally seen as an economic problem that can exacerbate poverty, it positively impacts poverty alleviation. Among them, mild inflation can stimulate consumer demand and investment, boosting economic growth (Louis, 2024; Pratiwi et al., 2022). Strong economic growth can create new jobs and increase incomes, which can help reduce poverty (Anggoro & Soesatyo, 2015).

Growth Economic (GDP)

Economic growth is a condition of increasing people's economic income in a country or region, which can be caused by increased production of goods and services (Kurniawan et al., 2021). It happened because of creative business innovations that attracted consumer interest and technological advances over time.

One important indicator to determine economic growth in a country is the Gross Domestic Product (GDP), both at current and constant prices (www.bps.go.id). GDP is the Market value of a country's goods and services in a certain period. If the GDP figure increases, the country's economic growth is increasing (Sapthu, 2013).

Economic growth in Islam is a continuous development in terms of production that is good and right so that it can contribute to the prosperity and welfare of humans (Sholikhah & Hasanah, 2023). Economic growth is a different value for human welfare as long as the goods produced do not have a detrimental or harmful impact on humans (Dina Islamiyati, Ira Humaira Hany, 2020). Economic growth is influenced by two factors, namely economic and non-economic factors. Some of these factors are as follows:

1. Economic factors: Natural resources, capital accumulation, technological progress, division of labor, and production scale.
2. Non-economic factors: social, organizational, political, and administrative factors.

Gross Domestic Product (GDP) and poverty alleviation are complex and mutually influential. In general, sustained GDP growth can create new jobs, increase incomes, and provide greater resources for poverty alleviation programs (R & Sukartini, 2025). In addition, financial technology has made it easier to obtain productive credit, which means that financial technology also affects economic growth (Nuryitmawan, 2023). When the economy grows, firms tend to hire more workers, which increases household income and reduces the number of people living below the poverty line (Setiani Tanjung et al., 2024). An increase in national income also allows the government to invest more funds in education, health, and infrastructure, all of which are important for poverty alleviation.

Poverty

Poverty is a problem that cannot be resolved entirely. According to legal sociologist Soerjono Soekanto, poverty is a condition in which a person is unable to maintain himself according to the standard of living of the group and is also unable to utilize his energy, mental and physical, within the group (Febriyanti et al., 2022; Shilat et al., 2024). Meanwhile, poverty is the inability to meet the minimum basic needs standards, including food and non-food needs (www.bps.go.id). Both of these definitions can be concluded that poverty is a condition/condition of a person who cannot fulfill his primary needs.

The main factor of poverty is the low quality of human resources (Adawiyah, 2020). Because low human resources cause difficulty for someone to get a decent job, the income earned is less and less to finance their life. *Poverty* is a global problem that takes work to solve. According to the World Bank, three factors cause poverty, namely (<https://datatopics.worldbank.org>) :

1. Low income and assets are insufficient to meet basic needs such as clothing, food, shelter, health, and education.
2. Not being able to speak up and having no power in front of state institutions and society, this group of people is often considered weak.
3. Vulnerable to economic shocks related to the inability to cope with them.

There are several indicators of poverty as follows (www.bps.go.id):

1. Inability to meet basic needs
2. Do not have access to other basic needs such as health, education, clean water, and transportation.
3. Do not have a future guarantee
4. The quality of human resources is low and natural resources are limited
5. There needs to be access to jobs and sustainable livelihoods.

In alleviating poverty, the government is essential in finding the most appropriate solution; at least poverty does not increase continuously.

Poverty is a complex problem that requires a multidimensional approach to overcome. One of the strategies to overcome it is inclusive economic growth, namely job creation and equitable income distribution in increasing employment by encouraging the growth of labor-intensive economic sectors, such as small and medium industries and agriculture, and increasing investment in infrastructure to create jobs and improve access to markets (Firdaus et al., 2024; Putri Salsabila Indrawan Lubis & Rofila Salsabila, 2024). Meanwhile, the equitable distribution of income must pay attention to progressive tax policies to

reduce income inequality (Wahyuni, 2024) and ensure a decent minimum wage and protection for workers (Suprayogi et al., 2025; Teramoto, 2022).

Methods

This study uses a quantitative approach with multiple linear regression models to explain the relationship between variables using hypothesis testing. This research consists of 4 variables: the distribution of ZIS funds as variable X1, inflation as variable X2, economic growth as variable X3, and poverty rate as variable Y. The data type used in this study is secondary data, namely annual time series data from 2012 until 2022.

The population in this study is the distribution of ZIS funds recorded at the National Amil Zakat Agency (BAZNAS), inflation recorded at Bank Indonesia, and economic growth and poverty rates recorded at the Central Statistics Agency during the study period (2012-2022). Sampling was carried out subjectively by the authors without considering the probability of the data. The sample selection method used in this study is the saturated sample selection method; all population members are used as samples.

Hypotheses:

H1 = There is a significant influence between the distribution of ZIS funds on the poverty level.

H2 = There is a significant influence between inflation and the poverty rate.

H3 = There is a significant influence between economic growth on the level of poverty

H4 = there is a significant influence between the distribution of ZIS funds, inflation, and economic growth on the poverty rate.

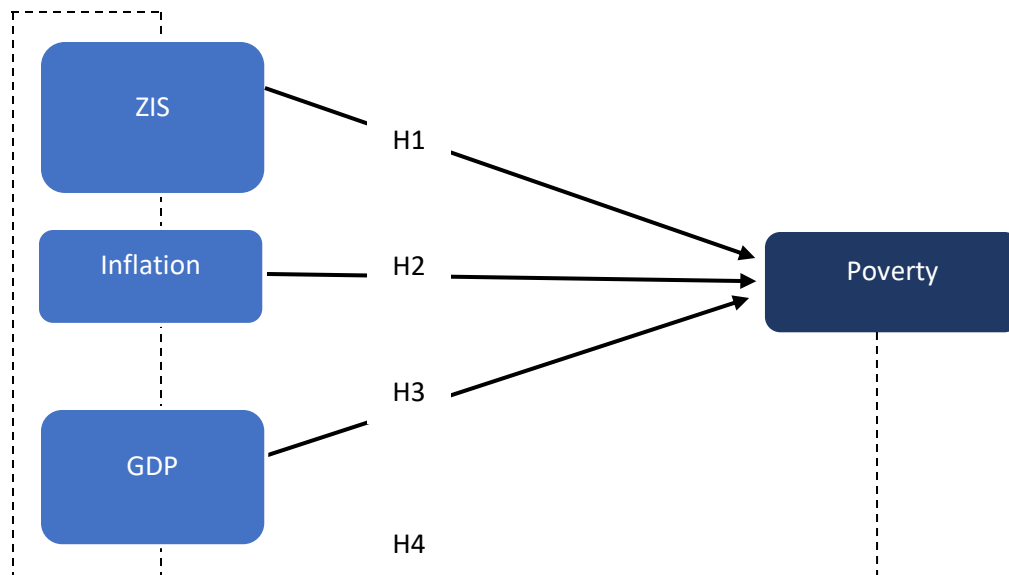


Figure 2. Variables model

Source: Arranged by Author (2023)

Results and Discussion

Results

Classical Assumption Test Results

Table 1. Classical Assumption Test Results

Test Name	Result
Normality test	Data is normally distributed
Multikolinearitas test	No multicollinearity occurs
Heteroscedasticity test	There were no symptoms of heteroscedasticity
Autocorrelation test	No autocorrelation occurs
Linearity test	There is a linearity relationship between variables

Source: Data processed by SPSS 25 (2023)

Based on the table above, the results of the classical assumption test in this study have a regression model that meets the requirements so that the data submitted can be examined at the next stage. The following is the explanation of the equations from the results of the multiple regression test:

Table. 2 Coefficient Value

<i>Coefficient Value</i>	
Constant	13.490
ZIS Fund	-0.053
Inflation	-0.002
GDP	-0.183

Source: Data processed by SPSS 25 (2023)

$$Y = B_0 + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Description:

Y : Poverty
X₁ : ZIS
X₂ : Inflation
X₃ : GDP
B₀ : Constanta
B₁₂₃ : Regression coefficient
e : Error

$$Y = 13.490a - 0.053X1 - 0.002X2 - 0.183X3 + 1.097e$$

Interpretation:

1. Constanta: 13,490. If the distribution of ZIS funds, inflation, and GDP is 0, the poverty rate is 13,490.
2. b1: -0.053. It means that every 1% increase in the distribution of ZIS funds will reduce the poverty rate by 0.053
3. b2 = -0.002. It means that every 1% increase in inflation will reduce the poverty rate by 0.002
4. b3 = -0.183. It means that every 1% increase in GDP will reduce the poverty rate by 0.183

T Test

Tabel. 3 T-Test

<i>Variable</i>	<i>T Count</i>	<i>T table</i>	<i>Sig.</i>
<i>ZIS Fund</i>	-5.765		0.001
<i>Inflation</i>	-0.017	2.364	0.987
<i>GDP</i>	-0.869		0.414

Source: SPSS 25 processed data (2023)

Based on the results of the T-test above, it can be seen that:

1. The value of Sig. of the ZIS fund distribution variable is 0.001 < 0.05 or T count > T table, namely 5,765 > 2,364. So, the distribution of ZIS funds has a significant adverse effect on the poverty rate partially.
2. Sig. of the inflation variable is 0.987 > 0.05 or T count > T table, 0.017 < 2.364. So the inflation variable does not affect the poverty rate partially.
3. Sig. of the GDP variable is 0.414 > 0.05 or T count > T table, namely 0.869 < 2.364. So the variable GDP does not affect the poverty rate partially.

F Test

Tabel. 4 F Test

<i>F Count</i>	<i>Sig.</i>	<i>F table</i>
11.850	0.004	4.07

Source: SPSS 25 processed data (2023)

Based on the results of the F test above, it can be seen that the Sig. of 0.004 < 0.05 or calculated F value of 11.850 > 4.07 F table. So the variable distribution of ZIS funds, inflation & GDP affects the poverty rate simultaneously.

Coefficient of Determination

Table. 5 The results of the coefficient of determination

<i>R Square</i>	<i>Adjusted R Square</i>
0.835	0.765

Source: SPSS 25 processed data (2023)

The coefficient of determination measures how well the regression line fits the data. The regression results show that the adjusted R Square coefficient of determination is 0.765 or 76.5%, which means that the independent variables of ZIS fund distribution, inflation, and economic growth can explain the dependent variable poverty by 76.9%. The remaining 23.5% is explained by other variables not discussed in this study.

Discussion

The Effect of ZIS on Poverty

The data processing results from this study indicate a significant adverse effect between the distribution of ZIS funds on the poverty rate in Indonesia for the 2012-2022 period, which is shown in the results of the t-test, namely with a significant value of $0.004 < 0.05$. The coefficient value of the influence of ZIS on the poverty rate shows a negative value of 0.053 which explains that if the distribution of ZIS funds increases by 1%, there will be a decrease in the poverty rate by 0.053% so that H1 is accepted and H01 is rejected in the hypothesis test.

The results of this research analysis corroborate previous research (Ayuniyyah et al., 2017; Hassanain & Saaid, 2016; Hoque et al., 2015; Munandar et al., 2020) stated that channeling ZIS funds can help the economy and reduce poverty. Following the purpose of carrying out zakat, infaq, and alms, which are essential to help others, and if ZIS is optimally optimized. It will create shared prosperity by minimizing economic inequality in society.

Based on data from BAZNAS in 2021, it was recorded that the distribution of ZIS funds amounted to 478.827 billion, with ZIS fundraising reaching 14 trillion. This value has increased by 33.8% compared to the value of ZIS fundraising in the previous year. The increase in people paying zakat, infaq, and alms may have occurred due to the pandemic, thus increasing empathy and sympathy. Some people are economically capable, but many people have lost their income, and it is proven that the poverty rate increased when the pandemic occurred.

The increase in fundraising by BAZNAS will continue in 2022, namely IDR 21.3 trillion, an increase of 52.14 percent; ZIS fundraising is more than in 2021. The distribution of ZIS funds by BAZNAS is also considered very effective nationally. The distribution carried out by BAZNAS has touched Rp—20 trillion with a 93.82 percent effectiveness rate. The increase in the distribution of ZIS funds by BAZNAS has greatly benefited the community. The pandemic in Indonesia weakened the community's economic activities, so the distribution of ZIS funds helps many people.

BAZNAS is an institution formed by the government and is independent to improve the welfare of the people through association and distribution of zakat. The government, of course, has its program to alleviate poverty in Indonesia. One of them is the Family Hope Program (PKH). BAZNAS and the government have the same goal, namely, the welfare of the people and alleviating poverty. This research concludes that ZIS has proven to be effective in reducing poverty and can be a solution to alleviating and leveling the economy of people in Indonesia.

In this case, the government should make ZIS a state financial instrument. The government is also expected to provide the obligation to pay zakat to state officials, not only to oblige the public. Sanctions are given by the government to those who do not want to pay zakat. The Amil Zakat Institution as an intermediary for the community to pay zakat is expected to develop innovative waqf programs, especially in the areas of the capital, work equipment assistance, and scholarships, and increase public literacy about the importance of zakat so that it attracts much public interest in paying zakat.

Optimizing the role of zakat can also be an alternative to reduce the state deficit or the burden on state spending by collaborating with BAZNAS. The government makes policies to increase the collection of zakat funds and BAZNAS as intermediaries for community services to pay zakat, infaq, and alms. Furthermore, the distribution of ZIS funds is a deduction from state expenditure funds channeled to the community in the social, educational, economic, health, and religious fields. In this case, ZIS has two roles at once, namely, to reduce the poverty rate in Indonesia or improve the welfare of the community and act

as a reducer to the state's burden. Community welfare can be resolved, and the country's economy can gradually improve if ZIS continues to be optimized.

H1. ZIS has significant effect on Poverty

Effect of Inflation on Poverty

The data from this study indicate that inflation has no significant effect on the poverty rate for the 2012-2022 period, as shown by the t-test results with a significant value of $0.987 > 0.05$, so the null hypothesis is rejected. The results of this study corroborate the results of previous research conducted by (Gifelem et al., 2023). Although not statistically significant, the data indicate a negative relationship between inflation and poverty rate.

This study's results do not follow the theory of inflation, which states that if inflation rises, the poverty rate will increase because inflation causes production costs to increase, and the price of goods/services also increases (Mardiatillah et al., 2021; Riduwan & Wardhana, 2022). The results of this study show that inflation has no significant effect on the poverty rate in Indonesia in the period 2012-2022. Although high inflation can theoretically increase poverty by reducing the purchasing power of low-income people, moderate inflation can encourage economic growth in some conditions (Situmorang & Siahaan, 2024). Controlled inflation can increase economic activity, create more jobs, and raise people's income, which in turn helps reduce poverty (T. F. Putri, 2024; Wardhana, Rusgianto, et al., n.d.). However, this effect only occurs if inflation remains within reasonable limits and is balanced with stable economic growth and government policies that support the welfare of low-income people (Rahman et al., 2022; Situmorang & Siahaan, 2024).

An essential indicator for analyzing a country's economy must be corrected and only seen from the inflation rate. While inflation typically reduces the purchasing power of low-income groups, in this study, the effect was found to be statistically insignificant, possibly due to other mitigating factors such as government subsidies or stable food prices (Maulana & Maulana, 2024). With or without inflation, they still struggle to fulfill their basic needs. So, it can be concluded that the presence or absence of inflation and the unequal distribution of people's income will not affect the figure.

In this regard, the current government's role is focused on reducing the inflation rate and improving the economy of people in remote areas by providing business capital so that their income increases and they are better prepared to face future inflation. During the COVID-19 pandemic, the inflation rate decreased due to lower economic activity (Mendo et al., 2023). However, despite lower inflation, poverty rates increased significantly due to massive layoffs and declining productivity. It proves that despite no inflation, the increase in poverty due to the COVID-19 pandemic is quite significant. Where a lot of Termination of Work Rights, thus creating unemployment. Increasing unemployment causes a decrease in productivity and reduces prosperity, increasing poverty (Adirestuty et al., 2025).

H2. Inflation has not significant effect on Poverty

Effect of GDP on Poverty Rate

The results of processing this research data show that there is no significant effect between GDP on the poverty rate for the 2012-2022 period, shown by the t-test results, namely with a significant value of $0.414 > 0.05$, so H03 is accepted. This study corroborates previous research (Qosim, 2016) that GDP does not affect the poverty rate.

A country's economic growth is one indicator of a country's macro determinants. However, increasing a country's economic growth does not always mean reducing poverty (Muhammad Yasin et al., 2024). Because of income inequality, if a country's economic growth increases, it will not reduce the poverty rate (Rahmadi & Parmadi, 2019). Economic growth only grows and increases in several regions or specific groups, and economic inequality exists (Fauzi et al., 2024). In another sense, people with a high

economy will experience an increase in income, and people with a low economy will still have their income. It can be concluded that this income inequality results in a country's economic growth not being able to reduce the poverty rate in that country (Zakik et al., 2022).

From 2020 to mid-2022, the economic situation is still too stable due to the COVID-19 pandemic. The whole world, including Indonesia, is experiencing conditions in which economic activity, both domestically and abroad, is declining. The wheels of the economy do not turn completely, so public consumption decreases, and export and import activities are sluggish. Based on BPS data, Indonesia's GDP in 2021 fell 3.7% from 2019 (www.databoks.katadata.co.id), the impact of which was to increase in the number of unemployed and poor people.

H4. H3. GDP has not significant effect on Poverty

Effect of Distribution of ZIS, Inflation, and GDP on Poverty

The data processing results in this study indicate that ZIS distribution, inflation, and GDP have a significant positive effect simultaneously, as shown by the results of the f test with a value of $0.004 < 0.05$ or the value of F count $11.850 > 3.71$ F table. It shows that the hypothesis proposed, namely "the distribution of ZIS funds, inflation, and GDP simultaneously affect poverty," can be proven, or H4 is accepted.

The results of the run data showed that the independent variables used had an effect of 76.9% on poverty. The only variable that has a significant effect is ZIS funds on poverty. The ZIS instrument has been proven to reduce poverty (Mariyanti & Mahfudz, 2016; Syahbandir et al., 2022). BAZNAS developed various models of the ZIS fund program; for example, in the Jepara area, they created various models of empowering ZIS funds aimed at reducing unemployment and poverty, such as 1) The Consumptive model aims to meet the basic needs of mustahik, 2) The Creative consumptive model such as medical expenses, wheelchairs, and house renovation, 3) The traditional productive model, such as sewing machines, 4) The Creative Production model, such as the construction of a health clinic (Ridwan et al., 2019).

ZIS (Zakah, Infaq, and Sadaqah) has a significant impact in helping the basic needs of people with low incomes. ZIS, especially zakat, is designed to be distributed directly to those who are entitled (mustahik), who are mostly the poor (Suhartono et al., 2024). This assistance often takes the form of meeting basic needs such as food, clothing, and shelter, which are essential for their survival (Ryandono, Kusuma, et al., 2022). In addition to direct assistance, ZIS can also be used for economic empowerment programs, such as the provision of small business capital and skills training (Risca Dwiaryanti, Mohammad Naufal Abdillah, Adi Nofal, Ahmad Ridho, Iqbal Auladi Bilhaq, 2024).

While inflation generally could reduce poverty, there are some conditions or perspectives where it does not. Under conditions of mild and manageable inflation, the impact of poverty may not be felt directly (Citoro et al., 2024). This can be the case if economic growth is strong enough to offset price increases or if wages increase in line with inflation. Although the impact of inflation is not always evenly distributed across society. Wealthier sections of society may have the ability to insulate themselves from the effects of inflation through investment or asset ownership. Meanwhile, the most vulnerable poor may experience the most severe impact, but the impact may not be immediately visible in the overall poverty statistics (Wardhana, 2021b).

The poor are more vulnerable to price increases for necessities such as food, fuel, and clothing. These price increases may cause them to reduce their food consumption, spend less on health, or even go into debt. Inflation increases the needs of the poor. This means that the same amount of assistance may no longer be enough to meet their basic needs. This requires ZIS institutions to increase the amount of assistance or find ways to improve the effectiveness of the distribution (Santoso & Kusuma, 2023). Under inflationary conditions, these programs become even more important to help the poor increase their income and become economically independent (Juliansyah et al., 2021). Proper management of ZIS funds can help the poor to continue to fulfill their basic needs amidst inflation. Inflation can reduce the purchasing power of the poor (Amanda & Fathoni, 2023), which in turn can reduce the effectiveness of ZIS. Therefore, ZIS

institutions need to consider inflation in planning and distributing aid and focus on economic empowerment programs to help the poor overcome the impact of inflation (Rohmawati & Masruchin, 2024).

The results of the analysis found that GDP does not affect poverty alleviation. GDP growth does not necessarily mean that everyone benefits. If economic growth is only enjoyed by a small number of rich people, then its impact on poverty alleviation will be limited. High income inequality can hamper social mobility and worsen the condition of the poor (Ningrum et al., 2024), even when GDP increases (Wardhana, Ratnasari, et al., n.d.). Structural factors, such as discrimination, unequal access to resources, and weak institutions, often cause poverty (Adawiyah, 2020). GDP growth alone is not enough to address these problems. Government policies that promote equitable income distribution, inclusive growth, and investment in human capital are essential to ensure that economic growth translates into poverty alleviation.

During the COVID-19 pandemic in 2020-2021, Indonesia experienced a significant economic downturn, evidenced by economic growth data, which fell by -2.07% in 2020 (<https://www.djkn.kemenkeu.go.id>). Empowerment of ZIS funds can stimulate the economy because, during the COVID pandemic, people classified as poor have no income (Ryandono, Kusuma, et al., 2022). Employees are asked to work from home, while unskilled workers such as laborers must be laid off from the workplace so that their source of income decreases or even disappears. In addition, malls were also closed, thus worsening the economy. The level of public consumption is one of the contributors to Indonesia's GDP.

ZIS funds that are distributed for consumptive activities can help the community meet the basic needs of the community. Then the community spends these funds, and at least it can have a domino effect to turn the wheels of the country's economy. Collecting ZIS funds that must be used up can motivate managers to make empowerment programs more creative.

H4. The Distribution of ZIS, Inflation, and GDP has significant effect on Poverty

Conclusion

Based on the results of the research and discussion that has been carried out, it can be concluded that the distribution of ZIS funds had a partially significant adverse effect on the poverty rate in Indonesia from 2012-2022. The poverty rate will decrease by 0.053% if the distribution of ZIS funds increases by 1%, with a significant value of 0.004. Inflation had no partial effect on the poverty rate in Indonesia in 2012-2022, with a significant value of $0.987 > 0.05$. GDP has no partial effect on the poverty rate in Indonesia in 2012-2022, with a significant value of $0.414 > 0.05$. Distribution of ZIS funds, inflation, and GDP together affect the poverty rate in Indonesia in 2012-2022. The COVID-19 pandemic proves that empowering ZIS funds can turn the wheels of the economy in society. So it needs attention and supervision in the framework of managing ZIS funds.

Based on the conclusions obtained, there are limitations, so the authors suggest increasing the research year period and adding or changing variables that correlate with research, especially those related to poverty levels. The government is expected to be able to fully support the development of the ZIS program, association, and distribution of the ZIS. It is also hoped that the government will collaborate with BAZNAS to alleviate poverty and reduce the state deficit.

There are policy recommendations, The BAZNAS Institute synergizes with the Ministry of Social Affairs to map and collect data on people with low incomes so that data does not overlap and reduce cases of misdirected recipients. It is necessary to reformulate poverty standards in Indonesia and use valid data collection. So far, there are still poor people who are not poor. BAZNAS and Amil Zakat Institutions collaborate to create an empowerment program model to reduce poverty in consumptive and productive forms. BAZNAS Institutions and Amil Zakat Institutions increase transparency and accountability so Muzakki has more confidence in channeling ZIS social funds. The government must oversee the collection and use of ZIS funds at BAZNAS and Amil Zakat Institutions. BAZNAS as the government's representative, only plays a role in supervising LAZ, so there is no overlapping. Tighten the establishment of Amil Zakat Institutions so that they are not misused.

Author's Contribution

All authors have contributed to the final manuscript. The contributions of each author are as follows, Lutfiyah is responsible for collecting data, drafting manuscripts, and drafting drawings, drafting key conceptual ideas. Norma provided excellent guidance and provided critical revisions of articles. All authors discussed the results and contributed to the final manuscript.

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Declaration of Competing Interest

The authors declare that they have no competing interests

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