

## Do Muslim households with above-average levels of education give more to alms?

### Apakah Rumah Tangga Muslim Berpendidikan di Atas Rata-rata Memberikan Lebih Banyak Sedekah?

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#### ABSTRACT

The aim of this study was to examine the effect of above-average educational attainment of Muslim households on the amount of alms given by the household. This study uses panel data from the Indonesian Family Life Survey Wave 4 and Wave 5, with a sample consisting of Muslim household heads with a history of secondary education (SMA/SMK) and higher education. The data were processed and analysed using the fixed effects regression method using STATA software version 17. The results of this study indicate a significant and positive influence between the above-average level of education of Muslim households and the amount of charitable expenditure of the household. A household headed by a person with a high school, vocational school, or university education is predisposed to a higher amount of alms giving. Individual characteristics of the household head, including marital status, occupation, and religious observance, play a significant role in determining the amount of household alms given. This research has potential implications for providing recommendations to the community, religious institutions, and the government to increase participation and the amount of alms given.

**Keywords:** household alms, secondary education, higher education, IFLS, fixed effect

#### ABSTRAK

*Tujuan dari penelitian ini adalah untuk menyelidiki pengaruh tingkat pendidikan rumah tangga muslim di atas rata-rata terhadap jumlah pengeluaran sedekah rumah tangga. Penelitian ini menggunakan data panel yang bersumber dari data Indonesian Family Life Survey gelombang 4 dan gelombang 5, dengan sampel yang terdiri atas kepala rumah tangga beragama Islam dan memiliki riwayat pendidikan menengah (SMA/SMK) dan Perguruan Tinggi. Data tersebut diolah dan dianalisis menggunakan metode regresi Fixed Effect dengan bantuan software STATA versi 17. Hasil penelitian ini menunjukkan bahwa terdapat pengaruh yang signifikan dan positif antara tingkat pendidikan rumah tangga muslim di atas rata-rata dengan jumlah pengeluaran sedekah rumah tangga. Rumah tangga dengan kepala rumah tangga dengan riwayat pendidikan pada tingkat SMA/SMK dan Perguruan Tinggi cenderung memberikan jumlah sedekah yang lebih besar. Selain tingkat pendidikan, karakteristik individu kepala rumah tangga seperti status perkawinan, pekerjaan, dan kepatuhan beribadah menjadi faktor yang cukup penting dalam memengaruhi besaran sedekah rumah tangga yang diberikan. Penelitian ini dapat berimplikasi sebagai dasar untuk memberikan rekomendasi kepada masyarakat, lembaga agama, dan pemerintah dalam upaya meningkatkan partisipasi dan jumlah sedekah.*

**Kata Kunci:** Sedekah Rumah Tangga, Pendidikan Menengah, Perguruan Tinggi, IFLS, Fixed Effect

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## I. INTRODUCTION

Indonesia is renowned for its charitable giving, as evidenced by its top ranking as the most generous country according to the Charities Aid Foundation's World Giving Index. The organisation's report confirmed Indonesia as the world's most generous country in 2021, with an index score of 69%. This statistic suggested that 80% of Indonesians plan to donate this year, with volunteering rates three times higher than the global average (Charities Aid Foundation, 2021). This may be due to Indonesia's tradition of helping one another and its status as a multi-religious country. The Department of Population and Civil Registration (Dukcapil) within the Ministry of Home Affairs has reported that by the end of 2021, Islam will have the highest number of adherents in Indonesia, reaching 86.93%.

According to Islamic teachings, philanthropy is a recommended behaviour and an integral aspect of a Muslim's piety. It is also believed to invite blessings and help from Allah SWT, promote social solidarity and contribute to the development of a society that values and upholds the bonds of social responsibility. Philanthropy in Islam takes the form of Zakat, Infaq, Alms and Waqf (ZISWAF). One of the components of ZISWAF, which is considered Sunnah and favoured by Allah, is almsgiving. There are several factors that influence an individual's decision to give alms. Previous studies such as Unger et al., (2022); Erlandsson et al., (2019); Neumayr & Handy (2019); Kuppens et al., (2018); Diop et al., (2018); Zheng & Chen (2017); Yin & Zhang (2017); Mastromatteo & Russo (2017); and Arsyianti et al., (2016) discussed that demographic factors such as income, religiosity, marital status, and others can influence the decision to give alms. In order to gain a deeper insight into the determinants of almsgiving, this study focuses on analysing the influence of demographic factors on almsgiving practices.

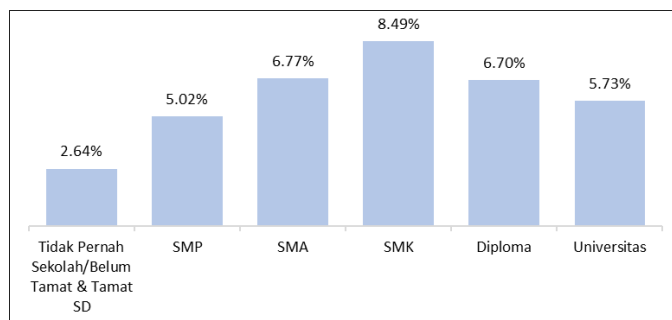
Educational attainment can be one of the demographic factors that influence alms giving. A higher level of education can broaden an individual's thinking. Education can improve an individual's skills in three areas: cognitive, affective and psychomotor. Cognitive aspects focus on knowledge, understanding, application, analysis and evaluation. Affective aspects include self-acceptance, contribution, attitude determination, organisation, and lifestyle design. Psychomotor aspects relate to self-awareness and self-realisation (Setiawan, 2021; Suwarno et al., 2014). Therefore, highly educated individuals exhibit high productivity, earn promising incomes, and benefit from more outstanding social support.

**Table 1.** Average Muslim Alms expenditure by education level

Education Level	Average Amount of AlmsGiving
Unschooling	Rp805.805
Elementary School	Rp985.600
Junior High School	Rp975.466
Senior High School	Rp1.342.128
University	Rp 3.148.510

Source: Indonesia Family Life Survey wave 4 (2007) and wave 5 (2014)

The poor quality of education still needs more attention from the Indonesian government (Karim, 2021). Education is mainly focused on theoretical teaching, with little attention given to practical issues, and is mainly focused on achieving numerical targets. Furthermore, data from the National Labour Force Survey in February 2020 showed that individuals with secondary, vocational, and tertiary education have a comparatively higher unemployment rate than those with incomplete or primary education. Notably, this level of education was higher than the average length of education in Indonesia in 2022, which was about 8.69 years, or the level of junior high school (dataindonesia.id, 2022).



**Figure 1.** Open Unemployment Rate by Higher Education Completed in 2020

Source: Statistics Indonesia 2020

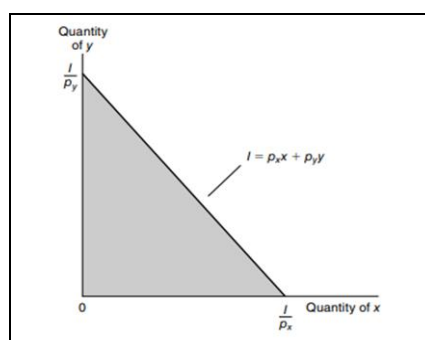
This study highlights education as a significant influence on almsgiving. It has been shown in previous studies that educational attainment affects almsgiving practices (De Wit & Bekkers, 2016; Dittrich & Mey, 2021; Eagle et al., 2018; Kuppens et al., 2018; Manesi et al., 2019; Mesch et al., 2022; Neumayr & Handy, 2019; Zhang et al., 2023). Nevertheless, other studies have presented varying results (Arsyianti & Kassim, 2016; Dogan et al., 2021; Einolf & Philbrick, 2014; Unger et al., 2022), suggesting that the influence of education on almsgiving may not be consistently significant. These mixed results indicate complex factors influencing giving and warrant further research on education and almsgiving behavior.

Previous research had mainly focused on individual decisions regarding charitable giving, and little attention has been paid to investigating the persistent effects of higher educational attainment on charitable giving at the household level. Therefore, this study aimed to examine the influence of educational attainment beyond high school, vocational high school, and university on household alms giving. Furthermore, the findings of this study provided insights for policymakers and practitioners, encouraging them to consider the tangible benefits of targeting households with a history of high school and university education when formulating programs and policies to enhance the implementation of Islamic philanthropy in Indonesia.

## II. LITERATURE REVIEW

### Consumer's Choice

This theory provides a comprehensive framework for analysing how Muslim households make decisions about giving alms. It emphasizes the factors that influence consumer choices, preferences and actions. It allows for an in-depth understanding of the motivations behind individual consumption behaviour, particularly in relation to almsgiving. In the context of almsgiving, this theory facilitates the exploration of the relative satisfaction derived from personal consumption versus giving to others, and the identification of factors that motivate or inhibit giving decisions at the Muslim household level. Alms are assumed to be goods, and alms-giving households are assumed to be consumers who demand these goods. Consumers face a variety of choices of goods that can be consumed, but budget constraints lead consumers to choose a combination of multiple choices in order to maximise utility (Pindyck & Rubinfeld, 2013). In this case, for simplicity, only two types of goods are assumed to be combined for consumption by households. The goods consumed by households are handouts and other expenditures. If a household wants to consume more alms, it must sacrifice consumption of other expenditures, and vice versa.



**Figure 2.** Budget Constraint Curve  
 Source: Nicholson & Snyder. 2008

Income must also be considered in determining charitable and other expenditures. Consumers have a limited budget when it comes to choosing the combination of almsgiving and other expenditures they can consume. The budget constraint curve above shows all combinations of Alms and other expenditures that households can consume. It is assumed that all budget consumed comes from available income. Based on Figure 2, if a household has  $I$  income to spend on goods  $x$  and  $y$ , if  $p_x$  is the price of good  $x$  and  $p_y$  is the price of good  $y$ , the cost constraint function can be written as follows:

$$p_x x + p_y y \leq I \quad (1)$$

Therefore, households cannot purchase goods  $x$  and  $y$  above  $I$ . In Figure 2, the combination of goods  $x$  and  $y$  that consumers can consume lies in the grey area below the budget constraint curve. This curve has a negative slope, which means that if consumers spend more of their income on  $x$ , they will spend less on  $y$  (Nicholson & Snyder, 2008). In the case of this study, if households allocate

more income to handouts, they will allocate less income to other consumption expenditures, and vice versa.

### **Effective Altruism Theory**

MacAskill (2015) in his book *Doing Good Better: How Effective Altruism Can Help You Make a Difference*, revealed various philanthropic thoughts that form the basis of effective altruism. The book explains that Effective Altruism is a philosophical and social approach that uses evidence and logic to find the best way to help others. In the context of effective altruism, education can play an important role in developing individuals who have a better understanding of social issues, analytical skills and an awareness of the impact of their actions. Brown (2001) found that people with higher levels of education donate more money to charity than those with lower levels of education. This may be a form of the impact of education, which can increase productivity and income. Wierking & Mass (2009) explained that education, especially education in a formal institution, can be a resource that helps to increase social value. Formal education has a socializing impact, which can be interpreted as individuals learning to improve their social interactions. Individuals gain more knowledge and understanding about society, the people around them and their differences. This process can lead to more pro-social attitudes towards others, the environment and the community.

### **Prosocial Behavior**

According to Eisenberg & Mussen (1989) (cited from Shadiqi, 2018), prosocial behavior is an activity that is carried out voluntarily to benefit other people or specific groups. Prosocial behavior, in other opinions, is defined as actions that aim to provide positive results for others, regardless of whether the giver feels benefited or not after taking these actions (Grusec et al., 2002). Based on research conducted by Eisenberg & Mussen (1989), some factors influence a person's prosocial behavior, including:

1. **Biological factors:** Biological factors include the mirror system & theory of mind, the hormone oxytocin and heredity (genetic inheritance). The mirror system & theory of mind are related to one of the functions of the nervous system in the human brain. The mirror system is active when individuals observe the activities of others, while theory of mind is active when individuals can interpret their actions. The hormone oxytocin can influence several prosocial actions, including maternal bonding, lactation (breastfeeding), sexual activity, and primary social relationships. Genetic inheritance also plays a role in controlling prosocial responses, as there are individual differences in prosocial behavioral intentions based on inherited traits.
2. **Culture of the local community:** Interaction with the culture of the community in which one lives can affect all the behavioural and psychological functions developed by an individual. The culture of the local community can indirectly influence a person's behavioral tendencies based on the behaviour, motivation, orientation and values they believe in.
3. **Socialization experience:** Socialisation experiences are an essential factor in the development of prosocial behaviour. Prosocial behaviour results primarily from an individual's interaction with social agents such as parents, peers, teachers and the mass media.
4. **Cognitive processes:** Cognitive processes that can influence a person's prosocial behavior include intelligence, understanding the needs of others, interpersonal problem-solving skills, role switching, and moral reasoning. Interventions are needed to accelerate the cognitive development process, including schooling. Each level of schooling has values that are developed. The higher the level of education an individual pursues, the more they are trained in academic studies, actively participate in the practice of knowledge, and conduct research to improve and develop knowledge.
5. **Emotional response:** It means reactions triggered by feelings of guilt and concern for others.
6. **Individual characteristics:** An individual's gender, age, personality type, location, management of emotions for self and others, and academic achievement can influence prosocial behavior.
7. **Situational factors:** Situational factors that can influence prosocial tendencies include two categories: first, referring to life events that have just happened to an individual but have long-term effects and affect all aspects of his or her life. Second, it refers to conditions that inhibit individuals, such as emotional states and personal characteristics.

### **Alms**

The word alms comes from the Arabic word *shadaqah*, which comes from the word *sidq*, meaning truth. Alms can be defined as the voluntary expenditure of a person or organization outside the obligation of zakat for the benefit of the general public (BAZNAS, 2020). Sangid (2008) also explained

the definition of alms as a form of giving by a Muslim voluntarily to those who are entitled to it, without any time limit and of a certain amount. Thus, alms can be interpreted as a person's voluntary expenditure with the primary purpose of helping certain parties in need.

There are several factors that can influence the decision of individuals and households to give to charitable causes. Numerous studies have shown that demographic factors, including education, have a significant impact on this decision-making process. Research by Zhang et al., (2023); Campbell & Çarkoğlu (2019); Diop et al., (2018); Eagle et al., (2017); and Mesch et al., (2022) suggested that there is a notable relationship between the education level of the household head and the amount of money the household donates to charitable causes. Based on the available evidence, households with more educated heads tend to allocate more resources to charity. Education can influence attitudes, values toward social welfare, and knowledge in certain areas. Those who have completed higher education are likely to have a better understanding of the importance of almsgiving in religion, as well as a better knowledge of how to manage their expenses, including almsgiving expenses. Therefore, this study formulated the following hypothesis considering the results of various studies mentioned above.

H1: The education of Muslim households that are above average affects the total amount of household alms expenditure.

### III. RESEARCH METHODS

This research used a quantitative approach with panel data analysis technique. This was done to see how the development of alms expenditure over time in the same household, so that trends and factors that affect household alms expenditure in the long run can be identified. The data used in this study were secondary data from the fourth and fifth waves of the Indonesia Family Life Survey (IFLS), a large-scale household and community survey. The IFLS is an ongoing longitudinal survey administered by the Rand Corporation that provides data from individuals to communities focusing on health and socioeconomic topics from 13 provinces in Indonesia (Strauss et al., 2016). The type of data used in this study was panel data. Panel data is a type of data combination between time series and cross section that provides repeated measurements of some variables over some time on observed units such as individuals, households, firms, cities, and countries (Xu et al., 2007). The research sample criteria used consisted of Muslim household heads. They were recorded as IFLS respondents in the fourth and fifth waves who had a history of high school, vocational high school, and university education. The reason for selecting this sample was based on information from the Central Bureau of Statistics, which noted that the average length of education of the Indonesian population reached only 8.69 years or at the junior high school level in 2022.

This study used the total amount of alms spent by household members in the past year in logarithmic form as the dependent variable. Meanwhile, the independent variables were dummy variables for high school and university education history. However, given that various unobserved characteristics may affect the almsgiving variable and are not included in the model. Therefore, to avoid biased estimation results due to these problems, this research model included certain factors as control variables that are assumed to control the effect of the independent variable on the dependent variable without being influenced by unobserved or error terms. The control variables used included religiosity, home status, urban, employment status, married status, age categories, total household income in logarithmic form, total household financial assets in logarithmic form, and number of households.

The panel data regression model was used to estimate the equation model that examines the effect of above-average educational attainment among Muslim households on their alms giving. This choice was motivated by the potential influence of unobserved characteristics related to the independent variables, and this model uses independent variables (either dummy or numeric variables) that can vary in value over time. Specifically, the fixed-effects regression model with the robust standard error method was used to control for unobserved and time-invariant factors affecting household charity expenditures and to avoid problems of heteroskedasticity. Based on the research conducted by Eisenberg & Mussen (1989), which identified factors affecting prosocial behavior, and elaborated by the research of Arsyianti et al., (2016) and Campbell & Çarkoğlu (2019), the econometric model employed in this study is as follows:

$$\ln alms_{it} = \beta_0 + \delta_1 educ_{it} + \delta_2 relig_{it} + \delta_3 house_{it} + \delta_4 urban_{it} + \delta_5 work_{it} + \delta_6 married_{it} + \beta_1 age_{it} + \beta_2 lninc_{it} + \beta_3 lnfin\_asset_{it} + \beta_4 hhsz_{it} + a_i + u_{it} \quad (2)$$



The hypothesis testing technique used in this study was the T test. The T test is used to see the effect of the independent variable on the dependent variable partially at a certain level of significance. The criteria in the t test to determine whether H0 is rejected or H0 cannot be rejected is if the value of t statistic > t table then H0 is rejected, meaning that partially the independent variable has a significant influence on the dependent variable. Conversely, if the value of t statistic < t table then H0 cannot be rejected, meaning that partially the independent variable has no significant effect on the dependent variable in this study, the t table value to be used is at the 10 percent level.

**Table 2.** Operationalization of Variables

Variables	Definition	Measurement Scale
<b>Dependent Variable</b>		
Household alms expenditure	Total expenditure on alms during the past year by all household members	Nominal in logarithmic form
<b>Independent Variable</b>		
Level of education	The head of household education level has/is currently pursuing a senior high school and university.	Dummy 0: The head of the household has an elementary school (SD) or junior high school education history (SMP). 1: The head of the household has a senior high school (SMA), vocational high school (SMK), or college education history.
<b>Control Variables</b>		
Religiosity	The head of household level of religiosity is based on number of prayers performed in a day	Dummy 0: Head of the household is not religious. 1: Head of the household is religious (doing full obligatory prayers or other prayers)
House status	Building's ownership status is classified as owned, leased, or contracted.	Dummy 0: The house is contracted or rented 1: The house is owned
Location	A person's residential position is categorized based on urban and rural characteristics	Dummy 0: Location of the households in the rural areas 1: Location of the households in the urban areas
Employment status	Employment status of the head of household	Dummy 0: Other 1: Head of the household is employed
Married status	Married status of the head of household	Dummy 0: Other 1: Head of the household is married
Age categories	Age of head of household at present	The age category of household heads grouped into 15-30, 31-45, 46-60, and above 61
Household income	Total income received by household during the past year	Nominal in logarithmic form
Total financial assets of households	Total household assets in the form of savings, stocks, and deposits during the past year	Nominal in logarithmic form
Number of household members	Number of household members in households	Nominal

Source: Indonesia Family Life Survey wave 4 (2007) and wave 5 (2014)

#### IV. RESULTS AND DISCUSSION

Table 2 provides descriptive statistical information on the various variables used. It also provides an initial overview of the sample characteristics and variability of the data analyzed. The average amount of alms given by Muslim households in the past year was Rp 1,278,559. In addition, many of the samples in this study have a formal education background only at the primary and junior high school levels. Furthermore, in terms of religiosity, most of the sample perceive themselves as

religious individuals, which is reflected in the routine performance of obligatory and Sunnah prayers. Most of the sample owned their own homes, lived in urban areas, were employed and unmarried, and were between the ages of 31 and 45. The average household income is Rp 20,900,000 and the average financial assets owned by the sample is Rp 2,631,530. Finally, the average number of household members recorded in this table is four people.

**Table 3.** Descriptive Statistical Analysis

Variables	N	Mean	Std. dev	Min	Max
Household alms expenditure	13346	12.139	3.272	0	20.030
Level of education	13346	0.345	0.475	0	1
Elementary School and Middle School ( <i>basegroup</i> )	8745				
High/Vocational School and University	4601				
Religiosity	13346	0.757	0.4296	0	1
Not religious ( <i>basegroup</i> )	3238				
Religious	10108				
House Status	13346	0.757	0.4291	0	1
Rent/contract ( <i>basegroup</i> )	3248				
Owned	10098				
Location	13346	0.538	0.499	0	1
Rural ( <i>basegroup</i> )	6160				
Urban	7186				
Employment Status	13346	0.839	0.3689	0	1
Other ( <i>basegroup</i> )	2154				
Working	11192				
Married Status	13346	0.476	0.499	0	1
Other ( <i>basegroup</i> )	6998				
Married	6348				
Age Categories	13346	2.475	0.888	1	4
15-30 ( <i>basegroup</i> )	1706				
31-45	5483				
46-60	4264				
61+	1893				
Household income	13346	22.992	14.127	0	105.981
Total financial assets of households	13346	3.422	6.261	0	20.618
Number of household members	13346	3.848	1.695	1	15

Source: Indonesia Family Life Survey wave 4 (2007) and wave 5 (2014)

Based on Fixed Effect Regression conducted, the results are obtained using the equation below

$$lnalms_{it} = 9.269 + 0.459 educ_{it} + 0.316relig_{it} + 0.170house_{it} - 0.121urban_{it} + 0.403work_{it} + 0.450married_{it} + 0.314age2_{it} + 0.037age3_{it} - 0.315age4_{it} + 0.011lninc_{it} + 0.012lnfin\_asset_{it} + 0.073hhsz_{it}$$

**Table 4.** Fixed Effect Regression

Variables	Household alms expenditure	
	Coefficient	Standard Error
Level of education	0.459*	(0.258)
Religiosity	0.316**	(0.123)
House status	0.170	(0.126)
Location	-0.121	(0.158)
Employment status	0.403***	(0.127)
Married status	0.450***	(0.119)
Age categories		
15-30 ( <i>basegroup</i> )		
31-45	0.314**	(0.151)
46-60	0.037	(0.217)
≥ 61	-0.315	(0.306)
Household income	0.011***	(0.003)
Total financial assets of households	0.012*	(0.007)
Number of household members	0.073**	(0.034)
Constant	9.269***	(0.292)

Notes: \*Indicates that the underlying coefficient is significant at the 10% level, \*\* at 5% and \*\*\* at 1%

The regression analysis in Table 4 shows that an above-average level of education of the household head has a positive relationship with the amount of household alms expenditure. The test results using the p-value at the 10% significance level show that an above-average level of education has a significant effect. The regression results show that if the household head has a higher than average education of at least one year, then the probability of the amount of household alms expenditure increased by 45.9% compared to the household head who does not have an above average education. This finding supports the previous research hypothesis that above-average education in households influences the total amount of household donations or alms. Moreover, in contrast to the previous study by Arsyianti et al. (2016), the obtained coefficient was as high as 45%, indicating that education is a significant factor influencing the amount of household income.

Other socioeconomic-demographic factors included in the regression model as control variables show different results. Variables that significantly affect the amount of household alms giving at the 10% significance level are level of religiosity, employment status, marital status, amount of household financial assets, household income, number of household members, and age group 31-45 years. Households with higher levels of religiosity tend to make more significant charitable contributions. This level of religiosity reflects an individual's religious commitment and may motivate them to actively participate in charitable activities. The presence of a job may affect the availability of financial resources and the ability to give to charity. Employed individuals tend to have a more stable income, which may facilitate participation in charitable activities. Marital status also plays an important role in almsgiving. Married individuals may have greater household responsibilities, which may affect their spending priorities. The results show that married individuals are more likely to give larger alms than unmarried individuals. Households with more significant financial assets may be better able to afford larger alms donations. Household income also has a significant impact on the amount of alms given. Higher income may provide more financial flexibility to give larger alms. The number of household members was also found to have a significant impact on alms giving. Households with more members may have more significant needs and limited resources, which may affect the amount of alms given. The age of the head of household between 31 and 45 years also significantly influences the amount of alms given. Different from previous studies, in this study, the age group of household members in the range of 31-45 years might have a significant effect on the amount of alms expenditure. This is because individuals in this age group are often at the peak of their economic productivity, which makes it possible for individuals in this age group to have more stable incomes and higher levels of welfare than younger or older individuals.

## V. CONCLUSION

Based on the results of the data analysis and processing, it can be concluded that the above-average level of education of Muslim households has a significant and positive effect on the total amount of household alms expenditure. Heads of households with a history of education at the high school, vocational high school, and university levels proved to be an important factor influencing the amount of alms given by Muslim households. In addition to education level, this study included several other socio-economic and demographic variables as control variables. The results show that these control variables influence the amount of alms given by households. Variables that significantly affect the amount of household alms expenditure include level of religiosity, employment status, marital status, amount of household financial assets, household income, number of household members, and age group between 31 and 45 years. In this study, marital status, employment status, and level of religiosity were the control variables that most influenced the amount of alms given by Muslim households.

The novelty of this study lies in the use of the household as the unit of analysis and the use of household panel data, namely 2007 and 2014. The use of panel data in this study provides the ability to analyze causal relationships in the long run, control for unobserved variables, and provide a more comprehensive understanding of the factors that influence almsgiving behavior in the context of Muslim households in Indonesia. This research implies that it can be used to provide recommendations to the community, religious institutions, and the government to increase the participation and number of almsgiving. Education, development of religiosity level, and support for employment opportunities are areas that need to be considered to increase the contribution of alms in Muslim households.



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