# The Effects of Zakat, Infaq, Sadaqah, Social Aid, and Gross Regional Domestic Product per Capita on Income Inequality in Indonesia

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#### **ABSTRACT:**

This study aimed to analyze the effect of ZIS (Zakat, Infaq, Alms), Social Assistance, and Gross Regional Domestic Product (GRDP) per capita on Income Inequality in 34 Provinces in Indonesia for the period of 2019-2023 partially and simultaneously. This research applied quantitative methods with multiple linear regression techniques. The data used in this study were secondary data on ZIS distribution from BAZNAS (National Amil Zakat Agency), realization of Social Assistance from KEMENKEU (Ministry of Finance), and Gross Regional Domestic Product (GRDP) per capita from BPS (Central Bureau of Statistics) in Indonesia for the 2019-2023 period. The results of the study showed that the distribution of ZIS funds (X1) has a negative and insignificant effect on the income inequality level. Social assistance realization has a negative and significant effect on income inequality. Gross Regional Domestic Product has a negative and significant effect on income inequality. ZIS, Social Assistance, and Gross Regional Domestic Product significantly affect income inequality in Indonesia from 2019 to 2023. This study suggested that zakat management institutions or agencies optimize ZIS funds to empower the mustahik economy and the entire community to increase literacy and awareness so that the collection and distribution of ZIS funds becomes optimal as a solution to the level of income inequality.

Keywords: Income Inequality, ZIS, Social Assistance, GRDP per capita

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### I. INTRODUCTION

Income inequality is an economic problem in various developing countries, one of which is Indonesia. This inequality problem refers to the unequal distribution of income to individuals or groups in society as said by Carter & Howard (2020) that income inequality in the economic field is a condition that occurs due to significant differences in income distribution between individuals, groups, populations, social classes, and countries. This problem occurs when most of the wealth or income is only owned by certain groups. An indicator to measure the level of income inequality in a country is the Gini ratio (Bandyopadhyay, 2018). This inequality problem is still a challenge for the Indonesian economy, especially with the increase in the number of poor people in the period of 2019 to 2023. It was recorded that the highest number of poor people occurred in 2020 and 2021, which was the year of the COVID-19 pandemic and had an impact on the economy in Indonesia due to the loss of people's income sources due to the PSBB policy, namely Large-Scale Social Restrictions which limit people's economic activities or activities. The phenomenon of an increase in the number of poor people shows an unequal distribution of income, where the lower middle class is increasingly vulnerable to experiencing a decrease in income while the upper middle class is relatively better able to survive in times of economic instability.



Source: Central Bureau of Statistics

Figure 1. Indonesia's Gini Ratio (2019-2023)

Data on inequality in Indonesia was released by the Central Statistics Agency (BPS) from 2019 to 2023, as depicted by the Gini ratio in the figure above. It can be seen that the Gini ratio tends to be high in urban areas, while in rural areas it is relatively low. From the period 2019 to 2023 the gini ratio tends to fluctuate but the highest gini ratio occurred in March 2023 in urban areas which reached 0.409. Meanwhile, in the same year, the gini ratio in rural areas was relatively low from the previous year, reaching 0.313.

Zakat is one of the antidotes in overcoming the economic improvement of a country, with its contribution that is very helpful to improve the economy from before and during the COVID-19 pandemic (Ascarya, 2021). Then Infaq and Alms also have the aim of helping fellow Muslims to achieve economic welfare and are carried out voluntarily without a minimum amount that must be issued. Zakat is the third pillar of Islam which has a role in reducing social and economic inequality through effective distribution as stated in Qs At-Taubah verse 60:

Translation: "Alms-tax is only for the poor and the needy, for those employed to administer it, for those whose hearts are attracted 'to the faith', for 'freeing' slaves, for those in debt, for Allah's cause, and for 'needy' travellers. 'This is' an obligation from Allah. And Allah is All-Knowing, All-Wise."

In the government sector, there is social assistance (BANSOS) which is an instrument from the government to minimize inequality and also improve people's welfare. Research from Yilmaz & Rakici (2024) emphasized that social assistance has a significant role in reducing income inequality and increasing economic equity. Furthermore, there are macroeconomic variables that act as alternative solutions to overcome the problems of income inequality. One of them is Gross Regional Domestic Product (GRDP) per capita, which is an indicator of the economy and is used as a benchmark for the level of community welfare in a region, such as a province or regency/city.

This study generally combined the concept of income redistribution in the Islamic economy and the conventional approach, where the variables of zakat, infaq, and alms represent the Islamic economic approach and social assistance represents the conventional approach. Furthermore, the GRDP per capita variable describes the economic growth of a country that is expected to overcome the problem of income inequality. The period used in this study was from 2019 to 2023 to find out how the impact of the Indonesian economy during and after the COVID-19 pandemic.

### II. LITERATURE REVIEW

## **Zakat Infaq and Alms**

According to the terminology, zakat is part of the property of a Muslim or Muslimah who must pay it according to the nisab and the results that have been determined (required), which will later be distributed to eight groups of zakat recipients called asnaf or mustahik (Mustaqim, 2011). Zakat is a mandatory economic and social instrument that has proven to be an alternative solution to economic and social problems. The use of zakat is a viable solution to improve living standards and stimulate spending (Herianingrum et al., 2023). Muslim scholars have agreed that fiscal policy in Islam cannot be separated from the role of zakat as an instrument of income redistribution in a country's economy (Al-Mamun et al., 2019). Zakat has the aim of overcoming social inequality and becoming a pillar of Islam that can improve relations between human beings and strengthen relations with Allah SWT as a form of worship to his god. Nugraha (2021) explained that zakat is part of the Islamic economic system which covers various aspects of life in society, such as finance, social, political, economic, religious, and moral. The obligation to give zakat in the third pillar of Islam is stated in Qs Al-Baqarah verse 43:

Translation: "Establish prayer, pay alms-tax, and bow down with those who bow down".

In language, infaq comes from the Arabic anfaqa-yunfiqu, meaning to finance or spend. Meanwhile, the term infaq refers to the spending of part of the property to be given to those who are entitled to receive it. Sunarto (2015) explained that alms come from the elements ad, dal and qaf which come from as- Sidiq which indicates the truth of servitude to Allah SWT. Zakat Infaq and Alms is one

form of income redistribution, which means an effort to redistribute income from more capable population groups to less capable groups where this policy is implemented to reduce the level of social inequality that occurs in society (Ulia et al., 2024). The income redistribution policy in Islam is stated by Chapra (1992) that the zakat infaq and alms instruments act as wealth redistribution to create welfare and social justice. Through zakat instruments that are mandatory depending on the type and voluntary infaq and alms, the distribution of ZIS funds will later be channeled back to the entitled and needy groups so that they can support the welfare of the community.

## **Social Aid**

Presidential Regulation (Perpres) Number 63 of 2017 concerning Disbursement of Social Assistance in Non-Cash (2017) explains that social assistance is a form of assistance aimed at the poor, underprivileged, or people who are vulnerable to social risks then assistance that is usually provided in the form of services, money, or goods, which aims to alleviate poverty. Sitanggang et al. (2014) explain that Social Assistance is the provision of goods or donations from the government or institutions to individuals, families, communities and the general public that are temporary and selective, with the aim of preventing social threats. The distribution of Social Assistance by the government to the community is temporary, so the hope is that it can be a means of creating household independence in meeting their economic needs. The Ministry of Social Affairs (2011) says that the purpose of assistance is so that people who have poor conditions can fulfill their lives in a balanced manner. This social assistance policy is a policy instrument that can be an instrument of income redistribution with the hope that later it can reduce the level of income inequality.

## **Gross Regional Domestic Product (GRDP)**

According to the Central Bureau of Statistics, GRDP is an indicator to determine the state of the economy in a region in a period and is the sum of the added value of all business units in a particular area. In other words, GRDP per capita serves as an indicator that describes the ability of a region to manage its natural resources. The increase in GRDP per capita in a region indicates that the welfare of the people in the region is getting better.

# **Income Inequality**

In addition to poverty, income inequality is a problem that is often faced and generally occurs in developing countries, one of which is Indonesia. According to Todaro & Smith (2011), income inequality refers to the unequal distribution of total income among households in a country. Thus, it can be said that income inequality can be seen from the differences that occur in society between high-income groups and low-income groups. This will illustrate the standard of living that occurs if the higher the income generated by a few people, the income inequality will also increase. Income inequality is divided into two types: relative income distribution refers to the ratio of income received from various groups of society and absolute income distribution refers to the percentage of individuals who have income at a certain level or below a certain level (Sadono, 2010). Income inequality is generally measured by the Gini coefficient or Gini Ratio, which is also an indicator in measuring the level of inequality in the distribution of income or wealth in a region.

The Gini Ratio has a value in the range of 0 to 1 and the higher the number, the greater the level of inequality in a country. If the Gini Ratio is 0, then the distribution of income by population groups obtains the same share of income then if the Gini Ratio is 1, it indicates that all income is only enjoyed by one individual. Sastra (2017) stated that the Gini Ratio is the result of the Lorenz Curve Concept which describes the cumulative income distribution where this curve was developed by Conrad Lorenz to show the relationship between population and income distribution. There are two main axes on the Lorenz Curve, the horizontal axis which represents the percentage of the population, and the vertical axis which shows the total income for each percentage of the population (Violin & Lutfi, 2022).

### **Research Hypothesis**

The distribution of Zakat, Infaq, and Alms (ZIS) funds can not only be used for consumption purposes but has the potential as an investment with effective long-term impact. This potential can later increase income for Mustahiq. Based on the results of previous research by Fadila (2019); Lestari & Auwalin (2022) and Darsono et al. (2019) which resulted in the distribution of zakat having a negative effect on income inequality. Thus, it can be concluded that any increase in the distribution of ZIS funds will reduce the level of income inequality and vice versa. The hypothesis of this study is:

H1: The distribution of Zakat, Infaq and Alms (ZIS) funds has a negative and significant effect on income inequality in 34 provinces in Indonesia.

Social assistance refers to expenditures in the form of transfers of money, goods, or services channeled from the government, namely the central and local governments to the community. Based on the results of previous research by Yilmaz & Rakici (2024) and Widodo (2019) showed that government social assistance negatively affects the level of income inequality. Thus, it can be concluded that an increase in the allocation of government social assistance to the community will reduce the level of income inequality and vice versa. The hypothesis of this study is:

H2: The distribution of government social assistance has a negative and significant effect on income inequality in 34 provinces in Indonesia.

Gross Regional Domestic Product according to Pujoalwanto (2014) is the total net value of final goods and services produced through various economic activities in a region at a certain time. Based on the results of previous research by Lestari & Auwalin (2022); Yuliani et al. (2021) and Kunenengan et al. (2023) found that Gross Regional Domestic Product negatively affects the level of income inequality. Thus, it can be concluded that increasing GRDP per capita can help reduce income inequality and vice versa. The hypothesis of this study is:

H3: The level of Gross Regional Domestic Product (GRDP) per capita has a negative and significant effect on income inequality in 34 provinces in Indonesia.

H4: ZIS, social assistance, and Gross Regional Domestic Product per capita variables simultaneously have a statistically significant effect on income inequality in 34 provinces in Indonesia.

Based on previous research and hypotheses above, the model of this study is:

$$GINIit = \beta 0it + \beta 1ZISit + \beta 2LN_BSit + \beta 3LN_PDRBit + \epsilon it$$

## Description:

GINIit = Gini ratio index;  $\beta$ oit = constant; ZIS = zakat infaq alms; LN\_BS = natural logarithm of social assistance; LN\_PDRB = natural logarithm of gross regional domestic product per capita;  $\epsilon$ it = Standard Error; I = Province.

# III. RESEARCH METHODS

# Research Approach

This study analyzed the effect of the distribution of zakat, infaq, alms (ZIS) funds, Social Assistance (BANSOS), and Gross Regional Domestic Product (GRDP) on income inequality in the period 2019 to 2023. Income inequality was measured using the Gini Ratio with a quantitative approach. The quantitative method is one of the methods based on the philosophy of positivism to examine certain populations or samples. Data collection is carried out using research instruments, while data analysis is quantitative or statistical to test predetermined hypotheses (Sugiyono, 2017).

### **Operational Definition of Variables**

According to Sugiyono (2011), operational variables refer to elements or values from objects or activities with certain variations, which researchers will then determine to study and draw conclusions. Thus, the operational definitions of the variables contained in this study are: Zakat, Infaq & Alms: This study used Zakat, Infaq, and Alms (ZIS) data based on the amount of distribution or distribution funds recorded in the BAZNAS financial report accessed through its official website during the period 2019 to 2023. Social Assistance: The Social Assistance data used in this study was the amount of distribution of APBD social assistance funds from the government recorded on the Ministry of Finance website from 2019 to 2023. In the existing data processing process, this social assistance distribution data was converted into a Natural Logarithm (LN) form to obtain data that met the classical assumption test as a requirement for using regression analysis. GRDP Per Capita: Data on Gross Regional Domestic Product (GRDP) at constant 2010 prices for the period 2019 to 2023 were obtained from the official website of the Indonesian Central Bureau of Statistics (BPS). In the processing process, GRDP data is converted into a Natural Logarithm (LN) form to obtain data that meets the classical assumption test as a condition for using regression analysis. Income Inequality: The dependent variable in this study was income inequality represented through the Gini Ratio. The Gini Ratio was used as a proxy to measure the level

of income inequality or gap in 34 provinces in Indonesia in the period 2019 to 2023. The data used was the average Gini Ratio index of rural and urban areas from the official website of BPS Indonesia.

# **Type and Source of Data**

This research was quantitative research consisting of secondary data from the distribution of ZIS funds, BANSOS, GRDP per capita, and Gini Ratio in the 2019-2023 period which was obtained from existing data through official and trusted websites then the data was processed and analyzed. This research also used various official sources including BPS, BAZNAS Publications, and KEMENKEU.

# **Analysis Model**

The analysis model in this study is panel data regression analysis by combining cross-section and time series data and is an analysis to determine the impact of independent variables on the dependent variable over a period of time (Srihardianti et al., 2016). In the study, the E-views 12 application to perform panel data regression analysis. Three models may be used are Pooled OLS, Fixed Effects Model (FEM), and Random Effects Model (REM) (Gujarati & Porter, 2009). In this study, there are also a series of Chow Tests and Hashuman Tests to obtain the best model and to test the hypothesis in the study, namely the partial test (t test), simultaneous test (F test), and the coefficient of determination (R2) to assess the accuracy of the independent variables.

### IV. RESULTS AND DISCUSSION

#### Results

The statistical description of the variables in this study consists of the mean value, median value, maximum value, minimum value and standard deviation of each variable in this study.

**Table 1.** Descriptive Statistics

	GINI	ZIS	LN_BANSOS	LN_PDRB
Mean	0.346653	1.42E+11	20.41653	17.44076
Median	0.338250	2.46E+10	23.02500	17.40000
Maximum	0.449000	1.90E+12	29.51000	19.07000
Minimum	0.245500	0.000000	0.000000	16.36000
Std. Dev.	0.040130	3.37E+11	7.938114	0.544370
Obs	170	170	170	170

Source: data processed by the researcher (*E-Views* 12)

Table 1 shows that the level of gini ratio in 34 provinces in Indonesia for the 2019-2023 period has an average value of 0.346653 then there is a median value of 0.338500. At the highest or maximum level of gini ratio of 0.449000 which occurred in Yogyakarta Region Province in 2022, the lowest or minimum was 0.245500 in Bangka Belitung Islands Province in 2022.

Furthermore, in the distribution of ZIS in the period 2019 to 2023, 34 provinces had an average value of 1.42E + 11 and a median value of 2.46E + 10. The distribution of ZIS funds has the highest or maximum value of 1.90E+12 which occurs in the Capital Region of Yogyakarta (DIY) Province in 2022 while the lowest or minimum value of 0.0000 occurs in several provinces including Nangroe Aceh Darusallam Province in 2022, East Nusa Tenggara Province in 2019, North Maluku Province in 2022, Papua Province in 2022, then West Papua Province in 2022 and 2023.

Government Social Assistance (BANSOS) proxied through LN BANSOS in 34 provinces in Indonesia from 2019 to 2023 has an average value of 20.41653 and also has a median value of 23.02500. Furthermore, the highest distribution of Social Assistance was 29.51000 which occurred in DKI Jakarta in 2021 while the lowest, or 0.000000 occurred in several provinces such as North Sumatra Province in 2019 & 2020, North Sumatra Province in 2019, 2020, 2021 & 2023, South Sumatra Province in 2019 to 2023, Bengkulu Province in 2019 & 2020, Bali Province in 2021 & 2023, South Kalimantan Province in 2020 & 2021, Southeast Sulawesi Province in 2019 & 2020, West Sulawesi Province in 2019 and Maluku Province in 2019.

Gross Regional Domestic Product (GRDP) proxied through LN GRDP per capita in 34 provinces in Indonesia for the period 2019 to 2023 has an average value of 17,44076 then has a median value of 17,40000. Then the highest level of GRDP per capita was 19,07000 which occurred in the DKI Jakarta

Capital Province in 2023 and the lowest level was 16,36000 in North East Nusa Tenggara Province in 2019.

## **Analysis of Panel Data Regression**

The results of the Hausman test found that the best panel data regression model in this study is the Fixed Effect Model (FEM). The results of the panel data regression can be seen in the table below.

Table 2. Regression Results

	Independent Variables	Coefficient	t-statistic	Prob.	Conclusion
_	C	0.728804	4.121610	0.0001	
	ZIS	-1.53E-15	-0.426364	0.6705	Not Significant
	LN_BANSOS	-0.000328	-2.588213	0.0107	Significant
	LN PDRB	-0.021515	-2.118678	0.0360	Significant

Source: data processed by the researcher (E-Views 12)

The panel data regression test results with FEM found the panel data regression equation as follow: GINI = 0.728804 - 1.53E-15ZIS - 0.000328LN BANSOS - 0.021515LN PDRB

The partial test results show that there is a partial influence of the independent variable on the dependent variable. It can be inferred that:

- 1. The Zakat Infaq and Alms (ZIS) variable has a probability value of 0.6705 which is more than the significance value of 0.05, then the coefficient value of -1.53E-15. Thus, it can be concluded that the Zakat, Infaq, and Alms variables have an insignificant negative relationship to the Gini ratio.
- 2. The Social Assistance (BANSOS) variable has a probability value of 0.0107 which is less than the significance value of 0.05, rhen the coefficient value of -0.000328. Thus, it can be concluded that the Social Assistance variable has a significant negative relationship to the Gini ratio.
- 3. The Gross Regional Domestic Product variable has a probability value of 0.0360 which is smaller than the significance value of 0.05, then the coefficient value of -0.021515. Thus, it can be concluded that the GRDP per capita variable has a significant negative relationship to the Gini ratio.

In this study, the simultaneous test is used to determine that the independent variable will simultaneously affect the dependent variable with the following test results.

Table 3. F test result

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F-Statistic	114.5271	
Prob (F-Statistic)	0.000000	

Source: data processed by the researcher (E-views 12)

Based on the table above, the Prob (F-statistic) value is 0.000000, which is smaller than the significance value of 0.05. It can be concluded that the ZIS variable, social assistance, and GRDP per capita have a simultaneous effect on the Gini ratio. In this study, the coefficient of determination is used to determine the accuracy of the independent variables. The value of the coefficient of determination in this study can be seen in the table below.

Table 4. R Square Value

R-squared	0.968750
Adjusted R-squared	0.960291

Source: data processed by the researcher (E-views 12)

Based on the R-square in the panel regression model above, it has a value of 0.968750. So it can be concluded that the ZIS variable, social assistance, and GRDP per capita can explain the variables in the gini ratio by 96.8%.

### Discussion

Zakat, infaq, and alms have a probability value contribution of 0.6705, more than the 5% significance level. Moreover, the coefficient value of ZIS is -1.53E-15. It can be concluded that the ZIS variable has an insignificant negative relationship to income inequality proxied by the Gini ratio. Thus, this study rejects the first hypothesis that the distribution of social assistance has a significant negative effect on income inequality. Then supported by previous research by (Lestari & Auwalin, 2022), which found that the distribution of zakat had a negative and insignificant effect on income inequality in 34 provinces in Indonesia from 2019 to 2021 due to nonoptimal realization of collection and an impact on the realization of distribution to zakat recipients is still unable to overcome the problem of income inequality. Then it is supported by data from the BAZNAS Strategic Study Center (2023) in 2022,

which stated that the potential for zakat collection is IDR 327 trillion. However, the realization of its collection is still minimal from the potential value, only reaching IDR 26 trillion so it can be said that the collection of ZIS funds is still not optimal.

Then related to the distribution of ZIS funds to mustahik according to the financial statements of the Badan Amil Zakat Nasional (BAZNAS) for the period 2019 to 2023, it was found that there were several regions where there was no distribution, including in 2019 in East Nusa Tenggara Province (NTT), then in 2022 in several provinces including Aceh Darusallam, North Maluku, Papua and West Papua and finally in 2023 in West Papua Province. From these data, it can be said that the collection and distribution of Zakat, Infaq, and Alms funds in Indonesia is not optimal and cannot reduce the income inequality level in Indonesia.

Government social assistance has a probability value of 0.0107, which is smaller than the 5% significance value. The coefficient value of social assistance is -0.000328. Thus, it can be concluded that the social assistance variable has a negative and significant relationship with income inequality proxied by the Gini ratio and accepts the second hypothesis. Then supported by previous research (Yilmaz & Rakici, 2024) which found that the social assistance variable had a negative and significant effect on income inequality in Turkey from 1987 to 2018, and research (Widodo, 2019) which found that the social assistance variable a negative and significant effect on income inequality in Indonesia from 2007 to 2016. Thus, the amount of the social assistance budget distributed will help reduce the income gap in Indonesia and show the success of the Indonesian government in distributing social assistance according to the groups in need and the distribution is following what they need.

Gross Regional Domestic Product (GRDP) per capita has a probability level of 0.0360, which is smaller than the significance value of 5%. Then, the coefficient value of GRDP per capita is -0.021515. It can be concluded that GRDP per capita has a significant negative relationship with income inequality proxied by the Gini ratio. It is supported by previous research by Kunenengan et al. (2023) which found that GRDP per capita had a negative and significant effect on income inequality in North Sulawesi Province in 2016-2020 and Lestari & Auwalin (2022) which showed that GRDP per capita had a negative and significant effect on income inequality in 34 Indonesian provinces from 2019 to 2021. Thus, the value of GRDP per capita shows the success of a region in utilizing and optimizing existing resources, helping to reduce income inequality in 34 Indonesian provinces. It is supported by the Kuznet curve which explains that in the final process of development, the level of income inequality will decrease when the urban industrial sector can accommodate labor from the rural or agricultural sector. Thus, the results of this study accept the third hypothesis that the level of GRDP per capita has a significant negative effect on income inequality.

### V. CONCLUSION

The study aimed to analyze the effect of the distribution of Zakat Infaq and Alms (ZIS) through BAZNAS financial statements, then social assistance from the government and Gross Regional Domestic Product on income inequality proxied by the Gini ratio in the period 2019 to 2023. This research applied panel data regression analysis techniques in its data processing. The data processing and analysis results found that ZIS distribution has a negative and insignificant relationship to the Gini ratio in Indonesia. Furthermore, government social assistance has a negative and significant relationship to the Gini ratio in Indonesia. Meanwhile, GRDP has a negative and significant relationship with the level of income inequality in Indonesia.

This study suggested that BAZNAS focus zakat, infaq, and alms funds on economic empowerment programs where the distribution of ZIS funds can be used as productive programs to make mustahik independent and trained to reduce the level of income inequality. Moreover, the government is expected to evaluate the distribution of social assistance funds and continue to develop more effective and sustainable policies to ensure that the distribution of social assistance can reduce economic inequality without creating a dependency effect and for further research to be able to add a longer period. Related to government assistance and macroeconomic variables, further research is expected to add these variables to obtain more comprehensive research findings.

### **AUTHOR CONTRIBUTIONS**

Conceptualization, A.P.P. and S.H.; methodology, A.P.P. and S.H.; software, A.P.P.; validation, A.P.P.; formal analysis, A.P.P.; investigation, A.P.P.; resources, A.P.P.; data curation, A.P.P.; writing – original draft preparation, A.P.P.; writing – review and editing, A.P.P.; visualization, A.P.P.; supervision, S.H.

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### INFORMED CONSENT STATEMENT

Not applicable.

## DATA AVAILABILITY STATEMENT

The data that support the findings of this study are available on request from the corresponding author, [A.P.P].

### **CONFLICTS OF INTEREST**

The authors declare no conflicts of interest.

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