

Does The Distribution Of Zakat, Infaq And Sadaqah Have The Biggest Influence On Inequality In Indonesia?

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Abstract: *Inequality is a development issue that is consistently addressed during the preparation and formulation of development plans in Indonesia. The primary objective of development, both in the short and long term, has consistently been the Gini Index or Gini coefficient, which serves as an indicator of inequality. This is in stark contrast to the concept of zakat in the sharia economic framework, which is the primary tool for addressing the issue of income distribution, which results in poverty and inequality. Therefore, the objective of this investigation is to identify the variables that have the most significant impact on the reduction of inequality. A quantitative research methodology with a comparative causal approach is implemented. The independent variables are the Economic Growth Rate (X2), Human Development Index (X3), and the distribution of zakat, infaq, and sadaqah (X1). At the same time, the Gini Index is Y. The research findings indicate that the distribution of zakat, infaq, and shadaqah has the most substantial impact in comparison to the variables of economic growth and human development index. This reinforces the principle of zakat, infaq, and shadaqah as the primary instruments in the sharia economic concept for the reduction of income inequality.*

Keywords: *economic growth, human development index, infaq, sadaqah, inequality, zakat*

Introduction

Inequality is one of the development problems that Indonesia is still facing today. So this makes inequality one of the main indicators that is routinely targeted in short, medium and long term development planning documents in Indonesia ¹. Not only in Indonesia, almost all countries also have inequality problems, so this has become a big development agenda which is implemented through sustainable development goals².

The Indonesian economy's growth rate, which is predominantly positive, does not immediately and significantly reduce the gap. In contrast to economic growth, the Human Development Index (HDI) indicates that Indonesia's human resources are improving, as evidenced by an increase in their value from year to year. The majority of empirical research has concluded that HDI has a substantial impact. and unfavorable toward inequality ^{3,4}.

Indonesia, a nation with a Muslim majority population, possesses social finance potential that must be considered. The

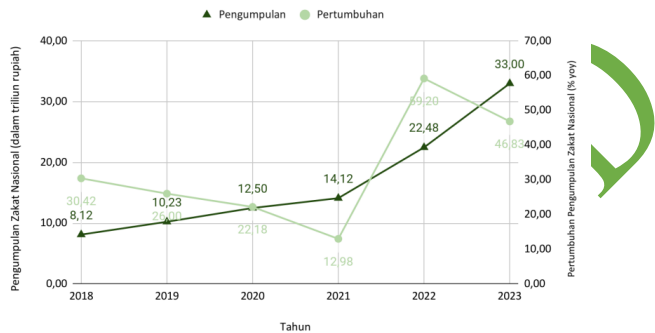
¹ Putri Indah Lestari, Bernadette Robiani, and Sukanto Sukanto, "Kemiskinan Ekstrem, Ketimpangan Dan Pertumbuhan Ekonomi Di Indonesia," *EKOMBIS REVIEW: Jurnal Ilmiah Ekonomi Dan Bisnis* 11, no. 2 (2023): 1739–52.

² Armida Salsiah Alisjahbana and Endah Murniningtyas, *Tujuan Pembangunan Berkelanjutan Di Indonesia: Konsep, Target, Dan Strategi Implementasi* (Bandung: Unpad Press, 2018).

³ Axel J. Lala, Amran T. Naukoko, and Hanly F. Dj Siwu, "Analisis Pengaruh Pertumbuhan Ekonomi Dan Indeks Pembangunan Manusia Terhadap Tingkat Ketimpangan Pendapatan (Studi Pada Kota–Kota Di Provinsi Sulawesi Utara)," *Jurnal Berkala Ilmiah Efisiensi* 23, no. 1 (2023): 61–72.

⁴ Fitri Nurhasna Amali, "Analisis Faktor-Faktor Yang Mempengaruhi Ketimpangan 33 Provinsi Di Indonesia," *Jurnal Ekonomi Trisakti* 3, no. 1 (2023): 815–20.

social finance that is being discussed is zakat, infaq, and shadaqah, which can be abbreviated as ZIS. The data presented in Figure 1 indicates that the number of ZIS receipts in Indonesia is increasing annually.



Source : Outlook Zakat Indonesia⁵

Figure 1
National Zakat Collection

This beneficial phenomenon enhances the availability of funding for poverty alleviation and diminishes societal inequality. In reality, there has been a substantial amount of research conducted on the role of zakat

⁵ Direktorat Kajian dan Pengembangan Badan Amil Zakat Nasional BAZNAS, “OUTLOOK ZAKAT INDONESIA 2024,” *Pusat Kajian Strategis – Badan Amil Zakat Nasional (Puskas BAZNAS)*, January 2024

in addressing a variety of development challenges, and the results have been varied ^{6, 7, 8}.

Zakat is a sharia economics instrument that, in theory, serves a unique purpose of reducing poverty and inequality among communities⁹. Investment, business capital, zakat, and sadaqah are the channels through which assets that accumulate exclusively in one party or group must be directed to the real sector. Depositing such assets is strictly prohibited.

Indonesia's inequality is illustrated in Figure 2, which displays a fluctuating trend over the past five years. This implies that inequality can only decrease slightly from year to year.



Source: BPS, 2023

Figure 2
The evolution of Indonesia's Gini Ratio

⁶ Mejda Bouanani and Besma Belhadj, "Does Zakat Reduce Poverty? Evidence from Tunisia Using the Fuzzy Approach," *Metroeconomica* 71, no. 4 (November 2020): 835–50, <https://doi.org/10.1111/meca.12304>.

⁷ Musalim Ridlo and Dwi Setyani, "Pengaruh Zakat, Inflasi Dan Perkembangan Usaha Mikro Kecil Menengah Terhadap Pertumbuhan Ekonomi Tahun 2011-2018 (Studi Kasus Di Indonesia)," *Jurnal Ekombis* 6, no. 1 (2020).

⁸ Musalim Ridlo and Fitalia Indah Sari, "The Effect of Unemployment, Economic Growth on Poverty with Zakat as a Moderation Variable," *Al-Amwal: Jurnal Ekonomi Dan Perbankan Syari'ah* 12, no. 1 (2020): 22–32.

⁹ Nurwati Nurwati and Heni Hendrawati, "Zakat Dan Upaya Mengentaskan Kemiskinan," *Cakrawala: Jurnal Studi Islam* 14, no. 1 (2019): 40–47

Inequality is akin to a tangled thread of poverty that cannot be untangled solely by enhancing the quality of human resources and promoting positive economic growth ¹⁰.

In numerous Muslim countries, the majority of the funds raised through zakat, infaq, and shadaqah are allocated to alleviate poverty through the provision of productive zakat, non-cash assistance, health care, and education¹¹. For instance, in Pakistan, zakat is enshrined in a legal document that specifies the priority of recipients of zakat funds in eight asnaf. The poor, particularly widows and disabled individuals, will receive the primary priority in the form of cash assistance, business capital, education costs, and health costs. non-cash assistance, educational assistance, or skills training. Even in Malaysia¹², Saudi Arabia¹³, and Sudan¹⁴, zakat has been incorporated as a source of state income that is specifically allocated for social funding, particularly in the context of poverty management..

¹⁰ Lala, Naukoko, and Siwu, "Analisis Pengaruh Pertumbuhan Ekonomi Dan Indeks Pembangunan Manusia Terhadap Tingkat Ketimpangan Pendapatan (Studi Pada Kota-Kota Di Provinsi Sulawesi Utara)."

¹¹ Silvy Eka Marenza and Karimuddin Karimuddin, "Zakat and Waqf Managament in Indonesia and Pakistan: A Comparative Study," *Milkiyah: Jurnal Hukum Ekonomi Syariah* 3, no. 1 (2024): 43–52.

¹² Fadziani Yaakub, "Kewajiban Membayar Zakat: Analisis Undang-Undang Zakat Di Malaysia," *Journal of Contemporary Islamic Studies* 9, no. 1 (2023): 1–20.

¹³ Bunga Anggita Batubara, Marlinda Mustika, and Maryam Batubara, "Pengelolaan Zakat Uni Emirat Arab," *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam* 5, no. 5 (2024): 3724–36.

¹⁴ Nur Rizqi Febriandika and Fatihah Annisa Rohmah, "The Standard for Allocating Zakat Social Funds as An Operational Expense of Nonprofit Organizations in Indonesia, Sudan and Algeria," *Milkiyah: Jurnal Hukum Ekonomi Syariah* 3, no. 1 (2024): 31–42

The role of zakat and inequality has been extensively researched, but the results have been inconsistent^{15, 16}. Consequently, it is imperative to conduct a more comprehensive analysis of the impact of zakat on inequality in Indonesia, utilizing a more recent deadline. As such, the objective of this investigation is to determine whether the distribution of zakat, infaq, and shadaqah has the most substantial impact on inequality in Indonesia in comparison to economic growth and the quality of human resources.

Zakat can be regarded as a government financing instrument that is used in conjunction with taxes, as a review and reference. When special taxes are implemented to construct fundamental infrastructure, zakat, infaq, and shadaqah funds are directed toward the mitigation of poverty, inequality, and other social development issues that remain within the 8 asnaf classification¹⁷.

Literature review

Inequality

Income inequality serves as an indicator of the distribution of resources throughout society. High inequality in society can lead to social conflict. Consequently, the government is also preoccupied with the issue

¹⁵ Cinta Rahmi et al., "Peran Zakat Dalam Upaya Pemerataan Kesejahteraan Di Indonesia," *Jurnal Ekonomi Dan Bisnis Digital* 1, no. 4 (2024): 735–40.

¹⁶ Ghulam Rasul Zahid, "Social Justice in Islam: Addressing Poverty and Inequality," *Jahan-e-Tahqeeq* 7, no. 2 (2024): 61–71.

¹⁷ Nurwati and Hendrawati, "Zakat Dan Upaya Mengentaskan Kemiskinan." ж Vol. XX, No.XX, Month Year ж

of income inequality, in addition to poverty¹⁸. Gini Ratio (also known as the Gini coefficient by some experts) is a metric that is frequently employed to quantify inequality. It is calculated by comparing the equality line to the Lorenz curve. Gini Ratio is a standard indicator of income inequality that is typically employed to determine the degree to which the distribution of income among households has deviated from a perfectly equal distribution¹⁹.

Zakat, Infaq dan Shadaqah

Zakat is a form of worship that is expressed in the form of assets and offers benefits and wisdom to the individual who donates zakat (muzakki), the recipient of zakat assets (mustahik), the assets for which zakat is issued, and the general public²⁰. In the meantime, infaq refers to any type of expenditure or donation that an individual makes, regardless of whether it is for a positive or negative purpose²¹. Then, alms is the act of distributing wealth to individuals who are disbelievers, in need, or to

¹⁸ Syamsuri Syamsuri, "Pendekatan Islam Dalam Pembangunan Ekonomi: Satu Konsep Menuju Kesejahteraan Umat," *El Barka: Journal of Islamic Economics and Business* 2, no. 1 (2019): 25–49.

¹⁹ A. Jajang W Mahri, Cupian Cupian, and Muhammad Nur Rianto Al Arif, *Ekonomi Pembangunan Islam* (Jakarta: Departemen Ekonomi dan Keuangan Syariah - Bank Indonesia, 2021).

²⁰ Dr Tika Widiastuti M.Si S. E., Dr Sri Herianingrum M.Si S. E., and Dr Siti Zulaikha M.Si S. E., *Ekonomi dan Manajemen ZISWAF (Zakat, Infak, Sedekah, Wakaf)* (Airlangga University Press, 2022).

²¹ Samsul Arifin and Sri Herianingrum, "Kajian Mendalam Analisis Infak Produktif: Pendekatan Strategis Mewujudkan Maqasid Syariah," *Jurnal Ilmiah Ekonomi Islam* 10, no. 1 (2024): 799–806

other parties who have the right to receive sadaqah, without any form of compensation²².

Zakat plays a critical role in the economy, particularly in the reduction of poverty. The existence of zakat will result in an increase in aggregate demand due to mustahiq raising, which in turn will increase aggregate supply and employment. This is referred to as the economic multiplier. Zakat that is effectively administered will generate substantial economic advantages, particularly in terms of alleviating poverty²³.

Economic Growth

The rate of economic growth is represented by the growth rate of Gross Domestic Product (GDP). Where the GDP growth rate is derived from GDP calculations calculated at constant prices. The value of GDP in the n th year is obtained by dividing the value in the $(n-1)$ year (previous year) by the value in the $(n-1)$ year, and then multiplying the result by 100 percent. The growth rate indicates the evolution of aggregate income from a specific point in time to the previous point²⁴. The economic conditions

²² Nur Laily Abdullah, "Konsep Sedekah Dalam Prespektif Muhammad Assad," *NIHAIYYAT: Journal of Islamic Interdisciplinary Studies* 2, no. 1 (2023): 17–28.

²³ Ali Hardana, "Peran Zakat Sebagai Pendorong Multiplier Ekonomi," *Mu'amalah: Jurnal Hukum Ekonomi Syariah* 2, no. 1 (2023): 91–104.

²⁴ Badan Pusat Statistik BPS Indonesia, "Statistik Indonesia 2022," accessed October 26, 2022, <https://bps.go.id/publication.html?Publikasi%5BtahunJudul%5D=2022&Publikasi%5BkataKunci%5D=statistik&Publikasi%5BcekJudul%5D=0&yt0=Tampilkan&page=5>.

of a country or region during a specific period are indicated by economic growth²⁵.

Quality of Human Resource

An indicator that can be employed to evaluate the quality of human resources is the Human Development Index (HDI)²⁶. HDI elucidates the process by which residents can obtain development outcomes, including income, health, and education. The United Nations Development Program (UNDP) introduced HDI in 1990, and it is published annually in the Human Development Report (HDR). HDI is composed of three fundamental dimensions: a healthy and long life, knowledge, and a decent standard of living²⁷.

Method

This study employs a quantitative approach that employs comparative causal relationships to ascertain the impact of independent and dependent variables²⁸. The secondary data utilized in this study includes the distribution data of Zakat, Infaq, and Sadaqah, which is sourced from the Badan Amil Zakat Nasional publication. The economic

²⁵ wijanarko, "Pertumbuhan Ekonomi, Pengertian dan Pengukurannya," accessed June 23, 2022, <https://ekonomi.bunghatta.ac.id/index.php/id/artikel/250-pertumbuhan-ekonomi-pengertian-dan-pengukurannya>.

²⁶ Hilmy Abdullah and Ismadiyanti Purwaning Astuti, "Indeks Pembangunan Manusia, Pertumbuhan Ekonomi, Jumlah Penduduk Terhadap Kemiskinan Jawa Timur 2013-2022," *Jurnal Ekobistek* 12, no. 3 (2023): 687–92.

²⁷ Badan Pusat Statistik BPS Indonesia, *Statistik Indonesia* (Badan Pusat Statistik Indonesia, n.d.).

²⁸ Dr Karimuddin Abdullah et al., "METODOLOGI PENELITIAN KUANTITATIF," n.d.

growth data is interpreted using the growth rate of gross domestic product at constant prices, the human development index is used to interpret the quality of human resources, and the Gini ratio is used to interpret inequality data. The data is sourced from Badan Pusat Statistik.

The classic assumption test will be conducted prior to the analysis stage, during which the data will be subjected to multiple linear regression analysis. The ZIS variables, economic growth, and quality of Human Resources will be investigated through multiple regression analysis to determine their simultaneous and partial effects on inequality. Additionally, it is possible to determine whether the ZIS distribution variable has the greatest impact on inequality from among the independent variables, or vice versa. Where the level of significance is either 0,1 or 10%..

The hypothesis in this research consists of three hypotheses, including :

First hypothesis :

H_{01} : ZIS distribution has no significant effect on inequality

H_{a1} : ZIS distribution has a significant effect on inequality

Second hypothesis :

H_{02} : Economic growth has no significant effect on inequality

H_{a2} : Economic growth has a significant effect on inequality

Third hypothesis :

H_{03} : Quality of Human Resources has no significant effect on inequality

H_{a3} : Quality of Human Resources has a significant effect on inequality

Results and Discussion

Result

As a result of the data analysis conducted with SPSS, numerous research findings were identified, including:

Classic Assumption Test

The data used in the study passed the classical assumption test on multiple assumptions, including the normality, heteroscedasticity, multicollinearity, autocorrelation, and linearity tests. This implies that the data utilized is declared to be normally and linearly distributed, and there is no heteroscedasticity, multicollinearity, or autocorrelation.

Analysis of Multiple Linear Regression

The SPSS calculations in table 1 indicate that the ZIS variable has sig t test results (indicating partial influence) that are less than 0,1. Conversely, the economic growth and Human Development Index variables exhibit a significance of more than 0,1. The subsequent equation can be used to represent these findings :

$$Y = -0,003X_1 + 4,28X_2 - 0,002X_3 + e$$

Table 1
Results of Multiple Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	.587	.093		6.293	.000		
1 ZIS	-.003	.001	-.653	-2.210	.063	.296	3.376
Eco Gr	4.278E-005	.001	.008	.049	.962	.927	1.079
HDI	-.002	.002	-.284	-.972	.363	.304	3.295

a. Dependent Variable: Gini Ratio

Table 2 provides an explanation of the coefficient of determination test results, which have an adjusted R square value of 0,742. This implies that the distribution of ZISWAF, economic growth, and the Human Development Index influenced income inequality in Indonesia by 74,20 percent from 2013-2023. The remaining 25,80 percent is influenced by variables that are not part of this research.

Table 2
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.905 ^a	.819	.742	.00579	1.286

a. Predictors: (Constant), HDI, Eco Gr, ZIS
b. Dependent Variable: Gini Ratio

Discussion

The research findings indicate that inequality, as indicated by the Gini index, is significantly and adversely affected by zakat when interpreted through ZIS distribution data. This implies that inequality decreases as zakat increases, and vice versa.

The findings of this study are comparable to those of Khairunisa et al²⁹ dan Muttaqin et al³⁰. This discovery serves to bolster the objective

²⁹ Aziza Hanifa Khairunnisa and Salawat Fatih Ibrahim, “Pengaruh Instrumen Keuangan Syariah Terhadap Kemiskinan Dan Ketimpangan Di Indonesia,” *AL MUSTADAM: Journal of Islamic Economics and Business* 1, no. 1 (2024): 1–20.

³⁰ Zainal Muttaqin and Mohammad Dendi Abdul Nasir, “Can Zakat Contribute to Achieving Sustainable Development Goals? A Case Study on Java Island, Indonesia Dapatkah Zakat Berkontribusi Pada Pencapaian Tujuan Pembangunan Berkelanjutan? Studi Kasus Pulau Jawa, Indonesia,” accessed June 26, 2024, <https://e-journal.unair.ac.id/JESTT/article/download/53355/28298>

of zakat within the broader framework of Islamic economics, which is to mitigate inequality within society ³¹.

Zakat is a fundamental instrument in Islamic economics that ensures that money and treasures do not accumulate solely within a single group or community. Zakat is employed to reduce poverty and reduce the disparity in societal inequality. Numerous varieties of zakat exist, including zakat fitrah, income zakat, agricultural zakat, and others, which can be distributed either productively or consumptively³². Consequently, inequality may be adversely affected by the distribution of zakat.

In Indonesia, inequality was not significantly influenced by the rate of economic growth, according to other findings. Certainly, similar results were observed in numerous prior studies ^{33,34}. The primary objective of development is to ensure that high economic growth is accompanied by an equitable distribution of development outcomes.

³¹ Muammar W. Maruapey and Arizal Hamizar, "ZAKAT SEBAGAI INSTRUMEN SOSIOEKONOMI PADA MASA RASULULLAH SAW," *Jurnal Ilmiah Ekonomi Dan Manajemen* 2, no. 2 (2024): 660–68.

³² Departemen Ekonomi dan Keuangan Syariah Bank Indonesia dan UII, *Pengelolaan Zakat Yang Efektif: Konsep Dan Praktik Di Beberapa Negara*, Seri Ekonomi Dan Keuangan Syariah (Jakarta: DEKS BI, 2016).

³³ Tyas Ayuning Lestari and Ima Amaliah, "Pengaruh Laju Pertumbuhan Ekonomi Dan Indeks Pembangunan Manusia Terhadap Ketimpangan Pendapatan Di Provinsi Jawa Barat Tahun 2017-2021," in *Bandung Conference Series: Economics Studies*, vol. 3, 2023, 246–50, <https://proceedings.unisba.ac.id/index.php/BCSES/article/view/7086>.

³⁴ Rena Nastiti Ravi et al., "Pengaruh Pertumbuhan Ekonomi Dan Kemiskinan Terhadap Ketimpangan Di Provinsi Jawa Timur Tahun 2018-2022," *Jurnal Ekonomi, Akuntansi Dan Manajemen Indonesia* 2, no. 02 (2024): 14–23.

However, high economic progress does not guarantee that all individuals will benefit equally from the results³⁵.

In the Islamic economic concept, there is criticism of the concept of economic growth that has been developed thus far. Growth is perceived as a metric that solely measures the volume of goods and services for a single year, without consideration of the sharia compliance aspect. In other words, growth does not consider halal-haram or other aspects of sharia conformity. Moreover, there is a perspective that posits that growth and distribution, which are associated with inequality, frequently occur in a trade-off, moving in opposite directions. Occasionally, distribution is sacrificed in order to enhance growth. Consequently, inequality is established when rapid growth is not accompanied by equitable distribution³⁶. This is in stark contrast to the findings of Ridho³⁷ and Laras³⁸.

³⁵ Cherend Ansyela Sondakh, Ita Pingkan F. Rorong, and Jacline I. Sumual, "Analisis Ketimpangan Pendapatan Dan Kualitas Pertumbuhan Ekonomi Empat Kota Di Provinsi Sulawesi Utara," *Jurnal Berkala Ilmiah Efisiensi* 23, no. 4 (2023): 1–12.

³⁶ Laily Dwi Arsyianti and Irfan Syauqi Beik, *Ekonomi Pembangunan Syariah* (Rajawali Pers, 2017), <https://repo.iainbatusangkar.ac.id/xmlui/handle/123456789/10257>.

³⁷ Muhammad Abdul Malik Ridho, "Analisis Pengaruh Dana Alokasi Umum, Dana Alokasi Khusus, Dana Bagi Hasil Pajak, Dan Pertumbuhan Ekonomi Terhadap Ketimpangan Pendapatan Di Indonesia" (PhD Thesis, Universitas Islam Indonesia, 2023), <https://dspace.uin.ac.id/handle/123456789/43969>.

³⁸ Laras Sintya Noorachmadan, "Pengaruh Pertumbuhan Ekonomi, Kemiskinan, Indeks Pembangunan Manusia (IPM) Dan Pengangguran Terhadap Ketimpangan Pendapatan Kabupaten/Kota Di Pulau Kalimantan Tahun 2022," in *Bandung Conference Series: Statistics*, vol. 4, 2024, <https://proceedings.unisba.ac.id/index.php/BCSS/article/view/10784>

This research also reveals that inequality is not significantly influenced by the quality of human resources as interpreted through the human development index. This discovery is consistent with the findings of prior research conducted by Astuti³⁹ and Attaqi⁴⁰. Though the quality of human resources is a critical factor in the reduction of inequality, its impact can be restricted by a variety of external and structural factors that necessitate the implementation of comprehensive and inclusive policies. The quality of human resources alone is insufficient to effectively address inequality in the absence of improvements in access, distribution of opportunities, and supportive policies. For instance, inequality will persist even if high-quality human resources are accessible, if access to economic opportunities, education, and employment is unequal. For instance, individuals who have completed their higher education in rural regions may not have the same level of access to high-paying employment opportunities as those who reside in urban areas.

Inequality is also exacerbated by low levels of social mobility. Inequality will endure if individuals are unable to ascend to a higher economic status despite possessing sufficient education and skills. Furthermore, the quality of human resources alone is insufficient in the

³⁹ Devi Astuti and Alexandra Hukom, "Analisis Pengaruh PDRB, IPM Dan Tenaga Kerja Terhadap Ketimpangan Distribusi Pendapatan Di Kalimantan Tengah," *OPTIMAL Jurnal Ekonomi Dan Manajemen* 3, no. 2 (2023): 73–84.

⁴⁰ Attaqi Bs and Moh Naufal, "Pengaruh Ipm, Pendidikan, Pertumbuhan Ekonomi, Dan Tingkat Pengangguran Terhadap Ketimpangan Pendapatan Di Pulau Jawa Tahun 2016–2021" (PhD Thesis, Universitas Islam Indonesia, 2023), <https://dspace.uui.ac.id/handle/123456789/47380>

absence of sufficient access to capital and technology. Inequality persists as a result of the difficulty that companies or individuals with restricted access to these resources will face in terms of competing and developing.

Conclusion

The distribution of Zakat, Infaq, and Sadaqah (ZIS) has the most significant impact on inequality in Indonesia during the 2013-2023 time period in this research model. In contrast, inequality is not significantly influenced by the quality of human resources and economic growth. This implies that inequality is most significantly influenced by the ZIS distribution. The variables employed in this investigation are still restricted and have the potential to be expanded. The implication of this research is to enhance the function of Zakat as an economic instrument in order to reduce income inequality or achieve income equality within society.

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