The Effect of Zakah, Infaq and Alms, Human Development Index, Unemployment and Inflation on Economic Growth and Poverty Rate in Indonesia in the Year 2011-2021

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Abstract

Poverty is a problem that is being faced by various countries around the world, including Indonesia. Poverty is one of the main priorities of the sustainable development goals initiated by the United Nations. One of the main supporting factors in dealing with the problem of poverty is to increase economic growth in a region. Several factors supporting economic growth and at the same time reducing poverty are through Zakah, infaq, and alms, the human development index, unemployment, and inflation.The type of data used is secondary data. The data analysis used is path analysis or path analysis using Eviews 10 software.The results of this study indicate that (1) Zakah, infaq, and alms, the human development index, unemployment, and inflation affect Indonesias economic growth in 2011-2021. (2) Zakah, infaq, and alms, human development index, unemployment, inflation, and economic growth affect Indonesias poverty rate in 2011-2021. (3) Zakah, infaq, and alms, the human development index, unemployment, and inflation affect Indonesias poverty rate in 2011-2021 through the variable economic growth.

Keywords: zakah, infaq and alms, human development index, unemployment, inflation, economic growth, poverty level.

A. Introduction

Poverty is a widespread problem in various countries in the world, including Indonesia. Poverty is one of the main priorities of the Sustainable Development Goals (SDGs). [1] The first United Nations Sustainable Development Goals (SDGs) are to eliminate poverty which is measured using the poverty severity line according to the budget needed to cover basic food needs.

Various solutions have been made over the last decades to eradicate poverty in developing countries, one of which was carried out by the Indonesian government, namely with various micro-macro policies such as maintaining price stability, maintaining the investment climate, and developing infrastructure in lagging areas. However, the Covid-19 pandemic

[1] Ministry of National Development Planning of the Republic of Indonesia/National Development Planning Agency, Technical Guidelines for Developing Action Plans for Sustainable Development Goals, *Bappenas*, 53.9 (2020).

was able to hinder this progress. According to the World Bank, the pandemic has pushed more than 100 million people into poverty in the two years since it started.[2]

Various policies have been carried out by the government to suppress the spread of Covid-19 which are also balanced with various economic policies to reduce the poverty line. However, poverty alleviation cannot be defined only materially but also includes various elements of social development.[3] Development is how welfare and quality of life are improved by providing exposure and freedom that can be enjoyed. In essence, humans crave social, cultural and political freedom, which if granted can help foster independence which in turn helps individual welfare and social level.[4]

Economic growth is one of the most powerful tools for overcoming poverty and improving the quality of life in developing countries. The problem of poverty and economic growth can cause social inequality in society.[5] So that Islam seeks to provide various solutions to help people get out of the poverty trap and help the country increase economic growth. Equal distribution of income or distribution of income is one of the solutions recommended by Islam. Equal distribution of income can increase peoples purchasing power so that people can meet their needs. Equity distribution of income can be done through the distribution of *Zakah*, *infaq*, and alms by institutions that have been appointed by the State in managing *Zakah*, *infaq*, and alms.

In addition to income distribution, one of the countrys approaches to reducing poverty and promoting economic growth is to improve the quality of life of its population. The three main indicators of health, education, and economy are a series that can show the level of progress of a country. The human development index can be used to assess this.[6]

Theoretically, one of the factors causing high levels of poverty in a country is the high rate of unemployment in that region or country.[7] However, unemployment is proven to be the level of poverty even though the effect is very small.[8] The high level of poverty in Indonesia is caused by the inability

[2] "World Bank, 2020, p. https://www.worldbank.org/. accessed on 10 February 2022"

[3] "Rizwan Mushtaq and Catherine Bruneau, "Microfinance, Financial Inclusion and ICT: Implications for Poverty and Inequality," *Technology in Society* 59 (2019)."

[4] "Roxana Gutiérrez-Romero and Mostak Ahamed, "Covid-19 Response Needs to Broaden Financial Inclusion to Curb the Rise in Poverty," *World Development* 138 (2021), https://doi.org/10.1016/j.worlddev.2020.105229."

[5] Dr. Abdul Ghaffar and Dr. Iftikhar Alam, "Islamic Approach To Poverty Alleviation," *EPRA International Journal of Multidisciplinary Research (IJMR)*, 2021, https://doi.org/10.36713/epra6401.

[6] "Purusottam Nayak, "Human Development : Concept and Measurement," *Oxford University Press, New Delh*, no. July (2014): 3–18."

[7] "Erwan Wahyu Hidayat, Rosyadi, and Nurul Bariyah, "Human Development Index, Unemployment and Poverty Rate in Kalimantan Barat," *Seminar Akademik Tahunan Ilmu Ekonomi Dan Studi Pembangunan (SATIESP 2020)*, 2020, 12–23."

[8] "Suripto and Lalu Subayil, The Influence of Education Level, Unemployment, Economic Growth, and Human Development Index on Poverty in D.I.Yogyakarta Period 2010-2017, *Growth Scientific Journal of Development Economics*, 1.2 (2020)."

of the poor to meet their needs or the low purchasing power of the people.[9] This inability is caused by the lack of income earned, even the absence of income earned by the community. Peoples income is related to the type of work they do.

Another problem that can exacerbate a countrys economic situation is inflation. A state in which prices continue to rise over a certain period time.[10] Price increases that are not matched by peoples purchasing power will also have an impact on a companys income so a reduction in employees is unavoidable.[11] So theoretically it can be concluded that one of the causes of a decrease in the level of economic growth and an increase in the number of poverty is inflation.[12] The following is a table of developments in the percentage distribution of *Zakah*, *infaq*, and alms, human development index, unemployment, inflation, economic growth, and poverty from 2011-2021.

[9] Dewa Ketut Sadra Swastika and Yana Supriyatna, "The Characteristics of Poverty and Its Alleviation in Indonesia," *Forum Penelitian Agro Ekonomi* 26, no. 2 (2016), https://doi.org/10.21082/fae.v26n2.2008.103-115.

[10] "R. J. Ball, Inflation and the Theory of Money, Inflation and the Theory of Money, 1st editio (Oxfordshire: Routledge, 2007) <https://doi.org/10.4324/9780203788585>."

[11] P Krugman, "How Did Economists Get It so Wrong?," *New York Times*, 2009.

[12] "Desrini Ningsih and Puti Andiny, Analysis of the Effects of Inflation and Economic Growth on Poverty in Indonesia, Samudra Ekonomika Journal, 2.1 (2018)."

Table 1
Development of Percentage Distribution of *Zakah, Infaq* and Alms, Human Development Index, Unemployment, Inflation, Economic Growth and Poverty in 2011-2021

Year	*Zakah*, *Infaq*, and Alms	Human Development Index	Unemployment	Inflation	Economic Growth	Poverty Levels
2011	109,6	67,09	7,48	3,79	6,17	11,96
2012	91	67,7	6,13	4,3	6,03	11,66
2013	91	68,31	6,17	8,38	5,56	11,47
2014	88	68,9	5,94	8,36	5,02	10,96
2015	83	69,55	6,18	3,35	4,79	11,13
2016	78	70,18	5,61	3,02	5,03	10,7
2017	90	70,81	5,5	3,61	5,07	10,12
2018	118	71,39	5,3	3,13	5,17	9,66
2019	94	71,92	4,52	2,72	5,02	9,22
2020	93,3	71,94	7,07	1,68	-2,07	10,19
2021	95,9	72,29	6,49	1,87	3,7	9,71

Based on the above background where within the last 10 years there have been fluctuations shown by graphs of poverty rates, economic growth, human development indexes, reactions, and inflation as well as differences in real conditions with economic theory and even with previous research, the authors decided to write a study that entitled **The Effect of *Zakah, Infaq*, and Alms, Human Development Index, Unemployment and Inflation on Economic Growth and Poverty Levels in Indonesia in the year 2011-2021.**
The formulation of the problem in this study is

1. Do *Zakah*, *infaq*, and alms, the human development index, unemployment and inflation affect economic growth in Indonesia in 2011-2021?
2. Do *Zakah*, *infaq*, and alms, the human development index, unemployment, inflation, and economic growth affect the poverty rate in Indonesia in 2011-2021?
3. Do *Zakah*, *infaq*, and alms, the human development index, unemployment, and inflation affect the poverty rate in Indonesia in 2011-2021 with economic growth as an intervening variable?

B. Methods

1. Theoretical Framework
   a. *Zakah*, *Infaq* and Alms

      Zakah is an Islamic monetary term that refers to a persons obligation to donate a certain percentage of wealth to charity every

year.[13] *Infaq* is giving out assets that include *Zakah* and non-*Zakah* to realize the commands of Allah SWT.[14] In *infaq*, there is no *nisab* or legally determined amount so *infaq* does not have to be given to *mustahik*, but to anyone who has the right to receive it, such as parents, relatives, orphans, the poor, and so on. Alms can be interpreted as giving something good, either in the form of goods or services from someone to another without expecting anything in return other than the pleasure of Allah.[15]

Zakah, *infaq*, and *alms* explain the distribution made by BAZNAS for the number of funds collected by BAZNAS either through *Zakah*, *infaq*, or alms instruments.

b. Human Development Index

The Human development index is an index composed of three factors with equal weight, namely, life expectancy, a mix of literacy and school enrollment, and income with specified extreme values.[16] The human development index is calculated as the geometric average of the health, education, and expenditure indices.[17]

$$IPM = \sqrt[g]{I_{\text{health}} x\ I_{\text{education}}\ x\ I_{\text{expenditure}}}\ x\ 100$$

c. Unemployment

Unemployment is a term that refers to someone who can find a job, and is actively looking for work, but is unable to find one. This category consists of those who are in the labor force but do not have good jobs. It is usually measured at the open level.[18]

The formula for calculating the open unemployment rate is as follows:

$$TPT = \frac{Unemployment\ number}{Number\ of\ Labor\ Force}\ x\ 100\%$$

d. Inflation

Inflation is described as a steady rise in the price level.[19] This results in a reduction in the real value of savings and wealth.[20] It also

[13] Russell Powelt, "Zakat: Drawing Insights for Legal Theory and Economic Policy from Islamic Jurisprudence," *Pitt. Tax Rev.* 43, no. 7 (2009).

[14] Trisno Wardy Putra et al., "The Role of Islamic Social Finance in Covid-19," *Jurnal Iqtisaduna* 6, no. 2 (2020).

[15] Willya Achmad, "Corporate Social Responsibility and Zakat: A Model of Philanthropy in the Society Era 5.0," *Jurnal Scientia* 11, no. 01 (2022): 565–74, http://seaninstitute.org/infor/index.php/pendidikan/article/view/579.

[16] Georges Nguefack-Tsague, Stephan Klasen, and Walter Zucchini, "On Weighting the Components of the Human Development Index: A Statistical Justification," *Journal of Human Development and Capabilities* 12, no. 2 (2011), https://doi.org/10.1080/19452829.2011.571077.

[17] Monica Miskiewicz-Nawrocka, "The Application Of The Hdi Index To Assess The Socio- Economic Development Of The Eu Countries In 1990-2018," *63rd International Scientific Conference on Economic and Social Development*, 2020.

[18] "Badan Pusat Statistik, 2022, p. <https://sirusa.bps.go.id/sirusa/index.php/indikator/44>. Retrieved 21 February 2022."

[19] Miskiewicz-Nawrocka, "The Application Of The Hdi Index To Assess The Socio-Economic Development Of The Eu Countries In 1990-2018."

causes a distribution of income from lenders to borrowers and from wage earners to employers if wages and salaries are not adjusted for inflation.[21] Al-Maqrizi classifies inflation into two types based on causal factors, namely inflation caused by natural factors and inflation caused by human error.[22]

The formula for calculating the inflation rate is as follows:

$$INF = \frac{IHKn - IHK_{n-1}}{IHK_{n-1}} \; x \; 100\%$$

e. Economic growth

Economic growth according to Islamic economics is not only related to the increase in the volume of goods and services, but also to the ethical aspects and moral quality and the balance between the goals of the world and the hereafter. The measure of success of economic growth is not only measured by material achievements, but also by the degree of improvement in religious, social, and social life. If the economic growth that occurs does trigger the uprooting of the values of justice and humanity, it appears that this growth is not in line with sharia economic principles.[23]

Economic growth in Indonesia refers to the amount of added value generated by all business units in a region or country. When a countrys economic growth is strong, its productivity increases, and peoples purchasing power also increases.

f. Poverty

Poverty comes from the word poor and means deprivation. Poverty is a condition or condition in which a person or government is unable to meet basic needs.[24] A community is said to be poor if it is characterized by low levels of income, education, health, and nutrition. In addition, poverty status can also be determined based on the ability to meet the standard of living through earning income.[25] Therefore, a community or a person can be said to be poor if their income is much lower than the overall average income.[26]

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[20] Robert S. Pindyck and Andrés Solimano, "Economic Instability and Aggregate Investment," *NBER Macroeconomics Annual* 8 (1993), https://doi.org/10.1086/654223.

[21] D. Barry and J. R. Edwards, "Inflation and the Redistribution of Wealth," *Management Decision*, 1978, https://doi.org/10.1108/eb001157.

[22] "Siregar, S., Nurmiana, N., Sari, R. H., & Darwis, M. (2020). The Inflation Theory in the Perspective of Al-Maqrīzīs Thought and its Implications in the Modern Economic World. *Budapest International Research and Critics Institute (BIRCI-Journal): Humanities and Social Sciences*, *3*(2), 1128-1133."

[23] Odeh Rashed Al-Jayyousi, "Islam Sustainable Development New Worldviews," in *Syria Studies*, vol. 7, 2015.

[24] "G. B. Theron, "Sustainable Development Goals," *Obstetrics and Gynaecology Forum*, 2016, https://doi.org/10.7312/sach17314-016."

[25] "Chakravarty Satya R, "Poverty, Social Exclusion and Stochastic Dominance, Poverty, Social Exclusion and Stochastic Dominance", 2019, https://doi.org/10.1007/978-981-13-3432-0."

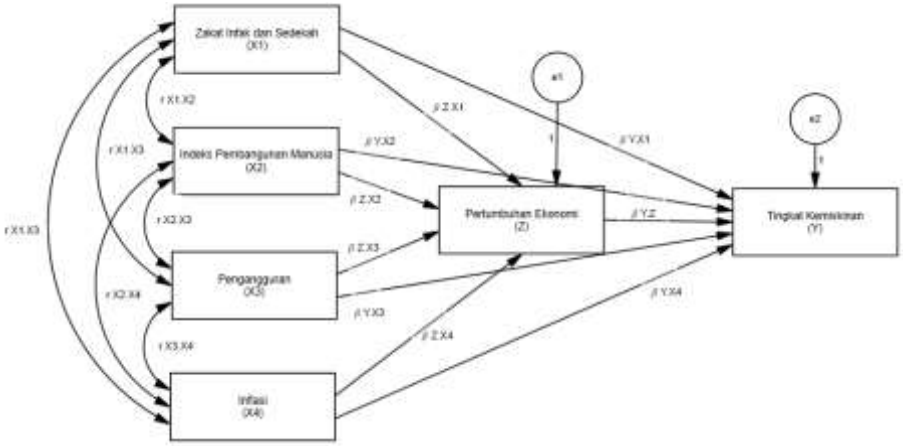
[26] "Irfan Syauqi Beik and Laily Dwi Arsyianti, "Measuring *Zakat* Impact On Poverty And Welfare Using Cibest Model," *Journal of Islamic Monetary Economics and Finance* 1, no. 2 (2016), https://doi.org/10.21098/jimf.v1i2.524."

The formula for calculating the poverty rate is as follows:[27]

$$P_0 = \frac{1}{n}\sum_{i=1}^{q}\left[\frac{z - y_i}{z}\right]^0$$

2. Framework of thinking

Image 1
Research Model



Structural equation 1

Z : α + β1X1 + β2X2 + β3X3 + β4X4 + e ……(1)

Structural equation 2

Y : α + β1X1 + β2X2 + β3X3 + β4X4 + β_zZ + e_2 …….(2)

3. Research Method

The research approach in this thesis is an associative quantitative approach where associative research is used to investigate the relationship or effect of two or more factors.[28] This type of research is explanatory, which aims to evaluate a hypothesis that states a causal relationship between two or more variables.[29]

This study uses secondary data in the form of time series data, with a total of 132 observations. The secondary data used include data from 2011-2021 obtained from BPS, BI, and BAZNAS Indonesia.

Hypothesis is the initial opinion, guidance and direction in research based on related theories.[30] The hypothesis of this research is

[27] "Badan Pusat Statistik, p. https://www.bps.go.id/. Retrieved 20 February 2022"

[28] Peter Nardi, "Doing Survey Research: A Guide to Quantitative Methods," *Real World Research*, 2006.

[29] "Apuke, O. D. "Quantitative research methods: A synopsis approach". *Kuwait Chapter of Arabian Journal of Business and Management Review*, 2017. *33*(5471), 1-8. 105."

[30] Cr Kothari, "Research Methodology: Methods and Techniques, New Age International". 2004, https://doi.org/http://196.29.172.66:8080/jspui/bitstream/123456789/2574/1/Research%20Methodology.pdf.

a. H_{a1} : *Zakah, infaq*, and alms affect Indonesias economic growth from 2011-2021
b. H_{a2} : The human development index influences Indonesias economic growth from 2011-2021
c. H_{a3} : Unemployment affects Indonesias economic growth from 2011-2021
d. H_{a4} : Inflation affects Indonesias economic growth from 2011-2021
e. H_{a5} : *Zakah, infaq*, and alms have an effect on Indonesias poverty rate from 2011-2021
f. H_{a6} : The human development index affects Indonesias poverty rate from 2011-2021
g. H_{a7} : Unemployment affects Indonesias poverty rate in 2011-2021
h. H_{o8} : Inflation has an effect on Indonesias poverty rate from 2011-2021
i. H_{a9} : Economic growth affects Indonesias poverty rate from 2011-2021
j. H_{a10} : *Zakah, infaq*, and alms affect the poverty rate in Indonesia from 2011-2021 through the variable economic growth
k. H_{a11} : The human development index influences the poverty rate in Indonesia in 2011-2021 through the variable economic growth
l. H_{a12} : Unemployment affects the poverty rate in Indonesia from 2011-2021 through the variable economic growth
m. H_{a13} : Inflation affects the poverty rate in Indonesia from 2011-2021 through the variable economic growth

C. Results And Discussion

1. Classical Assumption Test
   a. Normality Test

The normality test aims to determine whether the dependent variable and independent variable regression models are both normally distributed or not.[31]

Table 2
Normality Test Results (Jarque Bera Uji test)

Equality	*Jarque Bera*	Probability Value
Struktur 1	5,507010	0,063704
Struktur 2	3,682672	0,158605

Source: Secondary Data Processed with Eviews 10, 2022

The probability value above shows a number greater than 0.05 which states that the distribution of data in structural equations 1 and 2 is normal.

[31] I. Gusti Ngurah Agung, "Panel Data Analysis Using EViews, Panel Data Analysis Using EViews", 2013, https://doi.org/10.1002/9781118715543.

b. Multicollinearity Test

The multicollinearity test aims to test whether the regression model is found to have a relationship between the independent variables or not.[32]

Table 3
Multicollinearity Test Results

Variable	Centered VIF	
	Structural Equation 1	Structural Equation 2
Zakah Infaq Alms (X1)	1,037730	1,100943
Human development index (X2)	2,208837	3,009485
Unemployment (X3)	1,377251	2,218731
Inflation (X4)	1,814926	1,662259
Economic growth (Z)	-	2,433405
C	NA	NA

Source: Secondary Data Processed with Eviews 10, 2022.

From these results, it was found that all independent variables had a VIF value of less than 10. Thus there was no problem between the independent variables in the regression model in equations 1 and 2.

c. Autocorrelation Test

Table 4
Autocorrelation Test Results (Durbin-Watson Test)

Model	F Count	DW Value
Struktur 1	61,93283	1,877519
Struktur 2	14,68827	1,849972

Source: Secondary Data Processed with Eviews 10, 2022.

In structural equation 1, we get Dl = 1.6380, Du = 1.7950, and 4 – Du = 2.2050. From this test, the calculation is 1.7950 < 1.877519 < 2.2050, so it can be concluded that there is no autocorrelation in structural equation 1. In structural equation 2, Dl = 1.6220, Du = 1.8116 and 4 – Du = 2.1884. From this test, the calculation is 1.8116 < 1.849972 < 2.1884. So it can be concluded that there is no autocorrelation in the Structural 2 equation.

d. Heteroscedasticity test

The heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from one residual observation to another.[33]

Table 5
Heteroscedasticity Test Results (Breusch-Pagan-Godfrey Test)

Model	*Obs*R-Squared*	Probability Value
Struktur 1	0,36391	0,6676
Struktur 2	0,95389	0,1033

[32] Zahid Iqbal and Kosar Abbas, "An Econometric Analysis of Foreign Direct Investment and Economic Growth of Pakistan," *Developing Country Studies* 5, no. 11 (2015).

[33] Marley W. Watkins, "SPSS Software," in *A Step-by-Step Guide to Exploratory Factor Analysis with SPSS*, 2021, https://doi.org/10.4324/9781003149347-3.

Source: Secondary Data Processed with Eviews 10, 2022.

In both of these equations, the Chi-Square probability value is greater than 0.05 which states that in this study there was no heteroscedasticity.

e. Linearity test

The Linearity test is useful for knowing the truth of the empirical form used and testing relevant variables to be included in the empirical model.

Table 6
Linearity Test Results (Ramsey Test - Reset)

Model	F – Statistic	Probability Value
Struktur 1	2,80239	0,1577
Struktur 2	1,63028	0,1691

Source: Secondary Data Processed with Eviews 10, 2022.

The structural equations 1 and 2 produce a probability value of F-Statistics greater than 0.05 (0.1577 > 0.05 and 0.1691 > 0.05. This shows that the specification of the research model in these two equations is correct.

2. Hypothesis Test

a. Structural Equation 1

Table 7
t Test Results Statistics (Partial)
Structural Equation 1

Dependent Variable: Z
Method: Least Squares
Date: 10/05/22 Time: 23:16
Sample: 2011M01 2021M12
Included observations: 132

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	95,94894	6,470273	14,82919	0,0000
X1	0,034836	0,009353	3,724717	0,0003
X2	-1,159414	0,082493	-14,05465	0,0000
X3	-2,190466	0,135574	-16,15694	0,0000
X4	-0,115866	0,045048	-2,781248	0,0373

Source: Secondary Data Processed with Eviews 10, 2022.

Structural Equation 1 : Z = 95,94894 + 0,034836X1 – 1,159414X2 – 2,190466X3 – 0,115866X4 + 0,5033

Based on the t-statistic table above, it shows that all t results are > table with a probability <0.05. This shows that hypotheses 1 to 4 are accepted where:

1) *Zakah*, *infaq*, and alms have a positive effect on Indonesias economic growth from 2011-2021
2) The human development index hurts Indonesias economic growth in 2011-2021

3) Unemployment hurts Indonesias economic growth in 2011-2021
4) Inflation hurts Indonesias economic growth in 2011-2021

b. Structural Equation 2

Table 8
t Test Results Statistics (Partial)
Structural Equation 2

Dependent Variable: Y
Method: Least Squares
Date: 10/03/22 Time: 15:32
Sample: 2011M01 2021M12
Included observations: 132

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	38,85616	0,853699	45,51509	0,0000
X1	-0,009252	0,000996	-9,291953	0,0000
X2	-0,420768	0,010757	-39,11543	0,0000
X3	0,338513	0,018427	18,37054	0,0000
X4	0,057383	0,006847	8,381057	0,0000
Z	-0,027977	0,006551	-4,270932	0,0000

Source: Secondary Data Processed with Eviews 10, 2022.

Structural Equation 2 : Y = 38,85616 – 0,009252X1 – 0,420768X2 + 0,338513X3 + 0,057383X4 – 0,027977Z + 0,1358

Based on the t-statistic table above, it shows that all t results are > table with a probability <0.05. This shows that hypotheses 5 to 9 are accepted where:

1) *Zakah*, *infaq*, and alms hurt Indonesias poverty rate FROM 2011-2021
2) The human development index hurts Indonesias poverty rate in 2011-2021
3) Unemployment has a positive effect on Indonesias poverty rate in 2011-2021
4) Inflation has a positive effect on Indonesias poverty rate in 2011-2021
5) Economic growth hurts Indonesias poverty rate in 2011-2021

3. Coefficient of Determination Test (R2)
   a. Structural Equation 1

Table 9
Coefficient of Determination Test Results
Structural Equation 1

Dependent Variable: Z
Method: Least Squares
Date: 10/05/22 Time: 23:16
Sample: 2011M01 2021M12
Included observations: 132

R-squared	0,754391	Mean dependent var	4,452929

Adjusted R-squared	0,746655	S.D. dependent var	2,410078
S.E. of regression	1,213074	Akaike info criterion	3,261335
Sum squared resid	186,8866	Schwarz criterion	-3,370532
Log likelihood	-210,2481	Hannan-Quinn criter.	-3,305707
F-statistic	97,52042	Durbin-Watson stat	1,803886
Prob(F-statistic)	0,000000		

Source: Secondary Data Processed with Eviews 10, 2022.

Based on table 4.10 above, it can be seen that the Adjusted R2 value is 0.746655, which means that the economic growth variable (Z) can be explained by the variables of *Zakah*, *infaq*, and alms (X1), human development index (X2), unemployment (X3) and inflation (X4) of 74.66%, while the remaining 25.34% can be explained by other variables that are not included in the independent variables in this study.

b. Structural Equation 2

Table 10
Coefficient of Determination Test Results
Structural Equation 2

Dependent Variable: Y
Method: Least Squares
Date: 10/03/22 Time: 15:32
Sample: 2011M01 2021M12
Included observations: 132

R-squared	0,982261	Mean dependent var	10,74748
Adjusted R-squared	0,981557	S.D. dependent var	0,924166
S.E. of regression	0,125506	Akaike info criterion	-1,268537
Sum squared resid	1,984721	Schwarz criterion	-1,137501
Log likelihood	89,72346	Hannan-Quinn criter.	-1,215290
F-statistic	1395,401	Durbin-Watson stat	1,730259
Prob(F-statistic)	0,000000		

Source: Secondary Data Processed with Eviews 10, 2022.

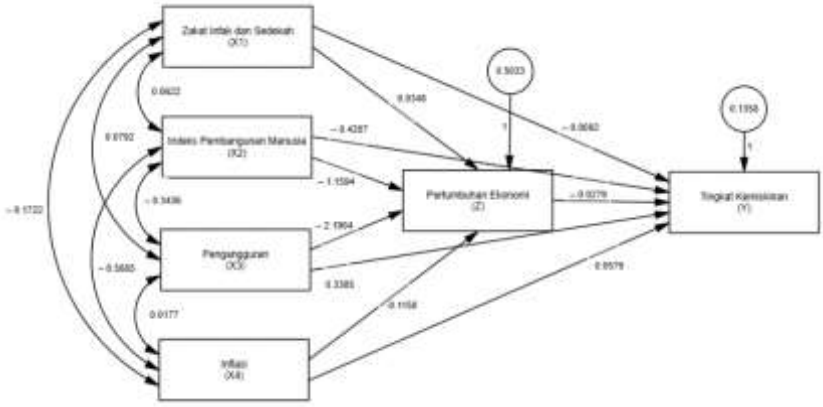
Based on table 4.10 above, it can be seen that the Adjusted R2 value is 0.981557, which means that the poverty rate variable (Y) can be explained by the variables of *Zakah*, *infaq*, and alms (X1), human development index (X2), unemployment (X3), inflation (X4) and economic growth (Z) of 98.15%, while the remaining 1.85% can be explained by other variables that are not included in the independent variables in this study.

4. Path Analysis

The path diagram resulting from the direct influence relationship between variables can be defined with the image model below

Gambar 2

Path Diagram Result Model



Source: Secondary Data Processed with Eviews 10, 2022.

a. Indirect Influence

Table 11
Sobel Test Results

Variable	Sobel test results (t count)	Coefficient
X1	-2,7643	-0,00097
X2	4,076735	0,032437
X3	4,121475	0,061283
X4	2,160285	0,003242

Based on the results of these calculations, it can be seen that there is an indirect effect between the variables X1, X2, X3, and X4 on the poverty rate through economic growth, resulting in a value of t count > t table. So it can be concluded that Hypotheses 10,11,12 and 13 are accepted where:

1) *Zakah*, *infaq*, and alms hurt the poverty rate in Indonesia from 2011-2021 through the variable economic growth
2) The human development index has a positive effect on the poverty rate in Indonesia in 2011-2021 through the variable economic growth
3) Unemployment has a positive effect on the poverty rate in Indonesia in 2011-2021 through the variable economic growth
4) Inflation has a positive effect on the poverty rate in Indonesia in 2011-2021 through the variable economic growth

b. Total Influence

1) The total effect of *Zakah, infaq*, and alms on the level of poverty

Total Effects = Direct Effects + Indirect Effects
= (-0,009252) + (-0,000970) = -0,01023

Based on the above calculations, it can be concluded that *Zakah, infaq*, and alms have an effect on the poverty rate with a total value of -0.01023.

2) The effect of the total human development index on the level of poverty

Total Effects = Direct Effects + Indirect Effects
= (-0,42077) + 0,032437 = -0,38833

Based on the above calculations, it can be concluded that the human development index affects the poverty rate with a total value of -0.38833.

3) The effect of total unemployment on the level of poverty

Total Effects = Direct Effects + Indirect Effects
= 0,338513 + 0,061283 = 0,399796

Based on the above calculations, it can be concluded that unemployment affects the poverty rate with a total value of 0.399796.

4) The effect of total inflation on the level of poverty

Total Effects = Direct Effects + Indirect Effects
= 0,057383 + 0,003242 = 0,060625

Based on the above calculations, it can be concluded that inflation affects the poverty rate with a total value of 0.060625.

D. Concluding Remarks

The conclusions resulting from this study are (1) *Zakah*, *infaq*, and alms, human development index, unemployment, and inflation affect Indonesias economic growth in 2011-2021 (2) *Zakah*, *infaq*, and alms, human development index, unemployment, inflation, and growth the economy affects Indonesias poverty rate in 2011-2021 (3) *Zakah*, *infaq*, and alms, the human development index, unemployment, and inflation affect the poverty rate in Indonesia in 2011-2021 with economic growth as an intervening variable.

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