

Zakat, Infaq, Alms and Inflation on Poverty in South Kalimantan: Regression Analysis Using Eviews

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ABSTRACT

This research aims to determine and analyze the effect of zakat, infaq, alms (ZIS) and the inflation rate on poverty levels in South Kalimantan. This type of research is a quantitative research with data collection methods used are secondary data in the form of time series data taken from the official website of BAZNAS South Kalimantan and also BPS South Kalimantan. The research sample used was for 4 years from 2020 until 2023 period. To test the hypothesis, this research uses multiple linear regression analysis method through the Eviews 9 program. The results obtained in this study indicate that the ZIS variable and the inflation rate are able to explain the variable poverty level of 39.00% and the remaining 61% explained by other variables outside the research. In the F-test, the ZIS variable and the inflation rate variable has a significant effect on the poverty level. Then at the t-test, the ZIS variable has a significant effect on the poverty level. Meanwhile, the inflation rate does not have a significant effect on the poverty level.

Keywords: Zakat, Infaq, Alms, Inflation, Poverty

A. INTRODUCTION

One example of social problems caused by economic factors is poverty. Poverty is a state when the inability to meet basic needs such as food, clothing, shelter, education, and health. Poverty can be caused by the scarcity of basic necessities, or the difficulty of access to education and employment.

Based on data from the Central Statistics Agency (BPS), the poverty rate in South Kalimantan from 2020 to 2023 can be shown in the following graph.

Graph 1. Poverty Rate

Source: Central Statistics Agency (BPS), data processed, 2024

The poverty rate from 2020 to 2023 tends to experience a downward trend in the percentage of the poor population. In 2020 the poverty rate in South Kalimantan was 4.71%, then the following year 2021 experienced a significant decrease from the previous year where the poverty rate was 4.54%, and in 2022 there was a slight increase where the poverty rate was 4.55%, and finally in 2023 there was a significant decrease again with a percentage of 4.38%. The percentage of the poor population in 2023 puts the poverty rate in South Kalimantan to the lowest in the Kalimantan region. Meanwhile, at the national level, the percentage of poor people in South Kalimantan is the second lowest after Bali.

Poverty control is of course a message from all parties, including the government or financial controllers. However, as a Muslim community, South Kalimantan looks at history that according to Baidhawry (2009) explains that poverty alleviation can be done through 3 main things, namely revitalizing the role of the state, upholding community sovereignty, and strengthening family institutions. According to Baidhawry, the state must uphold political economic justice through multilateral cooperation, draft various pro-poor and pro-sharia regulations related to economic activities, revive dead land to be made into agricultural land or other businesses in order to increase employment and support the poverty alleviation process, stop the exploitation of natural resources for the benefit of the public and the poor. Then uphold community sovereignty through political, economic, and cultural channels. And no less important is to strengthen family institutions by instilling Islamic values in the form of simple and proportionate consumption attitudes.

From the opinion of previous researchers, indicators that are considered to affect the poverty level, including according to Adit Agus Prastyo (2010) the factors that affect poverty are economic growth, minimum wage, education level, unemployment, and region.¹ Nurul Muhdiati Muflaha (2018) added that the factors that affect poverty are the distribution of ZIS

¹ Adit Agus Prastyo, "Analysis of Factors Affecting Poverty Rates," 2010, 138.

funds, social assistance spending, and subsidy spending.² Then according to Ayu Sindi Widiastuti and Kosasih, the factors that affect poverty are economic growth, unemployment and inflation.³ So from the factors as mentioned, the author chose the variables of ZIS funds and inflation on the poverty level to be researched.

Irfan Syauqi Beik (2009) stated that one of the alternative instruments that can be used to overcome the problem of poverty is zakat, infaq, alms (ZIS).⁴ Allah SWT. said:

وَهُوَ الَّذِي أَنشَأَ جَنَّاتٍ مَّعْرُوشَاتٍ وَغَيْرَ مَعْرُوشَاتٍ وَالنَّخْلَ وَالزَّرْعَ مُخْتَلِفًا أَكْلُهُ وَالزَّيْتُونَ وَالرُّمَّانَ مُتَشَبِهًا وَغَيْرَ مُتَشَبِهٍ ۚ كُلُوا مِن ثَمَرِهِ إِذَا أَثْمَرَ وَءَاتُوا حَقَّهُ يَوْمَ حَصَادِهِ ۚ وَلَا تُسْرِفُوا ۚ إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ

It means : "And He is the One who made the plants that grow and those that do not grow, the date tree, the plants that have various flavors, olives and pomegranates that are similar (in shape and color) and not similar (in taste). Eat the fruit when it bears fruit and give it (zakat) when it is reaped, but do not overdo it. Indeed, Allah does not like those who are excessive." (QS. Al-An'am (6) : 141)

In this verse, Allah SWT. emphasized that every agricultural product must be paid zakat, and one of the recipients of zakat is the poor. This verse already represents the other verses about zakat. Which shows that the ZIS fund should be able to reduce the poverty rate, with the note that the ZIS fund must be produced. The ZIS funds received by Baznas South Kalimantan in general continue to increase from year to year. However, in this case, it must be maximized again by building public awareness to give zakat, because the collected zakat or infaq and alms funds can be used for economic empowerment programs for the poor.

Inflation is one of the important economic indicators, the higher the inflation rate, the people who initially can meet their daily needs and when inflation occurs they cannot meet their needs so that it can cause poverty. The inflation data shown by the Central Statistics Agency (BPS) of South Kalimantan fluctuates from year to year. In 2020 inflation in South Kalimantan was 3.82%, then in 2021 it decreased by 2.63%, and in 2022 inflation increased by 4.01%, and finally in 2023 inflation decreased again to 1.68%.

Looking at the background description above, the author is interested in examining the effect of zakat, infaq, alms (ZIS) receipts and inflation rates on poverty levels in South Kalimantan for the 2020-2023 period.

B. LITERATURE REVIEW

² Nurul Mudhiatil Mufliha, "The Effect of ZIS Fund Distribution, Social Assistance Spending, and Subsidy Spending on Poverty in Indonesia for the 2013-2017 Period" (Jakarta, UIN Syarif Hidayatullah Jakarta, 2018).

³ Ayu Sindi Widiastuti and Kosasih, "The Influence of ZIS, Economic Growth, Unemployment and Inflation on Poverty Rates in Indonesia," *Maro: Journal of Sharia Economics and Business* 4, no. 1 (April 30, 2024): 81, <https://doi.org/10.31949/maro.v4i1.973>.

⁴ Irfan Syauqi Beik, "Analysis of the Role of Zakat in Reducing Poverty: A Case Study of Dompot Dhuafa Republika" 2 (January 2009): 45–53.

Zakat, Infaq, Sadaq (ZIS)

Zakat literally means الطهارة (purification), غاء (growth), البركة (blessings). According to the term zakat, the obligation of a Muslim to issue a net value of wealth that does not exceed one nisab is given to mustahik with several predetermined conditions. Meanwhile, according to Law No. 23 of 2011 concerning the Management of Zakat, property that must be set aside by a Muslim or an entity owned by a Muslim in accordance with religious provisions to be given to those who are entitled to receive it.⁵

Infaq comes from the word *anfaqa* which means to take something out for the sake of something. According to the term infaq, it means spending part of one's property or income/income for an interest that is commanded by Islamic teachings. Meanwhile, according to sharia terminology, Infaq means spending part of property or income/income for an interest ordered by Islamic teachings.⁶ Infaq is a very important social worship. The word infaq contains the understanding that providing wealth in the way of Allah will not reduce wealth, but will actually increase wealth.⁷ In the Law, it is stated that infaq is property issued by a person or business entity outside of zakat for the public benefit.⁸

Alms are the giving of 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. Giving alms means that a person not only believes in his faith in his heart, but also applies it in real life.⁹

Alms are also defined as assets or non-assets issued by a person or business entity outside of zakat for the public benefit. What is clear is that the word shadaqah comes from the word al-shidq, which means true or truth. The word alms refers to the truth and/or justification of one's faith, both from an outward point of view (confession of faith) and inner expression (a form of sacrifice) through property.¹⁰

Inflation

According to KBBI, inflation is a decline in the value of money (paper) due to the amount and speed of money (paper) circulating, causing an increase in the price of goods. Meanwhile, according to monetary experts, inflation is a symptom of the amount of money requested that will drive an increase in demand for goods and services.¹¹

Inflation is an event that shows a general increase in the price level and lasts continuously. From this definition, there are three criteria that need to be observed to see

⁵ Andri Soemitra, *Islamic Banks and Financial Institutions* (Jakarta: Kencana, 2017), 427–28.

⁶ Didin Hafinuhuddin, *Practical Guide on Zakat, Infaq, alms* (Jakarta: Gema Insani, 1998), 15.

⁷ Mr. Syafi'ie El-Bantanie, *Zakat, Infaq, and Sadaqah* (Jakarta: PT Salamadani Pustaka Semesta, 2009), 2.

⁸ Muhammad Amin Suma, "Zakat, Infaq, and Alms: Capital and Ideal Models for Modern Economic and Financial Development," *Al-Iqtishad* Vol V, no. No. 2 (July 2013).

⁹ El-Bantanie, *Zakat, Infaq, and Sadaqah*, 2.

¹⁰ Suma, "Zakat, Infaq, and Alms: Capital and Ideal Models for Modern Economic and Financial Development."

¹¹ Sri Kartini, *Getting to Know Inflation* (Semarang: Mutiara Aksara, 2019), 5–6.

that inflation has occurred, namely price increases, are general, and occur continuously in a certain period of time. If there is an increase in the price of one item that does not affect the price of another item, so that it does not increase in general, such an event is not inflation. Unless the increase is like the price of fuel, this affects other prices so that in general all products almost experience an increase in price. If the price increase occurs for a moment and then falls again, it cannot be said to be inflation, because the price increase calculated in the context of inflation has a minimum time span of one month (Murni, 2006).¹²

Inflation Measurement

Consumer *Price Index* (CPI), which is an index that measures the average price of certain goods purchased by consumers. Inflation as measured by CPI in Indonesia is grouped into 7 expenditure groups (based on *The Classification of Individual Consumption by Purpose* (COICOP), namely: foodstuffs group, finished food, beverages, and tobacco, housing group, clothing group, health group, education and sports group, and transportation and communication group.¹³ From the CPI, the amount of Inflation is then calculated with the formula:¹⁴

$$\text{Inflasi} = \frac{IHK_t - IHK_{t-1}}{IHK_{t-1}} \times 100$$

The GDP Deflator, or GDP Deflator, is the one that shows the magnitude of the price change of all new goods, locally produced goods, finished goods and services. Describes the measurement of the price level of final goods and services produced in an economy. To calculate the GDP deflator, it can be done by dividing nominal GDP by real GDP (based on constant prices). The formula used is:

$$\text{Deflator PDB} = \frac{PDB \text{ Nominal}}{PDB \text{ Riil}} \times 100\%$$

The Large Trade Price Index (CPI), also known as the producer price index, looks at inflation from the producer side and focuses more on a number of goods at the major trade level. This means that the price of raw materials, raw materials and semi-finished materials is included in the calculation. The measure used in calculating CPI is sales. The principle of calculation is as follows:

$$\text{Inflasi} = \frac{IHPB - IHPB_{-1}}{IHPB_{-1}} \times 100\%$$

The Producer Price Index (CPI), is an index that measures the average price of goods that producers need to carry out the production process. The CPI is often used to forecast CPI levels in the future because changes in the price of raw materials increase production costs, which in turn increases the price of consumer goods.¹⁵

Types of Inflation

¹² Herman Ardiansyah, "The Influence of Inflation on Economic Growth in Indonesia," *Journal of Economic Education (JUPE)* 5, no. 3 (July 22, 2017), <https://doi.org/10.26740/jupe.v5n3.p?p>.

¹³ Kartini, *Getting to Know Inflation*, 47–48.

¹⁴ Imamudin Yuliadi, *Monetary Economics* (Jakarta: PT Indeks, 2008), 76.

¹⁵ Kartini, *Getting to Know Inflation*, 48.

Based on Cause

Demand-pull inflation, is inflation that occurs due to an increase in aggregate demand, while production is at a state of full employment opportunity or close to full employment opportunity.

Cost-push Inflation, characterized by rising prices and declining production. This situation arises starting with a decline in aggregate supply as a result of an increase in production costs. Some examples of the causes of inflation from a supply point of view are the increase in worker wages, the increase in fuel and the increase in electricity tariffs and the increase in the level of transportation. The increase in these variables will lead to an increase in production costs.

Mixed Inflation. In practice, inflation is rarely found in its pure form, namely inflation due to demand pulls and inflation due to supply declines that occur respectively. Inflation that occurs in various countries in the world is generally a mixture of the two types of inflation above, or what is commonly called mixed inflation. Mixed inflation is caused by a mixture of demand pull inflation and cost push inflation.

By Origin

Domestic Inflation can arise, among other things, due to budget deficits financed by printing new money or crop failures.

Imported Inflation, is inflation that arises due to an increase in prices (inflation) abroad or outside the country. In this relationship, the influence of inflation from abroad to domestic can occur through an increase in the price of export goods.

According to the Severity: Mild Inflation, inflation whose rate is still below 10% a year; Moderate inflation, inflation whose level is still between 10%-30% a year; Heavy Inflation, inflation whose level is still between 30%-100%; Hyper Inflation, inflation whose severity is at or 100% a year.¹⁶

Poverty

Literally, according to Poerwadarminta (1976), poverty comes from the root word poor which means "without property". In a broader sense, poverty can be connoted as a condition of inability both individually, group, and family so that this condition is vulnerable to the emergence of other social problems.

According to Kuncoro (1997), poverty is defined as the inability to meet the needs of the minimum standard of living. Kartasasmita (1997) said that poverty is a problem in development which is characterized by unemployment and underdevelopment which then increases into inequality. This is in line with Friedmann's (1992) stated that poverty is a result of unequal opportunities to accumulate its social power base.¹⁷

Poverty in the Islamic View

¹⁶ Fadilla Fadilla and Havis Aravik, "Islamic Views and the Influence of Exchange Rates, Bi Rates on Inflation," *Ecoment Global Journal* 3, no. 2 (August 31, 2018): 186–87, <https://doi.org/10.35908/jeg.v3i2.478>.

¹⁷ A Russian Revolutionary, *Tackling Poverty* (Bandung: PT Remaja Rosdakarya, 2015), 1–2.

The Qur'an uses several words to describe poverty, namely *faqr*, *poor*, *al-sail*, and *al-mahrum*, but the first two words are mentioned the most in the Qur'an. The word *poor* is found in the Qur'an 12 times and the word *poor* is mentioned 25 times. An-Nabhani categorizes those who have property (money), but do not meet their spending needs as poor people. While the poor are people who do not have property (money), and at the same time do not have income.

Islam views poverty as something that can harm morals, logic, family, and society. Islam also considers it a calamity and disaster and should seek protection from Allah for the evil hidden in it.¹⁸

Determinants of Poverty

According to Houghton and Kandker (2009) there are four characteristics that cause poverty, namely: a) Regional. Isolated and remote including poor infrastructure and disadvantaged so that they are unable to access markets and public services, Natural resources include land availability and soil quality, weather including climate, environmental conditions and others. And Regional governance and management inequality. b) Community. Infrastructure (clean water, roads, electricity and others), land distribution, access to goods and services (education, health and others), social structure and social capital. c) Household. The size of the house, the dependency ratio (unemployed family members including those who are not working), the gender of the head of the family including the early age, origin (land, equipment, means of production, houses and jewelry and others), occupation and income, health and education of family members. d) Individual, such as age, education, marital status and tribe or region. The causes of poverty are very diverse depending on demographic, sociographic, and geopolitical conditions as conveyed by Coombs (Ahmad 1980) mentioning that those related to population, housing and employment. This can be seen from the increasing population, the growing uncontrolled settlements and limited employment opportunities due to low education.¹⁹

Poor Population

To measure poverty, BPS uses the concept of the ability to meet basic needs approach. With this approach, poverty is seen as an inability from the economic side to meet basic food needs and not food measured in terms of expenditure. So the Poor Population is a population that has an average per capita expenditure per month below the poverty line.²⁰

Percentage of Poor Population

Head Count Index (HCI-P0), is the percentage of the population below the poverty line (GK). Calculation Formula:²¹

¹⁸ Naerul Edwin Kiky Aprianto, "Poverty in the Perspective of Islamic Political Economy," *Islamiconomic* 8, no. 2 (2017): 178–79, <https://doi.org/10.32678/ije.v8i2.60>.

¹⁹ Rustanto, *Tackling Poverty*, 4–5.

²⁰ "Central Statistics Agency of South Kalimantan Province," accessed May 4, 2024, <https://kalsel.bps.go.id/subject/23/kemiskinan.html#subjekViewTab1>.

²¹ "Central Statistics Agency of South Kalimantan Province."

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

Where:

$\alpha = 0$

z = poverty line

y_i = Average per capita expenditure per month of the population below the poverty line ($i = 1, 2, 3, \dots, q$), $y_i < z$

q = The number of people below the poverty line.

n = Total population

C. RESEARCH METHODS

The quantitative approach is the basis of the approach in this study, namely by using secondary data taken from the official website of BAZNAS South Kalimantan (kalsel.baznas.go.id) and also the Central Statistics Agency (BPS) of South Kalimantan (kalsel.bps.go.id). The data taken are annual data on ZIS fund receipts which are interpolated into monthly data, monthly inflation data, and annual poverty data which are also interpolated into monthly data.

This study analyzes ZIS and inflation on the poverty rate in South Kalimantan. This data is in the form of *time series* data from 2020-2023. For hypothesis testing, this study uses the Multiple Linear Regression Analysis method through *the Eviews 9* program.

D. RESULTS AND DISCUSSION

The calculation in this study is measured based on monthly data on Zakat, Infaq, and Alms (ZIS) receipts, inflation rate data, and poverty level data in South Kalimantan from 2020-2023, with a sample of 48 data.

Statistical Test

Table 1
Statistical Test Results

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.002284	0.006206	-161.4904	0.0000
ZIS	-0.004403	0.000937	4.699915	0.0000
INFLATION	0.003516	0.008068	0.435859	0.6653
R-squared	0.390013 Mean dependent var		-0.974625	
Adjusted R-squared	0.359514 S.D. dependent var		0.023997	
S.E. of regression	0.019205 Akaike info criterion		-5.000048	
Sum squared resid	0.014754 Schwarz criterion		-4.877174	
Log likelihood	110.5010 Hannan-Quinn crister.		-4.954736	

F-statistic	12.78760	Durbin-Watson stat	1.389272
Prob(F-statistic)	0.000051		

Source: Data processed, 2024

The regression equation model in this study was obtained:

$$Y = -1.002284 - 0.004403ZIS + 0.003516INFLASI + e$$

The equation shows that:

If the ZIS fund and the inflation rate are zero, then the poverty rate is 1.002284%.

If the ZIS fund increases by 1%, the poverty rate will decrease by 0.004403%

If the inflation rate increases by 1%, the poverty rate will increase by 0.003516%.

Determinant Coefficient Test

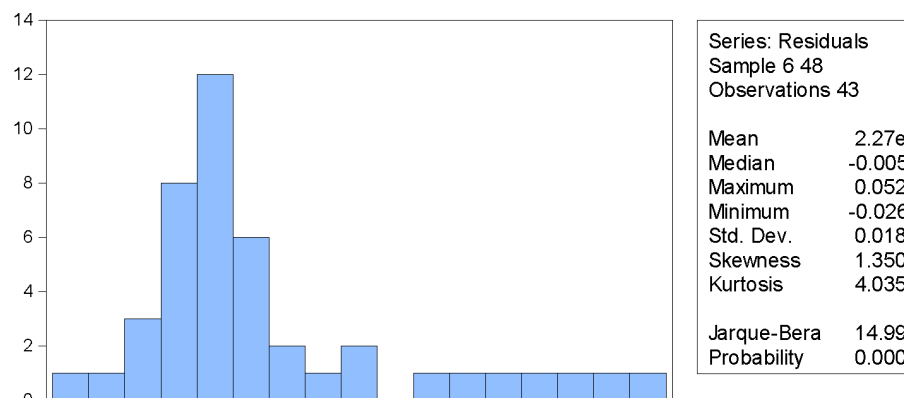
The R-Squared value (R²) in the regression test of 39.00% of the regression line in this model is quite good in explaining the relationship between ZIS, inflation, and poverty, in other words the variables ZIS and inflation are able to explain the poverty variable of 39.00%, and the remaining 61.00% is explained by other variables outside the study.

Classic Assumption Test

The classical assumption test in the regression model is carried out to avoid bias in decision-making. There are four classic assumption tests used in this study, namely:

Normality Test

Table 2
Normality Test Results with Histogram



Source: Data processed, 2024

The value of Jarque-Bera (JB) is 14.99011 > the value of the Chi-Square table 2 df= 5.99148, so it can be concluded that the residual data in this case is distributed to the normal, so that the normality test of classical assumptions is met.

Multicollinearity Test

Table 3
Multicollinearity Test Results

Variable	Coefficient Variance	Uncentered VIVID	Centered VIVID
C	3.85E-05	4.490705	NA
ZIS	8.78E-07	4.843416	1.090256
INFLATION	6.51E-05	1.694082	1.090256

Source: Data processed 2024

The Centered VIF value of each independent variable, namely ZIS and Inflation, is < 10 , which means that there is no multicollinearity problem, so that the classical assumption is met.

Heteroscedasticity Test

Table 4
Heteroscedasticity Test Results

Heteroskedasticity Test: Breusch-Pagan-Godfrey

F-statistic	0.781481 Prob. F(2.40)	0.4646
Obs*R-squared	1.617001 Prob. Chi-Square(2)	0.4455
Scaled explained SS	2.123506 Prob. Chi-Square(2)	0.3458

Source: Data processed 2024

Prob value. The Breusch-Pagan-Godfrey Chi-Square = $0.4455 > 0.05$, which means that there is no heteroscedasticity problem, so the classical assumption is met.

Autocorrelation Test

Table 5
Autocorrelation Test Results

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	2.039454 Prob. F(2.38)	0.1441
Obs*R-squared	4.168193 Prob. Chi-Square(2)	0.1244

Source: Data processed, 2024

The value of Prob. Chi-Square Breusch-Godfrey LM Test = $0.1244 > 0.05$, which means that there is no autocorrelation problem, so the case data meets classical assumptions.

Simultaneous Test (F Test)

Based on the results of the regression test in Table 1, the magnitude of the Prob(F-Statistic) value is $0.000051 < 0.05$, this shows that the ZIS variable and the inflation rate simultaneously have a significant effect on the poverty rate.

Partial Test (t-test)

Zakat, Infaq, Sadaq (ZIS) (X1)

Based on the results of the regression test in Table 1, from the test results a probability value of $0.0000 < 0.05$, it can be concluded that ZIS partially has a significant effect on the poverty level.

The existence of this significant influence shows that the results of this study are in accordance with the theory, and are also supported by previous research where it is stated that ZIS funds can empower an economy and reduce poverty rates. Because ZIS is an Islamic philanthropy that is based on an awareness of Muslims to carry out the sunnah such as *infaq* and alms or the obligation to pay zakat, in order to achieve prosperity in this world and the hereafter (*falah*). Utilization through productive zakat can increase *mustahiq* income, where with the increase in *mustahiq* income can encourage a decrease in poverty levels.²² So it can be said that the utilization of South Kalimantan ZIS funds is able to encourage reducing the poverty rate in South Kalimantan.

Inflation (X2)

Based on the results of the regression test in Table 1, from the test results a probability value of $0.6653 > 0.05$, it can be concluded that inflation does not have a significant effect on the poverty level. Where when the inflation rate increases by 1%, the poverty rate will increase by 0.003516%.

This is certainly not in line with the hypothesis that the inflation rate has an effect on the poverty rate. In this case, the inflation rate will not affect the poor, because basically the poor still have no purchasing power in the sense that they can only buy the goods they really need to live whose price is according to their ability, so that even if inflation occurs they still have no purchasing power. So, based on this study, the inflation rate that occurs in South Kalimantan has no effect on the poverty rate in South Kalimantan.

E. CONCLUSION

Based on the description of the problem and the discussion that has been explained above, the author concludes that the receipt of ZIS (X1) and Inflation (X2) funds simultaneously (simultaneously) has a significant effect on the poverty level (Y) in South Kalimantan for the 2020-2023 period. Then individually (partially) the ZIS variable (X1) has a significant effect on the poverty rate (Y) in South Kalimantan for the 2020-2023 period. This is in accordance with the theory used, namely that the higher the ZIS fund, it

²² Ira Humaira Hany and Dina Islamiyati, "The Influence of ZIS and Macroeconomic Factors on Poverty Levels in Indonesia," *Universitas Airlangga* 25(01) (March 2020): 129, <https://doi.org/http://dx.doi.org/10.24912/je.v25i1.631>.

will reduce the poverty rate and shows that the potential of ZIS in South Kalimantan is very strong. However, the inflation variable (X2) does not have a significant effect on the poverty rate (Y) in South Kalimantan for the 2020-2023 period. Because basically the poor do not have purchasing power, even if inflation occurs, they still do not have purchasing power, so it will not affect the poverty level.

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