



**THE EFFECT OF ZAKAT DISTRIBUTION, INFLATION, AND ECONOMIC
GROWTH ON THE POVERTY RATE IN INDONESIA IN 2014-2024
ACCORDING TO THE ISLAMIC ECONOMIC PERSPECTIVE**

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Abstract

This study aims to analyze the effect of zakat distribution, inflation, and economic growth on the poverty rate in Indonesia for the period 2014-2024 in the perspective of Islamic economics. The research method used is a quantitative approach with secondary time series data for 11 years obtained from BAZNAS, Bank Indonesia, and the Central Statistics Agency (BPS), and analyzed using multiple linear regression through E-Views 10 software. The findings showed that simultaneous distribution of zakat, inflation, and economic growth significantly affect the level of poverty. Partially, only the distribution of zakat has a negative and significant effect on poverty levels, while inflation and economic growth have no statistically significant effect. Overall, these findings confirm the importance of optimizing productive zakat as the main instrument of wealth redistribution based on maqāṣid al-Sharīah integrated with inclusive macroeconomic stability to reduce poverty effectively and sustainably.

Keywords: Economic Growth, Inflation, Poverty, Zakat



INTRODUCTION

Poverty is a fundamental problem faced by almost all countries in the world, including Indonesia. This condition not only has implications for the economic limitations of individuals and households, but also causes broader consequences, such as limited access to education and health services, declining quality of life, and increasing social inequality (Dairobbi et al., 2025).

The level of poverty is one of the main indicators in assessing the success of a country's economic development. Poverty reflects the limited ability of people to meet basic needs properly, such as food, health, education, and housing. An economy is considered to be improving if the percentage of poor people decreases from the previous year, which indicates an increase in people's access to resources and economic opportunities (Huwaida et al., 2025). Thus, the poverty rate is not only a measure of people's well-being, but also a measure of the effectiveness of government policies in reducing social inequality and improving the quality of life of the population. The following is the percentage of poverty rate in Indonesia in 2014-2024:

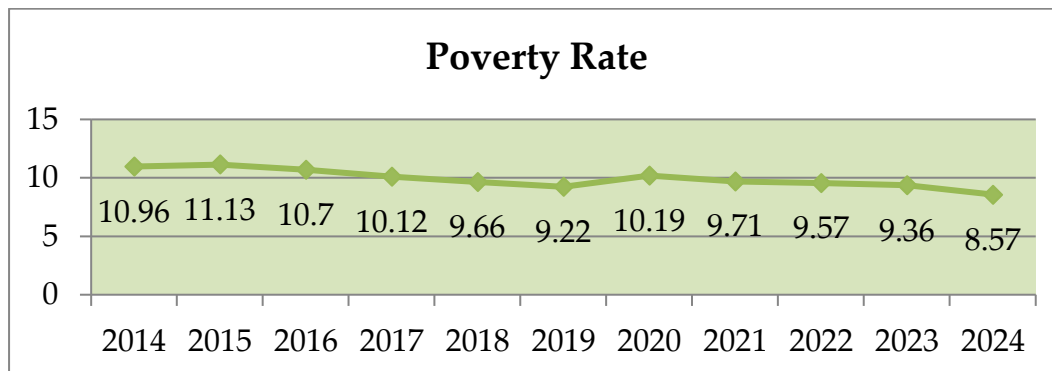


Figure 1.
Percentage Of Poor People In Indonesia
Source: Central Bureau of Statistics (BPS) 2025.

Based on data from the Central Statistics Agency (BPS) above Indonesia's poverty level throughout 2014-2024, it generally shows a downward trend, although it was disrupted by the COVID-19 pandemic. In the initial period, the poverty rate was still above 10%, then successfully suppressed to below 9% by 2019. The 2020 pandemic caused a surge again, but after that government policies through social assistance, economic empowerment, and inclusion programs managed to gradually reduce poverty. By 2024, the poverty rate has dropped to close to 9% and extreme poverty has been successfully suppressed below 1%.



Various efforts and efforts made by the government in reducing the level of poverty in Indonesia, one of which is the optimization of the distribution of zakat funds. Zakat distribution is a strategic effort in maintaining economic stability through the use of Islamic economic instruments such as zakat, Infaq, Sadaqah, and other religious social funds (ZIS-DSKL) as well as the empowerment of muslim communities through business capital programs, skills training, and economic development, which is not only a form of worship, but also as a means of equitable wealth redistribution to increase purchasing (Yutegi, 2024).

In the perspective of Islamic economics, poverty alleviation can be further strengthened through targeted distribution of productive zakat, namely zakat distribution based on Islamic values that emphasize social justice (al-'adl), equitable distribution of wealth (tawazun al-maal), and sustainable economic empowerment mustahik. This distribution is seen in the strengthening of zakat programs for eight asnaf such as amil, fakir, miskin, gharimin, muallaf, fisabilillah, ibnu sabil, and the allocation of assets under management through business capital, skills training, and education and health assistance, which can significantly reduce the national poverty rate (Yusna & Saifuddin, 2024). This is in line with the maqashid of Sharia in maintaining property (ḥifẓ al al-Ma'l), especially the alleviation of extreme poverty and the improvement of the welfare of the Ummah (Baco & Raehana, 2025).

However, the effectiveness of zakat distribution is highly dependent on transparent management, adequate Sharia economic literacy, and inter-institutional synergy so that the benefits can be widely felt in controlling aggregate demand and price pressures. Strengthening zakat distribution is able to expand economic inclusion, reduce gaps between regions and between community groups, and ensure that macroeconomic stability is maintained through lower inflation control for all levels of society.

Inflation in Indonesia has generally been on a downward trend lately, but remains a major threat to the national poverty rate (Susanto & Pangesti, 2020). Inflation is a general and continuous increase in the price of goods and services in a certain period of time, which erodes the exchange rate of money and the purchasing power of people. In a situation of high inflation, the poor tend to reduce consumption not by preference, but by compulsion due to a decrease in real purchasing power. Consumption expenditure of poor households is more susceptible to price fluctuations than middle and high income groups. This condition causes them to experience a sharper decline in quality of life as inflation



increases, which leads to an increase in the number of new Poor (Hasibuan, 2023). Therefore, controlling inflation does not only have an impact on poverty statistics, but also on the sustainability of consumption and welfare, where inclusive economic growth has a significant effect on reducing overall poverty levels.

Economic growth is a crucial indicator in measuring the success of the development of a country or region, especially in efforts to reduce poverty levels through job creation and increasing community income. The economy is said to grow when the real Gross Domestic Product (GDP) increases from the previous period, reflecting the continued expansion of production of goods and services. Economic growth is closely related to poverty because it is able to generate additional per capita income, absorb labor, and expand access to business opportunities for vulnerable groups. The economy experiences inclusive growth when the increase in real output is not only high but also evenly distributed, thereby reducing disparities and significantly suppressing the percentage of the poor population (Budhijana, 2017).

In Islamic economics, the level of poverty is understood as a condition of limited access to basic needs that benefit the Ummah, which must be handled with the principles of justice, equitable distribution, and sustainability. This is in line with the objectives of Islamic law (maqāṣid al-sharī'ah) which emphasizes the maintenance of religion, Life, reason, offspring, and property, so that poverty reduction is not only oriented to material improvement, but also to spiritual and moral balance (Algifari & Andrini, 2024). Thus, poverty alleviation in Islam is directed towards achieving the welfare of the world as well as the happiness of the hereafter, through a fair distribution system and the protection of basic human rights. Here is the word of God that describes the concept of poverty level:

مَا آفَاءَ اللَّهُ عَلَى رَسُولِهِ مِنْ أَهْلِ الْقُرَىٰ فَلِلَّهِ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسْكِينِ وَابْنِ السَّبِيلِ كَيْ لَا يَكُونَ دُولَةً بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ وَمَا إِلَٰهُكُمْ إِلَّا اللَّهُ فَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ

The Spoils of those whom Allah has given to his messenger from the people of the cities are for Allah, The Messenger, the relatives, the orphans, the needy, and those who are on a journey, so that they may not circulate among the rich among you. Whatever the Messenger gives you, accept it. And what he forbids you, leave it. And fear Allah. Indeed, Allah is severe in punishment.

Tafsir surah al-Hashr verse 7 asserts that the spoils (fai') that Allah gave to His Messenger were not only for the Messenger, but also for Allah, relatives, orphans, the poor, and the Wayfarer. The goal is that wealth does not only



circulate among the rich, but can be felt by all levels of society. This verse contains a moral message that wealth should be managed fairly and should not cause social inequality. Thus, economic development in Islam rests not only on the accumulation of wealth, but also on its equitable distribution for the sake of creating common prosperity. This verse also emphasizes the importance of obedience to the messenger of Allah in accepting commands and prohibitions, as well as piety to Allah as the main foundation in managing resources. Thus, Surah al-Hashr verse 7 teaches that true prosperity is born of social justice, solidarity, and obedience to the Shari'a of Allah (Sampayya, 2007).

Based on the explanation above, this study aims to assess the distribution of zakat, inflation, and economic growth to the poverty rate in Indonesia in 2014-2024. For that multiple linear regression analysis tool used in this study. This is to facilitate the author in explaining how much the three variables can influence in reducing poverty in Indonesia. So the authors hope, the results of this study can contribute positively to the alleviation of poverty in Indonesia.

LITERATURE REVIEW

Poverty Rate

The Grand theory in this study is the level of poverty. The level of poverty is a condition when people lose their well-being, so they are in a state of deprivation and are unable to achieve a decent standard of living. This situation is reflected in the various limitations and helplessness experienced by poor individuals in meeting basic needs (Shelisa & Setyo, 2023). Poverty is usually measured through indicators such as the percentage of poor people. Conceptually, poverty is understood as a continuous process that reflects the inability of society to improve its standard of living (Kakwani & Son, 2026). Therefore, the poverty level is an important indicator in assessing the success of development and government policies in reducing inequality.

The theory of social democracy asserts that poverty is not an individual problem, but rather a structural problem that arises as a result of social injustice and inequality, especially when the access of certain groups to community resources is hampered. This idea is based on the principles of Keynesian-style mixed economy, which was born in response to the economic depression of the 1920s-1930s, and later gave birth to the concept of welfare state (welfare state). The system emphasizes the role of the state in managing and funding basic social services such as education, health, housing, and Social Security for all citizens. Although social democracy criticizes the free market, capitalism is still seen as the



most effective economic system, only it needs to be supplemented with a welfare state to be more humane (Pinontoan, 2020).

Zakat

Zakat is not only a religious obligation, but also an important instrument in the economic and social fields to uphold the principles of justice and welfare in Islamic Society (Kasim et al., 2025). Therefore, zakat within the framework of Islamic economics reflects consistent values that emphasize Justice, balance, equity, and focus on the real sector as a driver of economic development. According to Ahmed zakat as a Social Safety Net is a stable social safety net because it is mandatory and sustainable, in contrast to other social assistance that is fiscal and political. Thus, zakat is increasingly relevant as a complementary policy to support poverty alleviation programs (Lubis, 2026).

Inflation

Inflation is basically a condition in the economy when there is an imbalance between the amount of money in circulation and the availability of goods and services. This imbalance causes a general and sustained increase in prices in a certain period, so that the value of money decreases. The phenomenon of inflation is usually seen from the increase in prices of goods and services that are most often consumed by society, such as basic necessities. The basic theory of money is one of the classic approaches in the study of inflation that has its roots in the thinking of David Hume and Irving Fisher. The essence of the theory is that the rate of inflation is triggered by an increase in the amount of money circulating in the economy (Setiono et al., 2023). In particular, if there is an increase in the money supply (M) without being followed by an increase in real output (Q), then the consequence is an increase in the price level (P), which in turn gives rise to inflationary symptoms.

Economic Growth

Economic growth reflects the rise and fall of a country's production and consumption activities. An increase in economic activity indicates a healthy condition because the ability to provide goods and services to people increases, while a decrease indicates a weakening of these capacities (Anggraini et al., 2026). This process not only emphasizes on increasing output, but also includes factors that affect economic growth, such as investment, zakat distribution, inflation, and supportive economic policies. The Harrod-Domar theory was developed separately but in the same period by E. S. Domar and R. F. Harrod explained that economic growth is very important because investment will increase the stock of capital goods, which in turn allows an increase in output. The funds for these

investments come from domestic savings, that is, the part of national production or income that is set aside (Bahri & Aprilianti, 2023).

Research Framework and Hypothesis

A good frame of mind will theoretically explain the link between the variables to be studied. So, theoretically, researchers need to explain the relationship between the independent variable and the dependent variable. If there are moderating and intervening variables in the study, it must also be explained why these variables are involved in the study. The link between these variables is explained in the research paradigm. Therefore, any formulation of the research paradigm must be based on a framework of thought. The frame of mind in writing this study is:

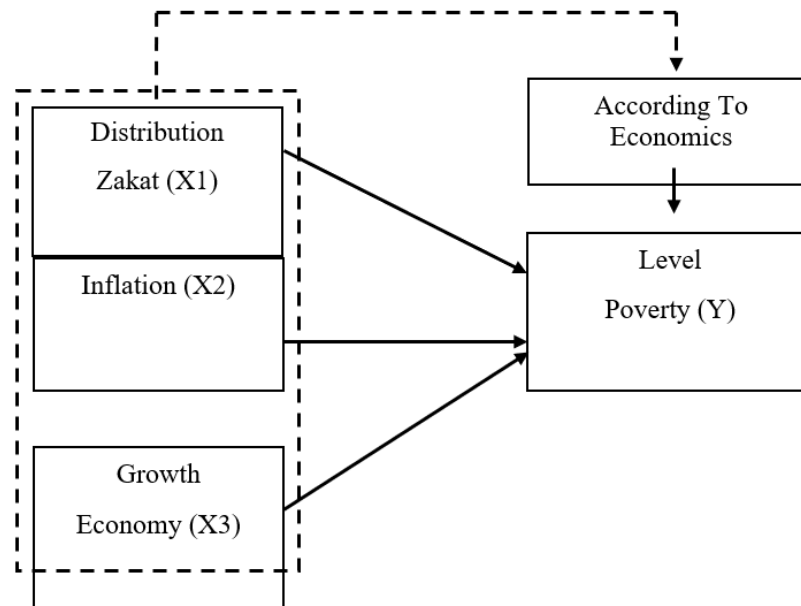


Figure 2.
Frame of mind

The hypothesis is formulated based on the framework as follows:

1. Effect Of Zakat Distribution On Poverty Level

According to Ahmed zakat as a Social Safety Net is a stable social safety net because it is mandatory and sustainable, in contrast to other social assistance that is fiscal and political. Thus, zakat is increasingly relevant as a complementary policy to support poverty alleviation programs (Lubis, 2026). On research (Munandar et al., 2020) shows that the distribution of zakat funds has a negative and significant effect on poverty levels. Then the hypothesis can be proposed as follows:



H1: distribution of zakat has a negative and significant effect on poverty levels.

2. Effect Of Inflation On Poverty Rate

According to David Hume and Irving Fisher, inflation is triggered by an increase in the amount of money circulating in the economy (Setiono et al., 2023). If there is an increase in the money supply without being followed by an increase in real output, the consequence is an increase in the price level, which in turn gives rise to inflationary symptoms. On research (Sastya & Martini, 2025) shows that inflation has a positive and significant effect on poverty levels. It can be concluded that the second hypothesis in this study is:

H2: inflation has a positive and significant effect on poverty levels.

3. Effect Of Economic Growth On Poverty Levels

The theory developed by E. S. Domar and R. F. Harrod explained that economic growth is very important because investment will increase the stock of capital goods which in turn allows an increase in output. The funds for these investments come from domestic savings, that is, the part of national production or income that is set aside (Bahri & Aprilianti, 2023). On research (Herawati et al., 2023) shows that economic growth has a negative and significant effect on poverty levels. This means that when economic growth increases, poverty decreases. Decreasing poverty illustrates the many investment opportunities that are open, thus opening up job opportunities that are ready to be filled by the workforce. It can be concluded that the third hypothesis in this study is:

H3: economic growth has a negative and significant effect on poverty levels.

4. The effect of Zakat distribution, inflation, and economic growth simultaneously on poverty levels

H4: the effect of Zakat distribution, inflation, and economic growth are suspected to have a significant effect on Poverty

RESEARCH METHOD

This research method uses a quantitative approach, which is an approach that focuses on testing theories or hypotheses through measuring variables in the form of numbers. The population in this study is the overall data report on the distribution of zakat, inflation, economic growth, and poverty levels in Indonesia which has been published by the National Zakat Agency (BAZNAS), Bank Indonesia (BI), and the Central Statistics Agency (BPS) in 2014-2024. The type of data used in this study is secondary data presented in the form of time series.



The sample is the part of the population that has certain characteristics. In this case the method used in sampling this study is using saturated sampling (the entire population is sampled in the study) which uses a sample of 11 years in the period 2014 to 2024. The samples used in this study came from the Indonesian government's reports in the publications of the National Amil Zakat Agency, Bank Indonesia, the National Statistics Agency and other literary sources such as journals and books in accordance with this study.

Data analysis method using multiple linear regression analysis (multiple regression analysis) and data processing using e-views 10. Data analysis is done by statistically testing the variables with the software. Analysis Data is expected to be used to determine how much influence the bound variable with the independent variable.

RESULTS AND DISCUSSION

Classical Assumption Test

Normality Test

Here are the results and normality Test in this study:

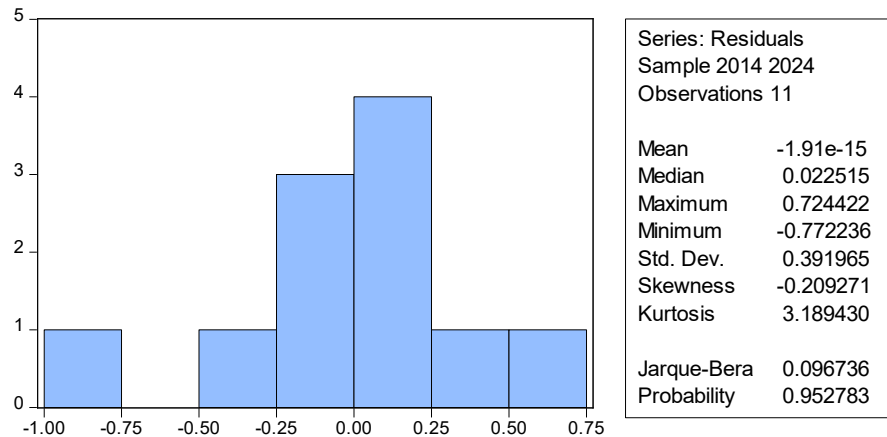


Figure 3.
Normality Test Results

Source: data processed through E-views 10

Based on figure 3.1, obtained the probability of 0.952783 is greater than that of $\alpha = 0.05$, it can be concluded that the data is normally distributed

Heteroscedasticity Test

The following are the results of the heteroscedasticity Test in this study:



Table 1.
Heteroscedasticity Test Results

F-statistic	1.458290	Prob. F(3,7)	0.3058
Obs*R-squared	4.230692	Prob. Chi-Square(3)	0.2376
Scaled explained SS	1.875526	Prob. Chi-Square(3)	0.5986

Source: data processed through E-views 10

The results of the white test showed no problems in the regression model tested. Obs*R-squared value of 4.230692 with Chi-Square probability (0.2376) this result confirms that there are no symptoms of heteroscedasticity because the probability value > (0.05).

Multicollinearity Test

Here are the results of the multicollinearity Test:

Table 2.
Multicollinearity Test Results

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	0.201592	10.10348	NA
PZ	0.000449	3.068434	1.210085
I	0.007725	5.857446	1.374542
PE	0.005562	6.305262	1.173078

Source: data processed through E-views 10

The results of the multicollinearity test through the VIF value showed that there was no VIF value greater than 10. Thus, the regression model in this study proved to have no multicollinearity problem.

Autocorrelation Test

Here are the results of the autocorrelation Test:

Table 3.
Autocorrelation Test Results

F-statistic	2.828638	Prob. F(1,6)	0.1436
Obs*R-squared	3.524329	Prob. Chi-Square(1)	0.0605

Source: data processed through E-views 10

Based on the previous hypothesis test criteria, it is known that the probability value of 0.0605 which is greater than 0.05 (α), so it is concluded to



accept H_0 . Thus as a consequence rejects the H_a stating that there is no autocorrelation in the residual

Stationarity Test (*Unit Root Test*)

In this study the stationarity test is used to test the assumption that the time series data is not stationary. This unit root test is said to be non-stationary if the results of data processing show that the statistical value of the calculated ADF is greater than the critical value. Vice versa, if the statistical value of the calculated ADF is smaller than the critical value, it means that it is stationary. It can also be done by looking at the probability and comparing it with the degree of confidence (α). If the probability value is less than α (0.05), it can be concluded that the data is stationary. On the other hand, if the probability value is more than α (0.05), it can be concluded that the data is not stationary. Here are the results of the stationarity test

Table 4.
Stationarity Test Results at the Level

Variable	Prob	Alpha	Description
TK	0.8112	0,05	Not Stationary
PZ	1.0000	0,05	Not Stationary
I	0.0056	0,05	Stationary
PE	0.1116	0,05	Not Stationary

Source: data processed through E-views 10

Based on the results in Table 3.4, shows that inflation variables show a probability value smaller than the value of alpha (0.05), poverty level variables, distribution of zakat, and economic growth shows the data is not stationary at the level. So, we need to do a unit test on the first difference (I).

Table 5.
Stationarity Test Results on First Difference

Variable	Prob	Alpha	Description
TK	0.0534	0,05	Not Stationary
PZ	0.8644	0,05	Not Stationary
I	0.0570	0,05	Not Stationary
PE	0.0217	0,05	Stationary

Sources: output E-views 10

Based on the results in Table 3.5, shows that economic growth variables show a probability value smaller than the value of alpha (0.05), poverty level



variables, zakat distribution, and inflation data shows no stationary at the level of first difference (I). So it is necessary to perform a unit test on the second difference (II).

Table 6.

Stationarity Test Results on Second Difference

Variable	Prob	Alpha	Description
TK	0.0119	0,05	Stationary
PZ	0.0005	0,05	Stationary
I	0.0186	0,05	Stationary
PE	0.0089	0,05	Stationary

Sources: output E-views 10

Based on the results in Table 3.6, shows that all variables are stationary at the level of second difference (II) because it has a probability value less than the value of alpha (0.05).

Ordinary Least Square (OLS) Test

The following is the result of the calculation using Ordinary Least Square (OLS) method.

Table 7.

Ordinary Least Square (OLS) Test Results

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	10.53034	0.448990	23.45337	0.0000
PZ	-0.073393	0.021186	-3.464246	0.0105
I	0.106963	0.087893	1.216969	0.2630
PE	-0.070117	0.074577	-0.940199	0.3784
R-squared	0.749241	Mean dependent var		9.926364
Adjusted R-squared	0.641773	S.D. dependent var		0.782742
S.E. of regression	0.468487	Akaike info criterion		1.596673
Sum squared resid	1.536363	Schwarz criterion		1.741362
Log likelihood	-4.781700	Hannan-Quinn criter.		1.505466
F-statistic	6.971753	Durbin-Watson stat		1.148388
Prob(F-statistic)	0.016487			

Sources: output E-views 10

$$TK = 10.53034 - 0.073393 \cdot PZ + 0.106963 \cdot I - 0.070117 \cdot PE$$



1. Constant coefficient of 10,530. This shows that if all independent variables used in the study are equal to 0 (Zero), then the poverty rate in Indonesia in 2014 to 2024 is 10%.
2. The distribution of Zakat has a negative and significant effect (in the opposite direction) at $\alpha = (0.05)$ with a coefficient of -0.07. The results show that if there is an increase in the distribution of zakat by one percent and ceteris paribus, then the poverty rate in Indonesia has decreased by 0.07%.
3. Inflation has a positive and significant effect (unidirectional) at $\alpha = 5\%$ (0.05) with a coefficient of 0.10. The results show that if there is an increase in inflation by one percent and ceteris paribus, then the poverty rate in Indonesia has increased by 0.10%.
4. Economic growth has a negative and significant effect (in the opposite direction) at $\alpha = (0.05)$ with a coefficient of -0.07. The results show that if there is an increase in economic growth by one percent and ceteris paribus, then the poverty rate in Indonesia has decreased by 0.07%.

Hypothesis Test

Hypothesis testing to draw conclusions and determine the accuracy of the data by performing t-test, F-test and coefficient of determination (R^2).

T test

T-test aims to examine how the influence of the coefficients of each partially independent variable to the dependent variable. In this study uji_t conducted at a level of confidence of 95 percent ($\alpha = 0.05$) with a degree of freedom of $n-k-1$ (n = number of observations, k = number of independent variables) that is df of 7.

Table 8.
T-Test Results

Variable	t-Statistik	t-Tabel	Prob.	Description
PZ	-3.464246	1.89458	0.0105	H1 received, significant
I	1.216969	1.89458	0.2630	H1 rejected, insignificant
PE	-0.940199	1.89458	0.3784	H1 rejected, insignificant

Sources: Output E-views 10



Based on Table 3.8, shows that the value of variable prob zakat distribution of 0.0105 is smaller than 0.05. And where the T-statistic of -3.464246 is greater than the T-table of 1.89458. So it can be concluded that the distribution of zakat has a negative and significant effect on the level of poverty in Indonesia. Inflation variable obtained a prob value of 0.2630 greater than 0.5. And where the T-statistic of 1.216969 is smaller than the T-table of 1.89458. So it can be concluded that inflation has no effect and is not significant to the level of poverty in Indonesia. And economic growth variables obtained a prob value of 0.3784 greater than 0.5. And where the T-statistic of -0.940199 is smaller than the T-table of 1.89458. So it can be concluded that economic growth has no effect and is not significant to the level of poverty in Indonesia.

F Test

Table 9.
F-Statistic Test Results

F-Statistik	F-Tabel	Prob.	Description
6.971753	4.35	0.016487	H ₀ rejected

Sources: Output E-views 10

Based on Table 3.9, F-statistic value is 6.971753 and F-table value is 4.35. It can be seen that the F-statistic value is greater than the F-table, so H₀ is rejected and H_a is accepted, which means that the distribution of zakat, inflation, and economic growth together affect the poverty rate in Indonesia from 2014 to 2024.

Coefficient Of Determination (R²)

The coefficient of determination (R²) is used to see how well the regression line matches the data or to measure the percentage of total variase y described by the regression line using the concept of the coefficient of determination (R²). The value of the coefficient of determination 0.749241 or 0.74%.

The effect of Zakat distribution on poverty level in Indonesia

Based on the regression results, the regression coefficient for the variable distribution of zakat showed a negative sign, which amounted to -3.464246. Based on the partial significance test, the variable of zakat distribution is negative and significant to the poverty level in Indonesia from 2014 to 2024. This is indicated by the value of t-calculate zakat distribution variable -3.464246 is smaller than the value of T-table of 1.89458 with a real level of $\alpha = 0.05$. This indicates that if there is an increase in the distribution of zakat by one percent, it will reduce the poverty rate by 3.46 percent.

This research is in line with research conducted by (Munandar et al., 2020) which shows that the distribution of zakat funds has a negative and significant



effect on the level of poverty in Indonesia. This result means that the greater the zakat funds are distributed, the lower the poverty rate because zakat serves as an instrument of wealth distribution from the rich to the poor. With optimal zakat, basic needs can be met and it is essential to obtain productive business capital, so that the standard of living increases and poverty decreases.

The results of this study are in line with Ahmed's thinking that places zakat as a Social Safety Net. Ahmed stressed that zakat has a mandatory and sustainable nature, so it is different from other social assistance that depends on fiscal and political policies (Lubis, 2026). Thus, the empirical finding that increasing zakat distribution is able to reduce poverty levels supports Ahmed's view that zakat is relevant as a complementary policy in strengthening poverty alleviation programs, because its stable existence makes it an effective instrument to protect the poor on an ongoing basis.

Effect of inflation on poverty rate in Indonesia

Based on the regression results, the regression coefficient of inflation variables showed a positive sign, which is equal to 1.216969 with a significant value of 0.2630 prob, which is greater than the threshold of 0.05, so empirically indicates the absence of a statistically significant relationship. Thus, it can be concluded that inflation does not significantly affect the poverty rate in Indonesia from 2014 to 2024.

This research is in line with research (Hambarasari & Inggit, 2016) shows that inflation does not have a significant and positive effect on the poverty rate in East Java. That is, although the prices of goods and services increase, it does not necessarily increase the number of poor people.

The results of this study are in line with the basic theory of money rooted in the thinking of David Hume and Irving Fisher, which states that the mechanism of the money supply is increasing without being offset by an increase in real output. This condition can encourage price increases due to inflation reducing the purchasing power of people, especially low-income groups, making it increasingly difficult to meet basic needs (Setiono et al., 2023). Thus, this study confirms the basic theory of money that uncontrolled inflation will worsen the distribution of welfare, widen gaps, and increase poverty.

Effect of economic growth on poverty rate in Indonesia

Based on the regression results, the regression coefficient of economic growth variables showed a negative sign, which amounted to -0.940199 with a significant value of prob 0.3784, which is greater than the threshold of 0.05, so empirically indicate the absence of statistically significant relationships. Thus, it



can be concluded that economic growth does not significantly affect the poverty rate in Indonesia from 2014 to 2024.

Economic growth does not significantly affect the level of poverty because there is inequality in the distribution of growth benefits that are more enjoyed by upper middle income groups. Despite improving macroeconomic indicators, the poor still face limited access to education, health care, and productive employment.

On research (Halim et al., 2023) shows that economic growth has no effect and is not significant to the level of poverty. This proves that high or low economic growth does not affect the level of poverty in Indonesia. However, in research (Herawati et al., 2023) shows that economic growth has a negative and significant effect on poverty levels. This means that when economic growth increases, poverty decreases. Decreasing poverty illustrates the many investment opportunities that are open, thus opening up job opportunities that are ready to be filled by the workforce.

In economic growth theory according to The Theory of Growth Poverty Elasticity which emphasizes that the higher the inequality, the smaller the elasticity of growth to poverty reduction. Exclusive growth tends to benefit only upper-middle-income groups, while poor groups remain trapped in limited access to education, health, and productive employment. This condition shows that macroeconomic indicators such as GDP are not sufficient to describe the welfare of society as a whole, because there is no policy of economic equality, formal job creation, and a more equitable distribution of income. Therefore, development strategies that are oriented towards inclusive growth are important so that the benefits of growth can be felt equally by all levels of society, especially the poor who are vulnerable to structural injustice. Thus, the effectiveness of economic growth in reducing poverty is largely determined by the extent to which development policies are able to integrate aspects of equity and inclusiveness into the national macroeconomic framework.

The effect of Zakat distribution, inflation, and economic growth on poverty levels in Indonesia

Based on the results of research with multiple linear regression model using simultaneous significance test (F test) obtained results with a value of F count of 6.971753 and F table of 4.35 with a significance level of $0.000 < 0.05$. This shows that the variable distribution of Zakat (X1), inflation (X2), and economic growth (X3) simultaneously significantly affect the variable poverty rate (Y).

This shows that the distribution of zakat, inflation, and economic growth together have an important contribution in explaining the variation in poverty



levels in Indonesia throughout the study period. Thus, a consistent increase in the distribution of zakat, effective inflation control, and a boost to economic growth can collectively affect the reduction in poverty. Therefore, an integrated policy on these three aspects is needed so that poverty alleviation strategies can run more effectively, sustainably, and have a real impact on people's welfare.

The Islamic economic perspective looks at the influence of Zakat distribution, inflation, and economic growth on poverty levels

Poverty in the perspective of Islamic economics is understood as a condition of limited access to basic needs that benefit the Ummah, which must be handled with the principles of justice, equitable distribution, and sustainability. This is in line with the objectives of Islamic law (maqāṣid al-sharī‘ah) which emphasizes the maintenance of religion, Life, reason, offspring, and property, so that poverty reduction is not only oriented to material improvement, but also to spiritual and moral balance (Algifari & Andrini, 2024)

In view of islam, although the poverty rate is declining in Indonesia is still high. Sharia instruments such as zakat and infaq are seen as important mechanisms for reducing poverty, as they are mandatory and sustainable. Thus, poverty in Islam is seen as a condition contrary to the principle of Justice (‘adl), so its treatment must be based on a fair and sustainable redistribution (Syahputra et al., 2023). This is the word of Allah Swt. Which explains the discussion above Surah At-Taubah 60:

السَّيِّئَاتِ وَابْنِ اللَّهِ سَيِّئَاتٍ وَفِي الْغُرْمَيْنِ قَابِلًا وَفِي قُلُوبِهِمُ وَالْمُؤَلَّفَةِ عَلَيْهَا وَالْعَمِلِينَ وَالْمَسْكِينِ لِلْفَقَرَاءِ الصَّدَقَاتُ إِنَّمَا
حَكِيمٌ عَلِيمٌ وَاللَّهُ اللَّهُ مِنَ قَرِيبَةٍ

It means "" the zakat is only for the poor, the needy, the needy, the converts whose hearts are enticed, the slaves, the debtors, for the cause of Allah, and for those who are on their way, as a decree from Allah. God is all-knowing, all-wise." (QS. In Other Words: 60)

In the above verse explains that zakat has rights that must be fulfilled by every muslim, namely distributing some of his property to those who are entitled to receive, both those who are in dire need and those who keep their honor from asking. In the perspective of Islamic economics, the distribution of zakat is not only interpreted as a gift, but also as a mechanism for increasing and equalizing wealth so that the circulation of property is not centered on certain groups. Thus, zakat serves as an instrument of social justice that ensures the welfare of the people can be realized evenly and sustainably.



In Islamic economics, inflation is seen as a phenomenon that can damage the value of money, it must be controlled through fair and transparent policies, in accordance with the principle of justice in Islamic maqashid Sharia, which is to safeguard the property and benefit of the people (Todi et al., 2025). Therefore, practices that trigger inflation such as hoarding of goods (ihtikar), market manipulation, and ribawi transactions are strictly prohibited in Shari'a. Here the word of God reflects the principle of controlling inflation and the Prohibition of exploitation in economic transactions:

وَلَا تَبْخَسُوا النَّاسَ أَشْيَاءَهُمْ وَلَا تَعْنُوا فِي الْأَرْضِ مُفْسِدِينَ

It means: "and do not harm man in his rights, and do not spread corruption in the land." (Sura Al-Shu'ara: 183)

The interpretation of this verse affirms the Prohibition of economic practices that harm society, including the reduction of scales, manipulation of prices, and exploitation of markets. In the context of inflation, this paragraph is a guideline for economic actors to maintain integrity and not create conditions that damage the price balance. Thus, controlling inflation in the Islamic economy is not only the duty of the state, but also the moral responsibility of all market participants to create a system that is fair, stable, and in accordance with Sharia values (Al-Qurthubi, n.d.).

The measure of the success of Islamic economic growth is not only seen from material growth, but also from the extent to which the economy is able to serve the interests of the Ummah as a whole, bring worldly welfare as well as ukhrawi, and ensure long-term benefits based on the values of justice, sustainability, and mutual benefit (Syamsiah, 2025). The following words of the Prophet Muhammad which reflect the principles of fair and sustainable economic growth:

عَنْ أَبِي هُرَيْرَةَ، قَالَ: قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: لَيْسَ الْغِنَى عَنْ كَثْرَةِ الْعَرَضِ، وَلَكِنَّ الْغِنَى عَلَى النَّفْسِ

Abu Hurairah said: the Prophet (peace and blessings of Allaah be upon him) said: "wealth is not the abundance of wealth, but wealth is the wealth of the soul." (HR. Bukhari and Muslim)

The Hadith of the Prophet (peace be upon him) above confirms that true wealth is not just material possessions, but the wealth of the soul in the form of a sense of sufficiency, tranquility, and inner happiness. The wealth of the soul



reflects an attitude of gratitude and spiritual balance that does not depend on possessions. Islam emphasizes that spiritual and moral values are the main foundations of life, so the wealth of the soul becomes an important aspect in building a healthy and meaningful well-being (Nasir, 2024). Thus, economic growth in Islam is not only a matter of market expansion, but also about how its benefits can be felt evenly and in accordance with the objectives of Sharia. This growth based on spiritual values ensures that economic development not only improves material figures, but also strengthens the moral well-being and happiness of the people.

In the perspective of Islamic economics, zakat is seen as an instrument of wealth distribution required by Allah to maintain social balance and reduce inequality. Scholars such as Imam Al-Ghazali emphasize that zakat is a mechanism for equitable income distribution that is able to lift mustahik from the cycle of poverty. Yusuf al-Qaradawi added that zakat is not only a ritual worship, but also an economic solution that can increase productivity and welfare of the people (Munandar et al., 2020). Thus, zakat serves as the main pillar in poverty alleviation, as it directly transfers part of the wealth of the rich to the needy, in accordance with the maqashid of Sharia to safeguard property and life.

Meanwhile, inflation and economic growth also received the attention of contemporary scholars. M. Umer Chapra considers inflation as a form of monetary instability that harms the poor because it lowers purchasing power, so that controlling the price of basic necessities is part of social justice in Islam (Ridha & Yafiz, 2019). According to Al-Ghazali in (Aurelia & Susanto, 2025) affirm that the welfare of a society depends on the search for and maintenance of five basic purposes, namely religion (al-dien), life or soul (nafs), intellect or reason (aql), family or offspring (nasl), and property or wealth (mal). Therefore, growth based on Islamic values is seen as productive worship, as it supports the achievement of justice and the welfare of the people. Thus, zakat, inflation, and economic growth are interrelated in determining the level of poverty, and Islam emphasizes the integration of all three to create a just and prosperous society.

Based on this explanation, this study shows that zakat, inflation, and economic growth are closely related to the level of poverty in Indonesia. In the perspective of Islamic economics, zakat serves as an instrument of mandatory and sustainable distribution of wealth, so as to reduce social inequalities and lift the mustahik from the cycle of poverty. Controlled inflation is an important factor in maintaining the purchasing power of the poor so as not to get worse, while economic growth based on Sharia values should be directed at equitable



distribution of development results so that the benefits can be felt evenly. Thus, these three aspects-zakat distribution, inflation control, and inclusive economic growth—are the main pillars in reducing poverty. However, in the view of Islam, all these mechanisms must run in harmony with the purpose of maqāṣid Al-sharī‘ah, namely to preserve the property, soul, intellect, offspring, and welfare of the people. Therefore, Islamic Economic Development is not only quantitative, but also quality, fair, and sustainable, so that it can bring world welfare as well as hereafter happiness.

CONCLUSION

Based on the results of multiple linear regression analysis of the period 2014-2024, this study concludes that the distribution of zakat, inflation, and economic growth simultaneously significantly affect the level of poverty in Indonesia. Partially, only zakat distribution variables were shown to have a negative and significant effect on poverty levels, while inflation and economic growth did not show a statistically significant partial effect. This finding confirms that from the perspective of Islamic economics, the distribution of zakat - especially productive zakat-is the most effective instrument of wealth redistribution in alleviating poverty, while controlling inflation and encouraging macroeconomic growth must still be directed in an inclusive and sustainable manner so that it is in line with the principles of maqāṣid al-sharī‘ah in order to realize equitable public welfare.

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