

Analysis of ZIS, Taxes, and Poverty Alleviation Fund Impacts on Poverty Rates in Indonesia

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Abstract

Purpose: This study examines the impact of Zakat, Infaq, and Sadaqah (ZIS), taxes, and poverty alleviation funds on poverty rates in Indonesia between 2013 and 2019.

Methods: A quantitative approach was used with secondary data from national ZIS institutions (BAZNAS), the Directorate General of Taxes, and the Ministry of Social Affairs. Data were analyzed using multiple linear regression to assess the relationship between ZIS, taxes, poverty alleviation funds and poverty rates.

Results: The findings indicate a significant positive effect of ZIS and taxes on poverty rates, suggesting that both variables contribute to higher poverty levels when they are inadequately managed. In contrast, the poverty alleviation fund showed no significant effect on poverty reduction. Among the three, taxes had the greatest influence on poverty rates, followed by the ZIS.

Conclusion: This study concludes that taxes and the ZIS play a crucial role in addressing poverty in Indonesia. However, effective management and utilization of poverty alleviation funds are necessary to ensure a positive impact. Increased efficiency in fund allocation and distribution is vital for achieving significant poverty reduction.

Limitations: This study is limited to the Indonesian context and focuses on three main variables: ZIS, taxes, and poverty alleviation funds. Future studies should explore comparative research across countries and incorporate other potential factors affecting poverty rates.

Contribution: This study provides insights into the roles of the ZIS, taxes, and poverty alleviation funds in poverty reduction, offering recommendations for enhancing the effectiveness of these interventions.

Keywords: Poverty Alleviation Fund, Poverty Rates, Tax, ZIS

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1. Introduction

Welfare is the main goal of the state. Welfare can be measured using poverty and unemployment rates. Poverty and unemployment are problems that result from the failure to achieve welfare (Musta'anah & Sopangi, 2019). Data on poverty rates can be seen in BPS (Statistics Indonesia), which shows that in March 2018, there were 25.95 million people, or 9.82% of the total population of Indonesia, categorized as poor, with monthly expenditure per capita below the poverty line. The number of poor people decreased by 633.2 thousand people compared to September 2017, which was 26.58 million people or 10.12% of Indonesia's total population (Sugiharti, Esquivias, Shaari, Jayanti, & Ridzuan, 2023). Despite the poverty rates in Indonesia having a downward trend every year, this study is expected to assist the Government of Indonesia in reducing poverty rates more quickly.

Several factors significantly affect poverty levels in Indonesia to support poverty reduction programs. Kawatu, Engka, and Tolosang (2018) describe the effect of ZIS (Zakat, Infaq, and Shodaqoh) and the poverty alleviation fund from the Ministry of Social Affairs. In addition, Ridwan (2016) states that

zakat has the potential to replace tax. Therefore, three variables were selected for this study. They are ZIS, the poverty alleviation fund from the Ministry of Social Affairs, and taxes. These three factors are described in more detail in the following sections. Referring to ZIS, Indonesia is a Muslim-majority country with 85.1% Muslims. This makes Indonesia one of the largest Muslim countries in the world. Islamic law alleviates poverty through ZIS (Ramadhan & Cahyono, 2019). Indonesia has great potential for ZIS management because of its large Muslim population. If all Indonesian Muslims practice ZIS, ZIS funds will increase and can be managed by the National Zakat Agency to alleviate poverty (Ramadhan & Cahyono, 2019).

Table 1. List of collections and distribution ratios at BAZNAS from 2015 to 2019

| Baznas fundraising | | | | | | |
|--------------------------------|----------------|------------------------|------------------------|-----------|-----------|-----------|
| Description | Unit | 2015 | 2016 | 2017 | 2018 | 2019 |
| Individual zakat <i>maal</i> | Billion Rupiah | 1,983.4 | 2,843.7 | 2,785.2 | 3,302.2 | 3,951.1 |
| Zakat <i>maal</i> agency | Billion rupiah | 157.8 | 620.5 | 307.0 | 492.4 | 306.7 |
| Zakat <i>fitrah</i> | Billion rupiah | 168.1 | 274.0 | 1,101.9 | 1,112.6 | 1,406.1 |
| <i>Infaq/Shodaqoh</i> and CSR | Billion Rupiah | 1,177.3 | 1,001.5 | 1,764.9 | 2,517.4 | 3,383.6 |
| Other islamic social funds | Billion rupiah | 163.8 | 277.6 | 692.9 | 692.9 | 1,173.1 |
| Collection growth | % | 10.6 | 37.5 | 30.4 | 30.4 | 26.0 |
| Distribution/ collection ratio | % | 61.6 | 58.4 | 83.8 | 83.8 | 84.9 |
| Acr category | | Sufficiently effective | Sufficiently effective | Effective | Effective | Effective |

Table 1 shows that zakat and *infaq* have a fairly large number in the collection of funds of 3,383.6 billion rupiahs. It was the second-largest fund after the individual zakat funds of 3,951.1 billion rupiahs. As observed from the growth rate from 2015 to 2019, the collection of individual zakat *maal* funds, zakat *maal* agency, zakat *fitrah*, and *infaq* had a significant increase from 3,486.6 billion rupiahs to 9,047.5 billion rupiahs (Setiyowati, 2017). Hence, zakat and *infaq* can be interpreted as possessing considerable potential for eradicating poverty in Indonesia.

Referring to the poverty alleviation fund, Indonesia has implemented a program to overcome poverty, namely the Joint Business Group (KUBe) program. This program has been implemented in all regions of Indonesia. This shows that Indonesia has focused on overcoming poverty through the Ministry of Social Affairs. The Ministry of Social Affairs has utilized community empowerment programs, such as social assistance and small business development. This proves that there are greater opportunities for social assistance. Apart from KUBe program from the Ministry of Social Affairs to improve the economy in Indonesia, the Ministry of Social Affairs also has other units engaged in poverty alleviation in Indonesia (Ulumudin, Juliasih, & Kurniawan, 2021).

Commission VII of the House of Representatives of the Republic of Indonesia (DPR RI) provides policies to the Ministry of Social Affairs regarding budget optimization. The fund increased by 401.9 billion rupiahs. This was triggered because the DPR RI saw the level of efficiency in non-operating spending of 200 billion Rupiah, social assistance of 720 billion Rupiah, and Family Hope Program of 419.7 billion Rupiah. This proves that the programs initiated by the Ministry of Social Affairs have good potential for alleviating poverty. This is in line with the direction of the President of the Republic of Indonesia that the poor must be empowered and developed, and thereby they can develop and be independent in achieving a prosperous state.

Previous studies discussing programs aimed at alleviating poverty, such as the Indonesian Card, Smart Indonesia Card, and healthy uninhabitable houses rehabilitation program, show that these programs have no significant effect on poverty alleviation (Kawatu et al., 2018). This is in stark contrast to what Ramadhan and Cahyono (2019) state, Ramadhan and Cahyono (2019) that Poverty Alleviation Fund has a significant negative effect on poverty rates in Indonesia.

As Examined from tax as the main source of revenue for the Indonesian government, tax revenue realization in Indonesia has not run well. It has increased slowly and is still far from reaching the target. In 2019, the tax revenue realization target only reached 1,577.56 trillion rupiahs or around 84.4%, while the realization rate was 1.332.1 trillion rupiahs (Sumaryani, 2019). This indicates that the tax sector had a fairly slow movement in 2019. As seen from the trend from 2018 to 2019, tax realization has a similar trend.

Table 2. Evaluation of tax collection in Indonesia from 2013 to 2018

| Evaluation of tax revenue forecasting of ddtc fiscal research, 2013 - 2018 | | | | |
|--|---------------------------|---------------------------|----------|---------------------|
| Year | Realization to Target (%) | Forecasting to Target (%) | | Description |
| | | Pessimist | Optimist | |
| 2013 | 92.60% | 92.20% | | Difference of -0.4% |
| 2014 | 91.90% | 92.50% | 94.00% | Difference of +0.6% |
| 2015 | 82.00% | 82.70% | 85.60% | Difference of +0.7% |
| 2016 | 81.60% | 80.60% | 84.20% | Within the Range |
| 2017 | 89.70% | 87.80% | 89.20% | Difference of -0.5% |
| 2018 | 92.40% | 90.70% | 92.90% | Within the Range |

Source: Directorate general of taxes performance report of 2018

Table 2 shows that the tax revenue realization in 2013 of 92.60% was better than that in 2018 of around 92.40%. This presents a downward trend in tax revenue realization (Sumaryani, 2019). Table 2 shows that taxes have slow growth and are static. Hence, it is likely to cause a slow decline in poverty rates in Indonesia. This is supported by research conducted by Sarjono, Anwar, and Darmansyah (2018), which shows that economic growth affects tax revenue. Therefore, taxes have considerable potential to alleviate poverty, as they affect poverty rates in Indonesia.

Therefore, this study proposes several problems for further investigation.

1. How does ZIS affect the poverty rates in Indonesia
2. How do taxes affect the poverty rates in Indonesia
3. How does the poverty alleviation fund affect the poverty rates in Indonesia
4. How do ZIS, taxes, and poverty alleviation fund affect poverty levels in Indonesia

Based on the formulation of the problems described, this study aims to determine the effect of ZIS on poverty rates in Indonesia, both partially and simultaneously.

2. Literature Review

2.1 Definition of Zakat

A book entitled “*Zakat dalam Ekonomi Modern*” (Zakat in Modern Economy) explains the concept of zakat. From all aspects of language, Zakat has four origins. They are *Al Barakatu* (blessing), *Alnama* (growth and development), *Aththharatu* (purification), and *Ashshalah* (freedom). Zakat is a property with certain conditions. Allah the Almighty requires that the holder gives to those who are entitled to it under certain conditions (Alim, 2023). The 2019 BAZNAZ financial report also defines zakat. On a global scale, Zakat is a property that must be issued by Muslims or commercial entities before it can be handed over to those entitled to receive it under Islamic law (Sumadi, 2017).

Therefore, one of the teachings of Islam that bridges the gap between social barriers is zakat. It is undeniable that zakat has the potential to be an effective means of advancing the people's economy (Fitria, 2015). In the book entitled “*Fiqh dalam Konteks Indonesia*” (Fiqh in the Indonesian Context),

published by BAZNAZ and written by Prof. Dr. KH. Satori Ismail explained that there are two types of zakat: zakat *fitrah* and zakat *maal* (Fatmawati & Misbahuddin, 2024). As Indonesian citizens, Muslims are required to pay both types of zakat. Both are the most influential factors in poverty alleviation. In a book published by BAZNAS, zakat is divided into zakat *maal* and zakat *fitrah*.

In terms of language, zakat *maal* according to the oral Arabic language is sacred, purifying, or owned property (Hidayat & Fahri, 2017). It also means assets that have reached the *Haul* limit or have reached one year obligated to pay zakat. Zakat *fitrah* is issued by Muslims as zakat that cleans themselves and their families. Zakat *fitrah* is carried out on Eid al-Fitr during the month of Ramadan. It has a meaning. According to Yusuf Al-Qardhawi, zakat fitrah is related to the understanding of zakat *fitrah*. Zakat *Fitrah* is an obligatory zakat due to fasting or the characteristics of Ramadan (Ainia & Humaidi, 2024).

2.2 Definition of *Infaq*

The word *infaq* comes from the word ينفّك (انفاق) – *infaq*. It means poverty, depletion of supplies, and no money, he said. This term specifically refers to the properties of (materials). Therefore, in terms of wealth, *infaq* is more appropriate than *shadaqah*. The term *shadaqah* is also broader than *infaq*. Therefore, the term *infaq* is compatible with zakat, where zakat is obligatory and *infaq* is a Hadith. However, according to Didin Hafiduddin, both have the same meaning, including legislation (Aminudin & Hadiningrum, 2019). *Infaq* is issued by all believers, regardless of their income level. Zakat applies to eight groups, while *infaq* does not determine the recipient (Sumadi, 2017).

2.3 Definition of *Shadaqah*

Shadaqah (صدقة) comes from the word صدق - *sidq* that means real. One's confession of faith is true. For the purpose of zakat, this word is often used in verses of the Quran. It is also used as a dowry. The scope of this term includes non-material things such as *thayyibah* prayers, smiles, marital relations, and *amar ma'ruf nahi munkar* (Aminudin & Hadiningrum, 2019). Hence, the scope of *shadaqah* is broader than that of *infaq* and zakat. According to *Syara*, *shadaqah* has the same meaning as *infaq*, including its statutory regulations. The difference deals with *infaq*, which is related to material, while *shadaqah* has a broader meaning and involves non-material things. From this definition, zakat, *infaq*, and *shadaqah* are all forms of two-dimensional worship: personal obligation to God (*hablum minallah*) and fulfillment of social obligations (*hablum minanas*) (Sumadi, 2017).

2.4 Definition of *Tax*

In the Law of the Republic of Indonesia concerning the Taxation of the Republic of Indonesia Number 28 of 2007, it is stated that tax means a payable mandatory contribution to the state of the individual or entity, which is coercive under the law, without any direct return and shall be utilized for the need of the state for the greatest prosperity of the people. For the most prosperous country and the welfare needs of its people. Meanwhile, according to the document entitled “*Dampak Pajak Terhadap Kesejahteraan Rakyat*” (Impact of Taxes on People's Welfare), the meaning of tax is discussed as an obligation to give part of one's wealth to the Indonesian treasury due to events, circumstances and actions. A certain position, but not as a punishment (Shafarani, Djatnika, Mauluddi, & Laksana, 2023). According to the financial statements of the Directorate General of Taxes, taxes are divided into five categories: non-oil and gas tax, oil and gas tax, value-added tax and luxury goods sales tax, land and building tax, and other taxes (2019 Annual Report of Directorate General of Taxes).

2.5 Definition of *Poverty Alleviation Fund*

The fund is generally defined as a tool to measure, control, and compare the extent to which targets are achieved according to plans. Public sector budgeting is defined as an instrument of accountability for the management of public funds and the implementation of programs financed with public money. It can be stated that public sector budgeting is a process carried out by the organization to improve the welfare of its surrounding community (Allo, Randa, & Bangun, 2019).

In this study, the fund refers to the budget of the Ministry of Social Affairs for a program to alleviate poverty. The government budget has many functions and objectives, such as building infrastructure and overcoming poverty, which are discussed and designed in the House of Representatives of the

Republic of Indonesia. The Ministry of Social Affairs has seven units in running the government, including the secretariat general, inspectorate general, director general of social rehabilitation, directorate general of social protection and security, directorate general of poor handling, and education, research, and social counseling agencies. Each of these units had a budget for its programs, with a total of around 43.39 trillion in 2019 (Ulumudin et al., 2021).

2.6 Poverty Rates

Poverty is translated in a very broad sense that cannot be explained in certain scientific fields. However, according to the National Development Planning (BAPPENAS), poverty is the inability of individuals or groups to meet their basic needs for a decent life. According to the World Bank, this is a loss of well-being (Ramadhan & Cahyono, 2019). According to Islamic scholars, poverty comes from the term *fugara*, which refers to a group with deficiencies in meeting their needs. The poor category here refers to those who are still working hard to meet their own needs and for family self-esteem but have not yet achieved their goal, not those who beg without working (Wahyudi, Mahroji, & Angelita, 2024).

2.7 Measuring the Poverty Rates

In this study, poverty is measured based on data reported by the BPS (Statistics Indonesia) with the concept of the ability to meet basic needs (basic needs method). In this way, in terms of expenditure, poverty is considered economically incapable of meeting basic food and nonfood consumption. Thus, the poor are those with a monthly average expenditure per capita below the poverty line. Therefore, the following formula was used:

Formula 1. Poverty Line (GK)

$$GK = GKM + GKNM$$

GK = Poverty Line
GKM = Food Poverty Line
GKNM = Non-food Poverty Line

Formula xxx The Poverty Line (GK) is the sum of the Food Poverty Line (GKM) and the Non-Food Poverty Line (GKNM). Individuals whose average monthly per capita expenditure is below the poverty line are classified as poor. The Food Poverty Line (GKM) is the expenditure on food needs that is at least equivalent to 2,100 kcal per person per day. Commodities that meet basic food needs are represented by 52 types of staple foods (cereals, tubers, fish, meat, eggs and milk, vegetables, nuts, fruits, fats, etc.). The Non-Food Poverty Line (GKNM) is the minimum requirement for housing, clothing, education, and health care. The commodities for non-food basic needs are represented by 51 categories of urban commodities and 47 categories of rural commodities.

2.8 Previous Research

A study by Ramadhan and Cahyono (2019), employed a quantitative research design, using secondary data obtained from the official websites of BPS and BAZNAS. The Spearman correlation test was applied for data analysis. The results show that the poverty alleviation fund variable has a significantly negative effect on the poverty level. Based on these findings, it is suggested that the government increase the Poverty Alleviation Fund, support the BAZNAS program, and facilitate its distribution.

Further research was conducted by Zulyanto, Wiranatakusuma, Abdullah, Yusuf, and Aprizal (2025), with the study being carried out in 2025. The data analysis techniques used were those proposed by Miles and Huberman. The results of this study indicate that Lazis Alharomain, the Indonesia Ziswaf Center, and Rumah Yatim's distribution of Ziswaf funds had no significant effect on poverty levels. Based on these findings, the research suggests that poverty alleviation programs from the three institutions should be balanced, with greater attention given to the education and health sectors.

A study conducted by Musta'anah and Sopangi (2019), involved a sample of 10 BAZNAS mustahik who were selected randomly. The results indicate that productive zakat in the form of capital grants has

not had a significant impact, either materially or spiritually. This study suggests that the supervision of mustahik should be improved after the provision of capital to achieve a more significant impact (Hardana, Nasution, & Damisa, 2025). Additionally, Setiyowati (2017) conducted a study that showed the management and distribution of Ziswaf funds by LAZISMU City Surabaya has a 100% success rate for its mustahik. The distribution of consumption and production goods has proven to improve people's welfare.

A study conducted by Wulan, Ati, and Widodo (2019) is a descriptive qualitative study that utilized cross-sectional data in the form of primary data. The study employed a phenomenological approach for data analysis. The population and sample used in this study consisted of six sub-districts in Probolinggo Regency, which were part of the "KHAZANAH" KUBE project. The results of this study indicate that the KUBE program has the potential to alleviate poverty, but several obstacles remain, such as individual conflicts of interest that lead to bankruptcy. The authors suggest increasing program socialization, improving relationships with LKMS (Social Microfinance Institutions), conducting thorough market research, and enhancing KUBE assistance and supervision (Fitriyani, Handayani, & Sari, 2025).

An article published in an international journal by Purwanti (2020) presents a quantitative study that used secondary data obtained from BPS regarding poverty and economic growth, as well as from BAZNAS for ZIS distribution. The study covered the period from 2010 to 2019. The results indicate that ZIS has a significant impact on economic growth, with every increase in ZIS contributing to Indonesia's economic value. Additionally, a quantitative study conducted by Shafarani et al. (2023) used simple regression analysis. The results of this study show that tax revenue has a significant negative relationship with poverty growth, while tax growth has a slightly negative effect on the growth of the poor by 47%. However, taxes positively affect income per capita by 98%.

Lastly, an article published in the International Journal by Suryanto, Purnamasari, and Kurniawan (2018) presents a quantitative study. The population and sample used in this study were based on observations from 2010 to 2016. The method employed was panel data regression with a multiple linear regression approach. The results indicate that taxes have not been effective in reducing poverty rates or increasing the average income of people in Indonesia. This is likely due to government policies that continue to burden the poor while benefiting those in power. In contrast, zakat in Islam is only imposed on those who meet specific financial requirements.

3. Research Methodology

This quantitative study used secondary data from the World Bank's World Development Indicators database (Bank, 2024). For the ZIS (Zakat, Infaq, and Sadaqah) variable, financial reports from BAZNAS (Badan Amil Zakat Nasional) for the years 2013 to 2019 were obtained from the official website of the Information and Documentation Management Officer (PPID) of BAZNAS (BAZNAS, 2019). The accounts used were Zakat and Infaq. For the tax variable, data were sourced from the Directorate General of Taxes' Annual Report from 2013 to 2019, which were accessed through the official website of the Directorate General of Taxes (Taxes, 2019). Data for the poverty alleviation fund were derived from the State Revenue and Expenditure Budget (APBN) summary for poverty reduction programs, covering the years 2013 to 2019, obtained from the official Ministry of Finance website (Indonesia, 2019). The accounts used in the poverty alleviation programs were the KUBE, RSLTH, and BPNT programs.

3.1 Research Model

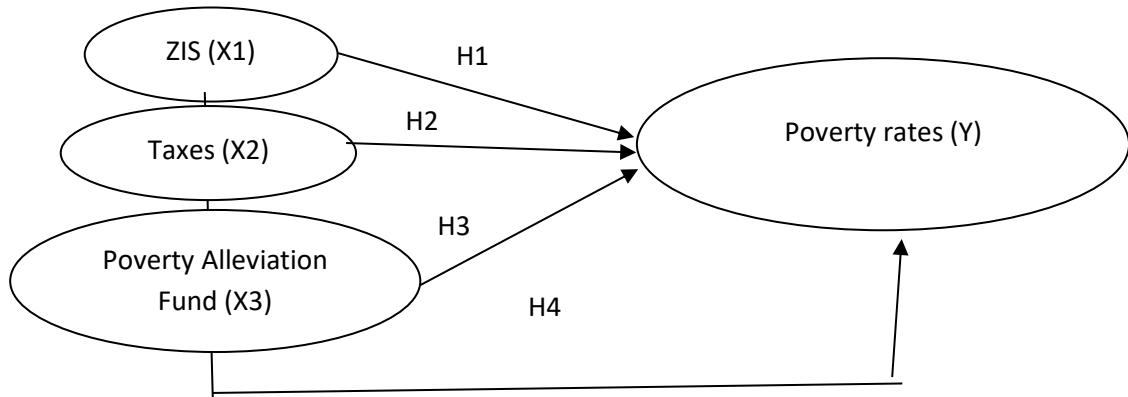


Figure 1. Structural Model of the Impact of ZIS, Taxes, and Poverty Alleviation Fund on Poverty Rates

3.2 Hypothesis

H₁: The ZIS variable has a significant effect on poverty rates.

H₂: The tax variable has a significant effect on poverty rates.

H₃: The Poverty Alleviation Fund has a significant effect on poverty rates.

H₄: ZIS, Taxes, and the Poverty Alleviation Fund have a significant effect on poverty rates.

The data analysis in this research was descriptive statistics, data normalization, and classical assumption tests consisting of normality, autocorrelation, heteroscedasticity, and multicollinearity tests. Multiple linear tests were performed using the F-test, t-test, and coefficient of determination. E-Views were used to process the data.

4. Results and Discussions

4.1 Data Standardization

Before proceeding to the classical assumption test, the data were processed using the data standardization method so that the data became stationary and in the same unit. The formula used in this study to standardize the data is (2).

Formula 2. Standard Score (Z-Score)

$$X_{\text{Stand}} = \frac{X - \text{Mean}(X)}{\text{Standar Deviasi}(X)} \quad (2)$$

4. Descriptive Statistics

Table 3. Results of descriptive statistical analysis

| | Y | X1 | X2 | X3 |
|-----------|------------|----------|----------|----------|
| Mean | 355799.6 | 1.41E+11 | 1124338, | 6,300000 |
| Median | 357677.0 | 1.12E+11 | 1105970, | 1,000000 |
| Maximum | 430839.0 | 2.90E+11 | 1332660, | 19,90000 |
| Minimum | 273468.0 | 5.75E+10 | 921398,0 | 0,500000 |
| Std. Dev. | 54862.57 | 8.04E+10 | 155325,0 | 9,200725 |
| Unit | Per-capita | Rupiah | Billion | Trillion |

Table 3 presents the poverty level has an increasing trend, as seen from the minimum and maximum values as well as the values in ZIS, taxes, and the poverty alleviation fund. The poverty rates have a small range between variables, and the standard deviation is close to the mean value. The same is true

for taxes. It is different from the ZIS and poverty alleviation fund with a fairly large distance between variables since their standard deviation value is quite far from the mean.

4.3 Normality Test

Table 4. Normality test results

| Unit test | Value |
|-------------|----------|
| Jarque-bera | 0.395111 |
| Probability | 0.820734 |

Table 4 shows that the data in this study were normally distributed. This can be proven from the value of JB (Jarque Falla). The JB value is greater than the alpha value of 0.05 (5%) at 0.395. Even with a standard error value of 0.1 (10%), the data were normally distributed. This is evident from the value of JB, which is greater than alpha 0.1 of 0.395.

4.4 Autocorrelation Test

Table 5. Autocorrelation test results

| Breusch-Godfrey Serial correlation LM test: | | | |
|---|----------|--------------------|--------|
| F-statistic | 0.627629 | Prob.F(2,1) | 0.6659 |
| Obs•R-squared | 3.896143 | Prob.Chi-Square(2) | 0.1425 |

Table 5 shows that there is no autocorrelation among the variables. This is seen from the Prob F value, which is greater than the standard error alpha value of 0.05, even with a value of 0.1, which is still smaller than the calculated Prob F value of 0.6659 (Situmorang et al., 2025).

4.5 Heteroscedasticity Test

Table 6. Heteroscedasticity test results

| | | | |
|---------------------|----------|--------------------|--------|
| F-statistic | 6.428964 | Prob.F(3,3) | 0.0804 |
| Obs•R-squared | 6.057742 | Prob.Chi-Square(3) | 0.1088 |
| Scaled explained SS | 0.479573 | Prob.Chi-Square(3) | 0.9234 |

Table 6 shows the heteroscedasticity test results using the Breusch method. It can be concluded that there is no heteroscedasticity between the variables. This is shown by the Prob F value, which is greater than the standard error alpha value, which is $0.08 > 0.05$ (Situmorang et al., 2025).

4.6 Multicollinearity Test

Table 7. Multicollinearity test results

| Variable | Coefficient variance | Uncentered VIF | Centered VIF |
|----------|----------------------|----------------|--------------|
| C | 0.000304 | 1.101434 | Na |
| X1 | 0.002796 | 9.460067 | 9.142869 |
| X2 | 0.002505 | 10.24482 | 9.707764 |
| X3 | 0.001910 | 5.428931 | 5.359905 |

Table 7 shows that there is no multicollinearity. This can be proven by the centered VIF value, which is smaller than 10 (Situmorang et al., 2025). The centered VIF values of X1, X2 are 9.7, and X3 were 9.14, 9.7, and 5.3, respectively. Hence, it can be concluded that there is no multicollinearity among the variables in this study.

4.7 Multiple Linear Test

Table 8. Multiple linear test

| Variable | Coefficient | Std.Error | T-Statistic | Prob. |
|----------|-------------|-----------|-------------|--------|
| c | -0.007039 | 0.017430 | -0.403828 | 0.7134 |

| | | | | |
|--------------------|-----------|--------------------|-----------|----------|
| X1 | 0.351283 | 0.052875 | 6.643620 | 0.0069 |
| X2 | 1.206877 | 0.050045 | 24.11570 | 0.0002 |
| X3 | -0.582550 | 0.043703 | -13.32981 | 0.0009 |
| R-squared | 0.999349 | Durbin-Watson stat | | 1.809829 |
| Adjusted R-squared | 0.998698 | F-statistic | | 1534.605 |
| Log likelihood | 14.90719 | Prob(F-statistic) | | 0.000028 |

Table 8 shows that the model equation in this study is formed in Equation (3)

$$Y = -0.007039 + 0.351283X1 + 1.206877X2 - 0.582550X3 + \Sigma \quad (3)$$

The constant value of -0.007039 means that if X1, X2, and X3 are 0 or ignored, the value of Y is -0.007039 added with the standard error of this study. This proves that is negative. The coefficient β_1 for the ZIS variable is 0.351283. Therefore, it can be concluded that the ZIS variable has a positive effect on poverty rates. It can be interpreted from Equation (3) that every addition of one unit to the ZIS variable will increase the poverty rate by 0.351283 times.

The coefficient of β_2 of the variable of tax, it shows a coefficient of 1.206877. Taxes have a positive effect on poverty rates. Equation (3) proves that each addition of one unit to the tax variable will increase the poverty rate by 1.206877. For the poverty alleviation fund t, β_3 shows a coefficient of -0.582550. This indicates that the variable of the poverty alleviation fund has a negative effect on poverty rates. Equation (3) shows that every time there is an addition of one unit to the variable of poverty alleviation rate, it will cause a decrease in the variable of poverty rates by 0.582550.

4.8 T-Test

Table 8 shows that X1, X2, and X3 have significant effects because the probability value is smaller than the alpha value. This is evident from the probability value of X1 ($0.006 < 0.05$). Therefore, the variable X1 has a significant effect on poverty rates. X2 had a probability value of 0.000002 ($X2 < 0.05$). Therefore, X2 has a significant effect on poverty rates. The variable X3 had a probability value of 0.00009 ($X3 < 0.05$). Therefore, this proves that the variable X3 has a significant negative effect on poverty rates.

4.9 F Test

The F test is used to determine whether there is a simultaneous effect of the independent variable on the dependent variable. The results are presented in Table 6. The probability F statistic is observed in the F-test. It can be seen from the prob F statistic value which is smaller than the alpha value of 0.05. The probability of F-statistic was $0.000028 < 0.05$ (Situmorang et al., 2025). Therefore, from Table 6, it can be concluded that the three variables have a simultaneous effect on the dependent variable (ZIS, taxes, and the poverty alleviation fund) on the dependent variable (poverty rates).

4.10 Coefficient of Determination Test

The coefficient of determination test intends to see how the independent variable is depicted on the dependent variable and how it is depicted outside the variable. Therefore, a coefficient of determination test was performed in this study. The results are presented in Table 6. In the coefficient of determination test, the R-squared value is observed. In Table 6, the R-squared value is 0.999349. This means that all independent variables of X1, X2, and X3 can affect the dependent variable Y by 99.9%, and for the remaining 0.1%, it is affected by other variables outside the study (Situmorang et al., 2025).

4.11 The Effect of ZIS on Poverty Rates

Table 6 describes the significant effect of ZIS on poverty rates. Hypothesis A1 is accepted since the variable of ZIS has a significant effect on the poverty rates. Therefore, it can be seen that the ZIS value has not been effective enough in overcoming poverty in Indonesia. This is in line with previous research that stated that ZIS has a significant effect on poverty rates in Indonesia (Ramadhan & Cahyono, 2019).

There is a visible update in the current research results that ZIS has a positive effect on the poverty rates. Therefore, ZIS must be used more efficiently, as shown in the graph, which shows a drastic increase from 2013 to 2019, approximately three times from 57 million rupiah to 289 million rupiah. This proves the considerable potential of ZIS.

The result contradicts the research conducted by Musta'anah and Sopingi (2019) and research conducted by Zulyanto et al. (2025), which found that productive zakat has no significant effect on the material and spiritual, and that ZIS institutions have no effect on poverty rates. This study refutes this statement, showing that ZIS has a significant positive effect on poverty rates in Indonesia. The ZIS variable is dominated by zakat, with a value comparison of 5:1. This study confirms the research that describes the distribution of ZIS funds reaching 100%. The ZIS is considered to have contributed to helping overcome poverty in Indonesia, especially from 2013 to 2019 (Setiyowati, 2017). This is in line with the research conducted by Sumadi (2017), which indicates that BAZNAS has the potential to prosper the people in Indonesia. Therefore, it is important for BAZNAS and LAZ in Indonesia to increase the efficiency of ZIS fund distribution to reduce poverty rates in Indonesia.

4.12 The Effect of Taxes on Poverty Rates

The second hypothesis is accepted, that there is a significant effect of the variable of tax on the poverty rates from 2013 to 2019. Taxation overcomes poverty in Indonesia where this supports previous research that the tax had a significant effect on poverty rates in Indonesia (Shafarani et al., 2023). This can be seen from the increase in the poverty line rate in Indonesia or the higher income per capita. Therefore, the government needs to realize taxes every year to alleviate poverty in Indonesia. From the results of the T-test in Table 6, it can be concluded that taxes are more influential than ZIS to improve the economy of the people in Indonesia. This proves that the statement is true: taxes are more efficient in improving the economy of the people in Indonesia by channeling them to basic programs in the health, education, and economy sectors. This study proves that the distribution and effectiveness of taxes increased in the observational period from 2013 to 2019. This is shown by the results of the T-test in Table 6. This study differs from the research conducted by Suryanto et al. (2018), which found that taxes have no significant effect on improving the economy of the people in Indonesia.

4.13 The Effect of Poverty Alleviation Fund on Poverty Rates

Based on Table 6, the Poverty Alleviation Fund has a significant negative effect on poverty rates. This can be seen by the probability value, which is smaller than the standard error value or alpha 0.05 (5%) of around 0.0009 (<0.05). The effect of the poverty alleviation fund on poverty rates can be seen from the coefficient value from Table 6 of -13.32. Therefore, it can be interpreted that each addition to the value of the Poverty Alleviation Fund will result in a reduction in the value of the poverty rates by 13.32 times. Based on the results of the T-test in Table 6, it can be seen that the poverty alleviation fund had a significant negative effect on poverty rates from 2013 to 2019. Therefore, the third hypothesis is rejected in this study. It can be seen from the increasing budget and the increase of poverty rates from 2013 to 2019 in Table 6. The allocation of funds for poverty alleviation has a negative impact on poverty rates in Indonesia. This is not in line with previous research, which found that the allocation of the Poverty Alleviation Fund by the Ministry of Social Affairs had a significant impact on poverty levels in Indonesia (Wulan et al., 2019).

The negative effect of the poverty alleviation fund is because the program is intended only for registered poor people. This is also supported by Purwanti (2020), who noted that the community receiving assistance already had permanent jobs, rather than being poor due to unemployment. Therefore, the poverty alleviation fund has a limited impact on reducing poverty. This is reinforced by a journal written by Zakariya (2020), who found that there is a lot of fraud in the use of regional or village budgets, especially in the Poverty Alleviation Fund. Fraud consists of fictitious reports, embezzlement of village funds, budget inflation, fictitious activities or projects, and misuse of budgets. This explains why the poverty alleviation fund in Indonesia is less effective. Hence, the variable of poverty alleviation fund partially has a significant negative effect on poverty rates.

4.14 The Effect of ZIS, Taxes, and Poverty Alleviation Fund on Poverty Rates

The results indicate that during the research period, ZIS, Taxes, and the Poverty Alleviation Fund simultaneously had a significant effect on poverty rates. Therefore, the fourth hypothesis is accepted. ZIS, Taxes, and the Poverty Alleviation Fund affect poverty rates in Indonesia. Although the poverty alleviation fund has a partially negative effect, if it is combined with other variables, it has a significant positive effect. This supports the study Ramadhan and Cahyono (2019), who found that due to the inefficient distribution of the poverty alleviation fund, the potential of poverty alleviation fund will be covered by the potential of other variables such as taxes and ZIS. From Table 6, it can be seen that the R-squared value is 0.999, which explains that the value of ZIS, Taxes, and the poverty alleviation Fund describes the poverty rates represented by the poverty line of 99%. This proves that the proper and correct utilization of these three variables will reduce the poverty rates and significantly increase the value of the poverty line in the.

5. Conclusions

5.1 Conclusions

Based on the results and hypothesis testing, it can be seen that ZIS, taxes, and Poverty Alleviation Fund simultaneously have a significant effect on the poverty rates in Indonesia. The X1 variable of the ZIS has a significant effect on poverty rates. Variable X2 significantly affects poverty rates in Indonesia. The Poverty Alleviation Fund has a significant negative effect on poverty rates. Therefore, hypotheses A1, A2, and A4 are accepted. Hypothesis A3 is rejected because it is not effective in alleviating poverty optimally because of the misuse of the budget. The variable that has the greatest influence is taxes, since they have a comprehensive distribution in the basic sectors of Health, Education, and the economy. However, ZIS has enormous potential if the allocation and collection of funds can be carried out at an official institution registered with BAZNAS to be recorded and allocated properly and efficiently to alleviate poverty in Indonesia. Therefore, it is expected that the potential of ZIS can be realized properly and the Poverty Alleviation Fund can be distributed evenly and maximally. The target revenue realization for taxes should be increased.

5.2 Suggestions

This study suggests that effective management of ZIS, taxes, and poverty alleviation funds is crucial to reduce poverty rates in Indonesia. It recommends enhancing the efficiency of the ZIS fund distribution, improving tax collection systems, and ensuring that poverty alleviation funds are allocated and utilized effectively. Additionally, it is suggested that the government increase collaboration between institutions like BAZNAS and the Ministry of Social Affairs to optimize the impact of their poverty reduction programs.

5.3 Limitations and Further Studies

This study is limited by its focus on Indonesia and the variables of ZIS, taxes, and poverty alleviation funds. Future research should explore cross-country comparisons to identify different models of poverty alleviation and integrate additional variables such as education, healthcare, and employment rates. Further studies could also assess the impact of specific poverty alleviation programs on long-term economic growth, considering broader socio-economic factors.

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