The Effect of Zakat, Infaq, and Shodaqoh Distribution on the Poverty Level in Indonesia

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ABSTRACT

Poverty remains a global issue and a significant challenge in Indonesia. Although the national poverty rate has declined over time, its potential remains high, especially in rural areas and the eastern regions of Indonesia. This study aims to analyze the effect of Zakat, Infaq, and Shodaqoh (ZIS) distribution on poverty levels in Indonesia. Using an associative quantitative approach with time-series data from 2002–2023 obtained from BAZNAS and BPS, along with multiple regression analysis, this study tests the hypotheses both partially and simultaneously. The results show that zakat distribution has a negative and significant effect on poverty levels. In contrast, infaq and shodaqoh distribution have a positive and significant effect on poverty levels. Simultaneously, the distribution of zakat, infaq, and shodaqoh (ZIS) has a significant effect on poverty levels in Indonesia, contributing 87.58% in explaining the variation of poverty levels. These findings indicate that ZIS has great potential as a structural instrument for poverty alleviation in Indonesia, provided that it is managed effectively and in a well-targeted manner.
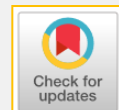
Introduction

Poverty is one of the most urgent global issues faced by both developed and developing countries (Hasell et al. 2024). The United Nations (UN), through the Sustainable Development Goals (SDGs) agenda, designates poverty eradication as the first goal to be achieved by 2030 (Dinda 2018). In 2023, it was estimated that around 700 million people were still living in extreme poverty, with an income of less than USD 2.15 per day (Ishartono and Raharjo 2020). Poverty reflects a severe condition due to the inability to meet basic needs such as food, clean water, healthcare, education, sanitation, decent housing, access to information, and social services (Zaenal 2019). This condition not only affects quality of life but also limits individuals' capacity to improve skills and overall well-being (Bakhri, Nasrulloh, and Pratista 2025). According to the Central Bureau of Statistics (Badan Pusat Statistik 2024), the poverty rate as of September 2024 reached 8.57%, or about 24.06 million people. Although this figure has

decreased compared to previous years, it remains relatively high considering Indonesia's positive economic growth.

Figure 1. Poverty in Indonesia 2002-2023
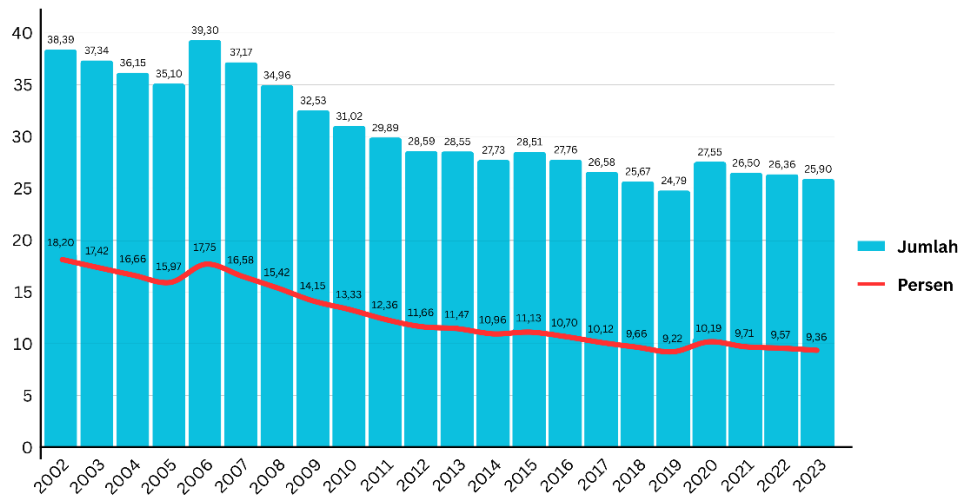
Source 1. Central Bureau of Statistics (BPS) 2024, processed data

Poverty in Indonesia remains a problem in many areas, particularly in rural communities, disadvantaged regions, and the eastern parts of Indonesia such as Maluku and Papua (Hanum 2025). Data show that 11.79%, or about 13.58 million poor people, live in rural areas, while 7.09%, or about 11.64 million, are in urban areas. Meanwhile, Java Island records the highest absolute number of poor people, with 13.24 million individuals. This fact underscores that poverty in Indonesia is both geographical and structural, requiring a multidimensional approach that not only focuses on economic aspects but also takes into account social and religious values. In this context, zakat, infaq, and shodaqoh (ZIS), as Islamic social finance instruments, are considered to hold great potential in supporting sustainable poverty alleviation efforts.

Zakat is an obligation in Islam that aims not only to purify wealth but also to promote social equity and economic balance. In addition to zakat, infaq and shodaqoh, as recommended charitable practices, play an important role in strengthening social solidarity. These three instruments can be managed for both consumptive and productive purposes, such as financing micro-enterprises, providing skills training, or supplying production tools (Sahib, Jamaluddin, and Ifna 2023). According to Chapra (2000), zakat functions as an economic mechanism to create social justice. Kahf (1999) adds that managing zakat through amil institutions is more effective than direct distribution, as it allows for more equitable and programmed allocation. Meanwhile, Al-Qardawi (2009) emphasizes that the ultimate goal of zakat is to enable recipients (mustahiq) to become economically independent until they are capable of becoming zakat payers (muzakki).

Although voluntary, infaq and shodaqoh are flexible and allow for quick and targeted distribution, especially during emergencies such as natural disasters or economic crises. Didin (2016) explains that infaq is not bound by nisab (minimum threshold) or haul (time requirement), while shodaqoh encompasses both material and non-material contributions. Collectively, these three instruments form an Islamic value-based system of social solidarity that supports community welfare, particularly among the underprivileged. ZIS can also fill the

gaps in formal social security systems (Kahf 1999), especially in developing countries like Indonesia. (Permadi et al., 2025).

Several countries such as Malaysia, Saudi Arabia, and Sudan have demonstrated that centralized and accountable zakat management can serve as an alternative to reduce poverty (Al-Salih 2020; Abdelmawla 2016). In Malaysia, state institutions such as the Kedah State Zakat Board (LZNK) and the Federal Territories Islamic Religious Council (MAIWP) have successfully integrated zakat into the national financial system, producing measurable and sustainable zakat programs (Nazri, Rahman, and Omar 2016). This success shows that ZIS has great potential if managed professionally and strategically.

Indonesia, as the country with the largest Muslim population in the world, has significant potential in ZIS. According to BAZNAS's Strategic Studies Center (Puskas BAZNAS), the national zakat capacity reaches IDR 327 trillion per year (Zaenal 2023). However, actual collection in 2023 only amounted to IDR 32 trillion, or around 9.7% of that potential. The gap between potential and realization indicates that optimizing ZIS management remains a significant challenge (Firmansyah 2016). Yet, if maximized, ZIS can become a structural and systemic solution for poverty alleviation in Indonesia.

Various empirical studies show that ZIS has a significant impact on reducing poverty levels. Wibowo (2023) demonstrated that ZIS funds play a major role in alleviating poverty in Yogyakarta, while Kurniawan (2022) found that ZIS contributed 63.2% to poverty reduction in Cirebon Regency. Novalia, Sumantri, and Panorma (2020); Ridwanayati and Mafruhat (2023) also noted that the greater the distribution of ZIS, the lower the poverty level in a given region. These findings provide both theoretical and empirical foundations for analysis and comparison with this study, strengthening the argument that effective ZIS management is essential in poverty alleviation strategies. Thus, the results of this study are expected to contribute relevant scientific insights to optimize the role of ZIS as an instrument for poverty reduction in Indonesia in a more measurable and sustainable way. (Permadi & Sya'ban, 2025).

This study aims to analyze the effect of zakat, infaq, and shodaqoh distribution on poverty levels in Indonesia using time-series data from 2002 to 2023. Unlike previous studies that combined the three ZIS instruments into a single variable or used local primary data, this research separates zakat (X1) and infaq-shodaqoh (X2) as independent variables to identify both partial and simultaneous effects at the national level.

Method

This study employs an associative quantitative approach to analyze the distribution of Zakat, Infaq, and Shodaqoh (ZIS) as independent variables affecting poverty levels in Indonesia as the dependent variable. The quantitative approach was chosen because it involves numerical data processing, hypothesis testing, and the application of statistical methods to identify relationships between variables (Sugiyono 2013). Meanwhile, the associative approach is used to understand the relationship or causal influence between two or more variables. The main analytical method applied is multiple regression analysis, which serves as a tool to determine the significance of the effect of each variable.

The data in this study consist of secondary data, in the form of time-series data from 2002 to 2023. These data were collected through document research, namely by accessing and extracting information publicly available from official sources. Data on ZIS distribution were obtained from BAZNAS, while data on poverty levels in Indonesia

were obtained from the Central Bureau of Statistics (BPS). The use of secondary data allows for historical trend analysis and the identification of relationship patterns between variables over the long term, providing a comprehensive perspective on the phenomenon of poverty and the role of ZIS in Indonesia.

Table 1. Distribution of Zakat, Infaq and Shodaqoh

Year	Distribution of Zakat Rp (X1)	Distribution of Infaq Shodaqoh Rp (X2)	Year	Distribution of Zakat Rp (X1)	Distribution of Infaq Shodaqoh Rp (X2)
2002	99,895,146	215,382,100	**2013**	45,068,566,496	5,546,652,421
2003	488,689,375	399,079,952	**2014**	64,265,141,159	5,384,696,715
2004	1,486,305,685	459,674,224	**2015**	66,766,033,369	7,821,350,269
2005	2,005,498,227	13,416,589,015	**2016**	67,727,019,807	12,525,566,648
2006	2,943,558,772	13,172,066,826	**2017**	118,071,046,770	18,071,864,146
2007	6,033,453,552	8,867,203,719	**2018**	191,966,485,358	49,129,648,885
2008	6,787,332,832	2,634,804,182	**2019**	225,702,309,429	45,014,641,336
2009	14,048,725,306	3,418,606,940	**2020**	290,141,453,285	63,004,981,480
2010	21,988,196,758	8,022,431,652	**2021**	425,613,391,858	53,214,213,185
2011	28,160,313,574	11,584,677,760	**2022**	530,590,260,188	81,837,108,369
2012	36,019,079,930	9,346,303,317	**2023**	610,194,456,749	113,385,840,921

Source 2: National Alms Agency (BAZNAS)

Results and Discussion

Islam advocates policies of equity and economic distribution that benefit the poor; therefore, the utilization of ZIS funds is one of the poverty alleviation efforts consistent with Islamic principles (Chapra 2000). In the context of Muslim society, ZIS is part of philanthropy. One of the pillars of Islam is the obligation of zakat for all Muslims who are able to pay it. Meanwhile, infaq and sadaqah represent a servant's love for Allah SWT who has bestowed blessings upon him (Zulkiflil 2020), motivating him to willingly donate part of his wealth for the advancement of religion and to help others (Safitri et al. 2024). ZIS funds are distributed in two ways: for consumptive purposes and for productive utilization.

The impact of ZIS distribution on poverty levels in Indonesia is examined in this study using a multiple linear regression model. For regression analysis to serve as an effective analytical tool, or what is called the Best Linear Unbiased Estimator (BLUE), various classical assumptions must be met. Several tests including autocorrelation, heteroskedasticity, multicollinearity, and normality are part of these assumptions. The model does not satisfy BLUE parameters if these assumptions are not fulfilled. E-Views 9 software was used in this

study to test classical assumptions in the multiple linear regression model. The following shows the results of the estimated model:

Table 2. Results of Multiple Linear Regression Estimation

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	9.195072	0.162130	56.71424	0.0000
LOG(X1_ZAKAT)	-0.077568	0.010213	-7.595101	0.0000
LOG(X2_INSHO)	0.029868	0.014262	2.094179	0.0499
R-squared	0.887666	Mean dependent var		8.019953
Adjusted R-squared	0.875841	S.D. dependent var		0.149588
S.E. of regression	0.052709	Akaike info criterion		-2.921938
Sum squared resid	0.052786	Schwarz criterion		-2.773160
Log likelihood	35.14132	Hannan-Quinn criter.		-2.886890
F-statistic	75.06931	Durbin-Watson stat		1.168808
Prob(F-statistic)	0.000000			

Based on data processing results, the regression equation obtained is as follows:

LY = 9.1950 – 0.0775LX1 + 0.0298LX2 + e

From the regression formula above, the findings can be interpreted as follows:

The Effect of Zakat Distribution on Poverty Levels in Indonesia

Based on the estimation in Table 2, the zakat distribution variable (X1) has a negative coefficient of 0.0775. This means that for every 1% increase in zakat distribution, the poverty level (Y) in Indonesia decreases by 7.75%, assuming other independent variables remain constant. The t-test results show that the probability value for zakat distribution is $0.000 < 0.05$. Thus, the zakat distribution variable has a negative and significant effect on poverty levels in Indonesia. These findings are consistent with studies by Putri, Kartika, and Aprayuda (2020); Darma, Rahman, and Amri (2024), which revealed that the zakat variable has a negative and significant effect on poverty. Therefore, it can be explained that every increase in zakat distribution reduces the poverty level in Indonesia.

Theoretically, this finding can be explained through the wealth distribution theory in Islamic Economics by Chapra (2000), which states that zakat serves as a mechanism for redistributing wealth from the rich to the poor. In this context, zakat functions as a social fiscal instrument that effectively balances the economic structure of society, while also fulfilling religious obligations. Furthermore, according to Beik and Arsyianti (2016), if zakat is managed productively for example, for financing small businesses, skills training, or economic empowerment programs it can increase the income of mustahiq and reduce their dependency on aid. Sustainable and accurate zakat distribution can help the poor escape the poverty cycle and has long-term effects on the economy (Ahmed 2004). Thus, the negative effect of zakat distribution on poverty levels in Indonesia demonstrates the success of zakat in empowering the poor. The effectiveness of zakat as a mechanism for economic redistribution and social

development is shown by the decrease in poverty levels as a response to increased zakat distribution (Haneef et al. 2016).

The Effect of Infaq and Sadaqah Distribution on Poverty Levels in Indonesia

Based on the estimation in Table 2, the infaq and sadaqah distribution variable (X2) has a positive coefficient of 0.0298. This means that for every 1% increase in infaq and sadaqah distribution, poverty increases by 2.98%, assuming other independent variables remain constant. The t-test results show that the probability value for infaq and sadaqah distribution is 0.0499 < 0.05. Thus, the infaq and sadaqah distribution variable has a positive and significant effect on poverty levels in Indonesia. This finding is in line with the study of Mustafid, Aziz, and Aziz (2023), which found that the infaq variable has a positive and significant partial effect on poverty alleviation. Therefore, it can be explained that every increase in infaq and sadaqah distribution is accompanied by an increase in poverty levels in Indonesia.

Theoretically, infaq and sadaqah fall within Islamic social philanthropy. Hasan (2017) states that infaq and sadaqah are forms of altruistic giving intended to help those in need. However, infaq and sadaqah are often given personally, spontaneously, and in consumptive forms, unlike zakat which is bound by strict regulations and managed through official institutions (Dusuki 2008). Therefore, their ability to alleviate long-term poverty is limited.

The positive effect in this case does not imply that poverty is caused by infaq and sadaqah. Rather, the positive effect may reflect a correlative relationship rather than direct causality. It is not that infaq and sadaqah worsen poverty, but rather that increased infaq and sadaqah are a form of social solidarity in response to high poverty levels. Moreover, much of the infaq and sadaqah is still given directly without going through official institutions, resulting in smaller collected funds compared to zakat. According to Dusuki (2008), empowerment effects may not occur and could even create unhealthy dependency if the distribution is unorganized and non-productive. Furthermore, if infaq and sadaqah are not combined with empowerment approaches, they will only provide temporary relief without addressing the structural roots of poverty. This aligns with the study of (Purbasari, Sukmana, and Ratnasari 2020), which found that consumptive sadaqah not integrated into productive economic programs only produces short-term effects on beneficiaries' welfare.

Optimal management of zakat and infaq finances can help solve various economic problems, including poverty. The economy of mustahiq can be supported through proper management of ZIS distribution, which contributes to reducing the number of poor people (Ratnasari and Firdayetti 2019). The management and distribution of ZIS are carried out nationally by BAZNAS (Yusuf, Abubakar, and Mahfudz 2023). This study's results are consistent with Hany and Islamiyati (2020), who found that poverty in Indonesia is influenced by zakat, infaq, and sadaqah, which are based on the Muslim community's awareness of fulfilling their zakat obligations and performing the sunnah of infaq and sadaqah. In addition, studies by Komariyah and Kunaifi (2020); Muttaqin and Safitri (2021) found that ZIS collectively impacts poverty.

Coefficient of Determination (R^2)

Based on Table 2, the R-squared value is 0.8758. This can be interpreted to mean that 87.58% of the variation can be explained by the independent variables. The closer the result is

to 100%, the better the model is considered to be. Thus, there are other factors influencing poverty levels in Indonesia that are not included in this regression, amounting to 12.42%.

F-Test

The F-test, or simultaneous significance test, is used to determine the magnitude and significance level of the combined influence of independent variables zakat, infaq, and sadaqah distribution on poverty levels in Indonesia. Based on the regression test results in Table 2, the F-statistic value is 75.069 with a probability value of 0.0000, which is smaller than alpha (0.05). Therefore, it is concluded that zakat, infaq, and sadaqah distribution simultaneously has a significant effect on poverty levels in Indonesia.

Conclusion

Based on the findings and tests that have been conducted, the following conclusions are drawn:

1. The zakat distribution variable has a negative and significant effect on poverty levels in Indonesia.
2. The infaq and shodaqoh distribution variable has a positive and significant effect on poverty levels in Indonesia.
3. The distribution variables of zakat, infaq, and shodaqoh (ZIS), simultaneously, have a significant effect on poverty levels in Indonesia.

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