Article

Islamic Social Fund (Zakah Infaq Shodaqoh), Inflation, and Poverty Alleviation in Surabaya City

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ABSTRACT

This study analyzes the poverty rate in Surabaya in 2016-2020 which is supported by Islamic financial instruments and macroeconomic instruments. This study aims to examine the effect of receipt ZIS funds and inflation on the poverty rate in Surabaya in 2016-2020. This study used quantitative approach with multiple linear regression tests which were processed using the Eviews 10 program. The data used is time series data with the period of this study from January 2016 to December 2020. The data source was obtained from the East Java National Amil Zakat Agency (BAZNAS) and the Central Statistics (BPS) Surabaya City. The results of this study are indicating that the ZIS variable has a significant effect with a probability value of 0.0000 and has a negative direction with a coefficient value of -0.212219. This explains that the receipt of ZIS funds at BAZNAS East Java can reduce the number of poor people from 2016 to 2020. Meanwhile, the inflation variable has no significant effect on poverty with a probability value of 0.8062, and has a negative direction with a coefficient value of -0.006093. This happened because the inflation rate which was still fluctuating had no effect on the poverty rate in Surabaya from 2016 to 2020. Then simultaneously the ZIS variables and inflation together had an effect on the poverty rate in Surabaya in 2016-2020. While the results of the R2 test in this study indicate that the poverty rate in Surabaya is explained by the ZIS variable and inflation of 40.53% and the rest is explained by other variables outside the variables examined in this study.

Keywords: Poverty, Receipt ZIS Funds, Inflation

JEL Classification: A10, O40, P41

INTRODUCTION

Poverty is a condition where a person cannot meet the standard of living. The standard of living is meeting basic needs such as clothing, food, shelter, education, and health. The value of the basic needs of the minimum size as a financial measure in the form of money is the term of the

poverty line. Residents with income below the average poverty line are included in the poor group (Utami, 2020). The high poverty rate in Indonesia can be seen through the percentage of poverty in big cities in Indonesia, one of which is in Surabaya. According to Surabaya BPS data, the number of poor people in Surabaya in 2020 is 145,670 people or 5.02% with a poverty line of IDR 592,137.00 per capita per month, which has increased by IDR 117,772.00 from 2017, which was only IDR 474,365,00. The poverty line is the limit of the rupiah exchange rate with minimal purchasing power.

Based on data from the Surabaya BPS data, the poor population in Surabaya in 2017 reached 154.71 people or 5.39%. In 2019, the number of poor people decreased to 130.55 people or 4.51%. However, in 2020 the number of poor people in Surabaya increased again to 145.67 people or 5.02% (Statistik, 2022). The rate of economic growth also acts as a driving force to generate wealth that can overcome the problem of poverty. However, a high rate of economic growth does not always guarantee that it will reduce the poverty rate in an area (Alviannor and Fahrati 2021). According to BPS data of Surabaya, the percentage growth rate in Surabaya has fluctuated over the last four years, starting from 2017, which was 5.68%. In 2018 it increased to 5.79%, then in 2019, it decreased to 5.66%, and in 2020, it decreased to -4.05%.

Another indicator that can affect the poverty rate besides economic growth is inflation. Inflation tends to increase in general and sustainable prices of goods at a specific time as measured by the Consumption Price Index (CPI). However, an increase in the price of just one or two goods cannot be called inflation. Inflation determines whether or not the pace of economic growth in a country is good. Thus, stable inflation is a prerequisite for sustainable economic growth so that it can play a role in increasing people's

welfare. However, in general, inflation causes a burden on society in bearing social costs because inflation harms income distribution. People with incomes below the average poverty line will increasingly bear the burden of inflation by reducing their purchasing power (Mahendra, 2016).

Inflation that occurs in regions in Indonesia also affects the economic growth of the region, which is related to the welfare of the people of the region. According to Azwar in his research that national inflation is a combination of regional inflations from all regions in Indonesia, therefore controlling the national inflation rate starts from observing regional inflation (Azwar, 2017).

After looking at several indicators of the causes of poverty, there are several ways to overcome it. One of the ways to tackle the problem of poverty and ensure that economic development goes well is with the help of people who spend some of their wealth in the form of Zakat, Infaq, and Sadaqah (ZIS) funds to the poor in their surroundings. In Islam, ZIS has a significant role in the economy and is very useful in helping the poor in Indonesia. According to Law Number 38 of 1999 concerning the management of zakat in Indonesia, it is carried out by zakat management organizations such as the Amil Zakat Agency (BAZ), which was formed by the government, and the Amil Zakat Institution (LAZ), which a religious institution established. The existence of BAZ and LAZ can help manage zakat optimally and can run in a transparent and accountable manner. Such management of ZIS funds is carried out so that they are distributed effectively and can overcome the problem of poverty in Indonesia (Yuliana, ei.al., 2019).

The National Amil Zakat Agency (BAZNAS), an official state institution, oversees every region in Indonesia. Including Surabaya, which has muslim population reaching 2,701,588 people in 2019. With

the majority of its people being muslim, the potential for ZIS in Surabaya is enormous. It is expected to reduce economic inequality in the people of Surabaya. In this line, this research wants to compare the influence between positive and negative factors on the poverty rate. Knowing that ZIS is in Islamic financial instrument that aims to prosper muslims by reducing poverty, and inflation is one of the factors causing the poverty. Therefore, the researcher wants to see how the influence exerted by the two independent variables.

LITERATURE REVIEW

Poverty

Poverty is an international problem that is experienced and has become a concern of every government in the world. From an economic perspective, poverty is defined as a lack of natural resources needed to meet the necessities of life and achieve prosperity (Rini & Sugiharti 2016). A person can be categorized as poor if he has low productivity and income followed by difficulty getting a job with an income that is unable to make ends meet (Rosana, 2019). Poverty is also influenced by other things such as low levels of education and health, unfair treatment in law, criminal threats and the inability to determine their way of life (Ismardi & Arisman, 2015).

Poverty has a multidimensional nature that leads to economic and non-economic problems. There are several aspects of the resulting poverty, namely low levels of income that can sustain a sustainable life, low levels of health and nutrition, and limited aspects of education and employment, all of which will lead to discrimination and social alienation. The various problems caused by poverty should encourage the governments of each country to overcome them, but so far, this has not been realized and is not sustainable. Community efforts and the role of the business world are still not optimal (Sofyan, 2018). Several forms of poverty occur in every country, especially in developing

countries. Poverty can also be caused by several factors, both natural and non-natural (Istan, 2017).

Zakat, Infaq and Sadaqah (ZIS)

Zakat is an activity that must be carried by for every Muslim, just like prayer, which is the central pillar of religion, namely the pillar of Islam. The role of zakat is that apart from being a legal requirement to become a Muslim, it is also an activity that is patterned in the socio-economic sector (Rahman & Masrizal, 2019). Zakat means clean, growing, blessing, and sound. Meanwhile, zakat is part of the assets that must be issued to a muslim to those who are entitled to receive it and with certain conditions as well. The relationship between the meaning of zakat in language and terms is very close, namely that zakat issued from some assets will grow, be blessed, increase and be holy (Setiawan, 2019).

The existence of an order to pay *zakat* is a form of *taqwa* to Allah SWT and for the welfare of the people. Therefore, *zakat* must be given to those entitled to receive it. There are eight groups that are required to receive *zakat*. The eight goups mentioned in Al-Qur'an are fuqara', poor, amil, muallaf, riqab, gharimin, fii sabilillah, and ibnu sabil (Afif et al. 2021).

According to language, *infaq* is giving wealth. And according to the term, *infaq* is giving wealth to the property recipient to fulfill his needs. *Infaq* in Islam must be based on faith and in the way of Allah SWT. Therefore, the entity of *infaq* is more general than the substance of *zakat* (Dr et al. 2019:3). *Infaq* is worship and activity that operates in the social sphere, namely voluntary giving in the form of property for the welfare of society. *Infaq* can also be interpreted as a form of someone's generosity by giving part of their wealth for social purposes. In giving *infaq*, some pillars must be carried out, namely, the donor of the *infaq*, the recipient of the *infaq*, the item being donated, and finally the delivery (Anjelina, et.al., 2020).

In terms, *sadaqah* is the giving of wealth to people in need in a sunnah way with the aim of

getting closer to Allah SWT. In the *zakat* law, *sadaqah* is defined as a gift of wealth or non-property by someone for benefit. *Sadaqah* is giving something valuable to others in need (poor and needy) to worship Allah SWT. In contrast to *infaq*, *sadaqah* has a broader meaning. The giving referred to in *sadaqah* can be material or non-material. For example, helping people fall on the road is also included in sadaqah giving to help because Allah SWT is not because you want to be considered reasonable by others. *Sadaqah* can be carried out at any time, unlike *zakat*, which is done in the month of Ramadan (Silfiah & Maulana, 2018).

Inflation

Inflation is when the price of goods and services rises continuously due to market mechanisms. If the price increase occurs only for one or two goods, it cannot be called inflation.

However, Islamic economics does not recognize inflation because Islam uses dinars and dirhams that do not fluctuate and have intrinsic value. Several factors can trigger inflation, namely, increased public consumption, excessive liquidity in the market, which triggers consumption, and also the uneven distribution of goods (Hambarsari & Inggit 2016).

Inflation can be considered a monetary phenomenon due to a decrease in the value of a monetary unit of account for a commodity. Meanwhile, modern economists define it as an overall increase in money that must be paid for goods or commodities. The increase in inflation is called deflation, namely the tendency for a general and continuous decrease in prices (Siregar & Masri, 2019).

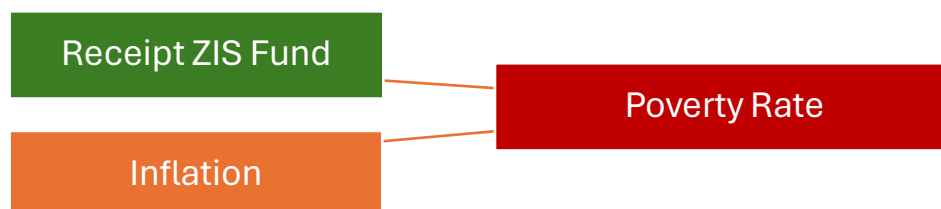Based on the variabels that mentioned before, the research design is as follows.

Figure 1. Research Framework

METHODOLOGY

This study uses a quantitative approach and also uses secondary data. With the data collection technique used documentation and observation study techniques. This research uses documentation techniques because researcher does not take data directly, but utilize processed research results from other parties, such as the agency's official website, namely the website of the Central Statistics Agency (BPS) for the city of Surabaya and the financial reports of the East Java National Amil Zakat Agency (BAZNAS).

This research started from January 2016 to December 2020. In this study, data analysis was carried out by grouping variables using descriptive statistics by presenting data in the form of tables, graphs, diagrams, and so on. The data analysis technique in this study used multiple linear regression with the following formula:

$$Y= \beta_0 - \beta_1 X_1 - \beta_2 X_2 + e$$

Y   = Poverty Rate (Dependent Variable)

β_0 = Constant

β_1, β_2 = Regression Coefficient

X_1 = Receipt of ZIS Funds

X_2 = Inflation

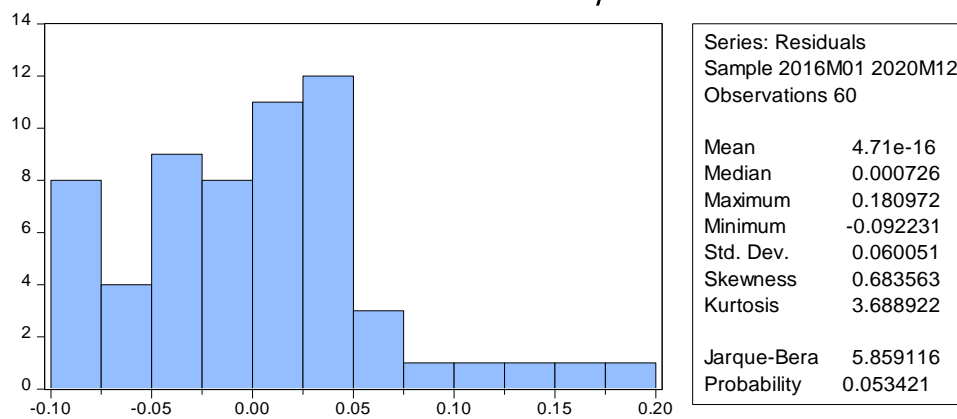e   = Standart error

RESULT AND DISCUSSION

This study uses multiple linear regression analysis techniques, to find out and analyze both the relationship and the influence between the independent variables, namely receipt of ZIS funds and inflation on the dependent variable, namely poverty. In this study several tests were carried out, including the classic assumption test which included normality, multicollinearity, autocorrelation and heteroscedasticity tests. Then proceed with multiple linear regression tests and finally test the hypothesis in the form of a T test (partial), F test (simultaneous), and test the coefficient of determination (R^2).

1. Uji asumsi klasik

a. Normality Test

Table 1. Normality Test

Series: Residuals	
Sample 2016M01 2020M12	
Observations 60	
Mean	4.71e-16
Median	0.000726
Maximum	0.180972
Minimum	-0.092231
Std. Dev.	0.060051
Skewness	0.683563
Kurtosis	3.688922
Jarque-Bera	5.859116
Probability	0.053421

Source: Processed data, 2022

From the results of the table above, it can be seen that the probability value is 0.053421, so it can be said that the probability value is greater than the significant level ($\alpha = 5\%$), which means it is not significant, then accepting H_0 or rejecting H_α, the residuals are normally distributed.

b. Multicollinearity Test

Table 3. Multicollinearity Test

	ZIS	Inflation
ZIS	1	-0.2260905689786273
Inflation	-0.2260905689786273	1

Source: Processed data, 2022

Table 4. Correlation Test Analysis Results

Coefficient Between Independent Variables	Value (r) Independent Variable	Information
Log (ZIS) dengan Log (Inflasi)	-0.2260905689786273	Does not contain multicollinearity

Source: Processed data, 2022

Based on the results of the Multicollinearity Test using the partial correlation test between variables, it can be concluded that the regression model does not contain multicollinearity problems because the value of r < 0.85 or the correlation value between ZIS and Inflation variables is still below 0.85, it is stated that this result is free from multicollinearity problems.

c. Heteroscedasticity Test

Table 5. Heteroscedasticity Test

Heteroskedasticity Test: Glejser			
F-Statistic	17.42968	Prob. F(2.57)	0.0000
Obs*R-squared	22.76917	Prob. Chi-Square(2)	0.0000
Scaled explained SS	23.78173	Prob. Chi-Square(2)	0.0000

Source: Processed data, 2022

Based on the Glejser Heteroscedasticity Test with the value of the Chi-Square probability of 0.0000, which is less than the significant level ($\alpha = 5\%$), it is significant, then rejecting H_0 or accepting H_α, then there is a problem of heteroscedasticity.

d. Autocorrelation Test

Based on the results of the autocorrelation test using the LM test, the Chi-Square probability value is 0.0000 at ($\alpha = 5\%$), the Chi-Square value is smaller than α, which means that there is autocorrelation. Moreover, seen at ($\alpha = 1\%$) the Chi-Square value is still smaller than α, then autocorrelation still occurs. Autocorrelation problems arise because successive observations over time are related to one another.

Table 6. LM Autocorrelation Test Results

Breusch-Godfrey Serial Correlation LM Test:			
F-Statistic	1134.564	Prob. F(2.55)	0.0000
Obs*R-squared	58.58011	Prob. Chi-Square (2)	0.0000

Source: Processed data, 2022

2. Results of Multiple Linear Regression Analysis

The results obtained are shown in table 7, if the regression equation is made, they are as follows:

$$Y = \beta_0 - \beta_1 X_1 - \beta_2 X_2 + e$$

$$Y = 16.77417 - 0.212219 X_1 - 0.006093 X_2 + e$$

Table 7. Regression Test Results

Variabel	Coefficient	Std. Error	Prob.
C	16.77417	0.766334	0.0000
ZIS	-0.212219	0.033261	0.0000
INFLATION	-0.006093	0.024726	0.8062

Source: Processed data, 2022

From the regression equation above, it can be interpreted the value of the constant α in the equation above is 16.77417 and is positive which means that in general if ZIS and inflation are constant then the poverty rate (Y) will be worth 16.77417. The ZIS variable (X_1) has a negative regression coefficient value of -0.212219. The negative regression coefficient value indicates that the receipt of ZIS funds has a negative effect on the poverty rate in Surabaya. This states that if there is an increase in receipt of ZIS funds by 1 percent, it will cause a decrease in the poverty rate by 0.212219 percent assuming other independent variables are held constant. The Inflation Variable (X_2) has a negative regression coefficient value of -0.006093. The negative coefficient value indicates that inflation has a negative effect on the poverty rate in Surabaya. This states that if there is an increase in the value of inflation by 1 percent it will cause a decrease in the poverty rate in Indonesia by 0.006093 percent assuming the other independent variables are held constant.

3. T-Test (Partial)

Based on table 8 that the result of T-Test explain that the effect of receipt ZIS funds on poverty rate in Surabaya with the test results showing that the ZIS variable (X_1) has a probability value smaller than α (0.0000 <0.05) with a coefficient value of -0.212219. These results indicate that the influence of receipt ZIS funds in Surabaya has a negative effect on poverty rate in Surabaya.

Table 8. T-Statistic Test Results

Dependent Variable	Independent Variable	T-Statistic	Prob.
	Constant	21.88886	0.0000
Poverty	ZIS	-6.380372	0.0000
	Inflation	10.246418	0.8062

Source: Processed data, 2022

For the effect of inflation on the poverty rate in Surabaya with the test results showing that the inflation variable (X_2) has a probability value greater than α (0.8062 > 0.05) with a coefficient value of -0.006093. These results indicate that inflation has no significant effect on the poverty rate in Surabaya.

4. F-Test (Simultaneous)

Table 9. F-Statistic Test Results

F-Statistic	Prob.
21.10847	0.000000

Source: Processed data, 2022

Based on the results of the F-Statistics test in table 15 above, it shows that the probability value of the F-Statistics is 0.000000 <0.05, it means that the independent variables, namely zis and

inflation, have a simultaneous effect on the poverty rate in Surabaya City for the period Janury 2016 – December 2020.

5. Determination Coefficient Test (R^2)

Table 10. Determination Coefficient Test Results

R-squared	Adjusted R-squared
0.425501	0.405343

Source: Processed data, 2022

Based on the regression results as contained in table 16 above, it is known that the adjusted R-squared value is 0.405343. This means that the percentage of influence of the independent variables, namely the receipt ZIS funds and inflation, is 40.53%, and the remaining 59.47% is influenced by other factors outside of the variables studied.

The Effect of Receipt ZIS Funds on The Poverty Rate in Surabaya 2016-2020 Period

The results of the research are based on testing the ZIS fund show results with a probability value (0.0000 <0.05) and a coefficient value of -0.212219. These results prove that the greater the receipt of ZIS funds will affect the poverty rate in Surabaya. The high receipt of ZIS funds will have an impact on the number of poor people in Surabaya. So that the higher the receipt of ZIS funds will reduce the number of poor people. The results of this study are reinforced by the results of research conducted by Muhammad Najib Murobbi and Hadius Usman with the results of research showing that zakat receipts have a significant effect on a negative relationship to poverty.

The ZIS fund receipt variable, which is known to have a significant effect in a negative direction, indicates that ZIS fund receipts contribute to overcoming the problem of poverty, with zakat as an Islamic monetary instrument that has an impact on reducing poverty rate through empowering zakat (Hartono & Anwar, 2018). Zakat management is carried out by establishing zakat management institutions, one of which is the National Zakat Amil Agency (BAZNAS). Even though BAZNAS is a government agency, BAZNAS has also been established in every region in Indonesia, one of which is Surabaya through BAZNAS East Java. BAZNAS collects zakat through the Zakat Collection Unit (UPZ) or directly. The collection of zakat funds managed by BAZNAS is then allocated for productive economic programs.

The Effect of Inflation on The Poverty Rate in Surabaya 2016-2020 Period

The results of the research based on testing the inflation shows results with a probability value (0.8062 > 0.05) and a coefficient value of -0.006093. These results indicated that inflation has no significant on the poverty rate in Surabaya 2016-2020 period. The results of this study are in line with the research conducted by Ayu Sindi and Kosasih with the results that inflation has no a significant effect on poverty rate.

Inflation is one of the factors that can lead to high of poverty rate. It is because inflation has an impact on rising prices of general goods and services. This makes it difficult for people, especially those in the lower middle class, to meet their daily needs. If this happens, the number of poor people will increase and will make the community far from prosperous (Hambarsari & Inggit 2016). The cause of inflation can be due to two factors, namely the large amount of money circulating in the community and the increase in production and distribution which is not sufficient (Tulak, et.al., 2017). Inflation that is too high will result in economic instability, namely a decrease in the value of the currency and suppress people's purchasing power.Inflation that is too high will result in economic instability, namely a decrease in the value of the currency and suppress people's purchasing power.

In addition, inflation also spurred the Consumer Price Index (CPI), because movements in the price of goods trigger inflation. This is because the price of goods triggers an increase in demand and supply of goods, this is in line with research

conducted by Vivy Kristinae (Kristinae, 2018). Apart from being a reference for the inflation rate, the CPI is also used to see the economic welfare of a region. So it is necessary to pay attention to the CPI balance so as not to have too large an impact on the inflation rate (Aprianti & Edriani 2023). According to Raharjo Eko, Juliani Pudjowati and Abdul Fattah in their research with the result that the Consumer Price Index (CPI) has an effect on the inflation rate (Jarot, et.al., 2020). This supports the results of this study that inflation has no effect on poverty because one of the factors is that the CPI in the city of Surabaya is still stable.

The Effect of Receipt ZIS Funds and Inflation on The Poverty Rate in Surabaya 2016-2020 Period

Furthermore, the results of the study show that together (simultaneously) the variables receipt ZIS funds (X_1) and inflation (X_2) have a significant effect on the poverty rate in Surabaya for the 2016-2020 period. The results of multiple linear regression analysis show a significance value (0.0000 <0.05), which means that there is a jointly significant effect of the independent variables, namely receipt of ZIS funds and inflation on the dependent variable, namely the poverty rate in Surabaya for the 2016-2020 period.

The results of the analysis of receipt of ZIS funds are -0.212219, which means that if receipt of ZIS funds increases by 1%, there will be a change in the poverty rate and will move in a different direction, namely a decrease of 21.22%, it can be seen that the receipt of zakat funds will gradually increase the standard of living of the community which has an impact on employment and increasing economic income so that it can negatively affect the poverty rate. Then for the results of the inflation analysis of -0.00603, which means that if inflation rises by 1%, there will be a change in the poverty rate and it will move in a different direction, namely it will decrease by 0.6%, it can be seen from the inflation rate in Surabaya which has increased, it will affect the decrease on poverty rate in Surabaya.

CONCLUSION AND RECOMMENDATION

Based on the formulation of the problem, hypothesis and research results, it can be concluded that there is a significant and insignificant negative effect on this study. Based on the data that has been collected and the tests that have been carried out using the multiple linear regression method, it can be concluded that from the results of testing the research hypothesis there is a partial negative and significant effect between the variable receiving zakat funds on the poverty rate in the City of Surabaya for the 2016-2020 period, so it can be interpreted that the receipt of ZIS funds was able to reduce the poverty rate in the city of Surabaya during the period 2016 to 2020. Then for the inflation variable it showed results that did not affect the poverty rate in the city of Surabaya for the 2016-2020 period. This is because the Consumer Price Index (CPI), which is the reference for the inflation rate, is still relatively stable. Because the stability of the CPI is also influenced by the demand and supply of goods. Therefore, inflation that occurs in the city of Surabaya is a type of positive inflation. Furthermore, for simultaneous testing, it can be explained that in this study the variables of ZIS fund receipts and inflation had a significant effect on the impoverishment rate in Surabaya during the 2016-2020 period.

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