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**ANALYSIS OF THE IMPACT OF UNEMPLOYMENT ZAKAT FUND MANAGEMENT
AND ECONOMIC GROWTH ON POVERTY**

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Information	Abstract:
Article History:	<i>This study aims to determine whether there is an impact of zakat management, unemployment, and economic growth on poverty. With data sources from the Central Statistics Agency and BAZNAS from 2015-2020, the study used Ordinary Least Square (OLS) regression analysis to test the effect of independent variables on dependent variables. The results of this study show that zakat has a significant negative influence on poverty rates. Unemployment in this study shows its considerable effect on poverty. Meanwhile, economic growth has no significant impact on the poverty rate. The findings recommend that the government evaluate economic growth that people with low incomes still need to enjoy fully. This research is also expected to pave the way for the community to know the role of zakat and economic growth in helping fellow human beings and also helping the country. The government can also contribute to increasing community socialization about the impact of zakat on the country.</i>
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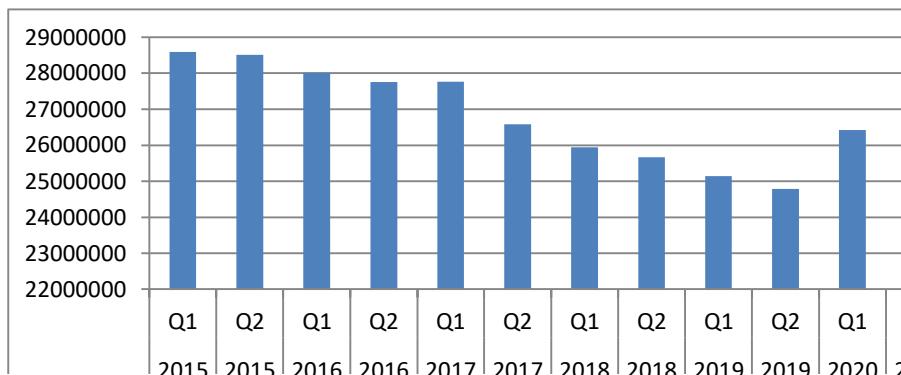
Keywords: Zakat, Unemployment, Economic Growth, Poverty, OLS, Indonesia

A. INTRODUCTION

Poverty and unemployment are complex problems to solve. Of course, this is due to the unbalanced and uneven distribution of wealth or income among individuals in society (Anik & Prastiwi, 2019). Poverty is a scourge of problems in various countries, especially Indonesia. The President issued Presidential Regulation No. 15 of 2010 concerning accelerating poverty reduction. This regulation aimed to reduce the poverty rate by 8-10% during the presidency. So, poverty is one of the things that must be resolved both by the government and the people who experience poverty itself.

Poverty alleviation is carried out to reduce problems in the community and increase community welfare. The table below will show a graph about poverty for several years.

Figure 1. Graph of Indonesia's Poverty



Source: Central Bureau of Statistics

The picture above shows the graph showing a decrease in poverty every year that has decreased significantly. In March 2019, the number of poor people reached 25.14 million, a decrease of 0.53 million from September 2018 and a decrease of 0.80 million from March 2018. Then in 2017, the poverty rate reached 27.77 million, dropping drastically in March 2018 by 1.82 million people. In March 2016, the poverty rate decreased from 28.01 million people to 27.77 million people, where the percentage decreased to 0.24%. From the data, some things must be seen, namely, the influencing factors of the ups and downs of the graph obtained.

According to Law Number 23 of 2011, in article 3, zakat management aims to increase the benefits of zakat to realize community welfare and poverty reduction. Zakat is one of the mandatory things for the Muslim community to help each other improve or meet the needs of the underprivileged community (Shobron & Masruhan, 2017; Yayuli et al., 2021). If a professional person manages zakat, the zakat fund will help reduce the poverty rate, which means that economic growth is increasing (Ridlo & Muthohar, 2020). After zakat management, another influential factor is unemployment.

An unemployed person is classified in the labor force but actively searching for a desired job (Mardiatillah et al., 2021). Unemployment is one of the factors in the rise and fall of the poverty rate in Indonesia. The problem of employment is a problem that is so real and close to the environment. Even the issue of labor can create new problems both in the economic and non-economic fields. The high unemployment rate leads to low incomes, further triggering the emergence of Poverty (Ferezagia, 2018). From this, unemployment can still have an impact on the poverty rate in Indonesia. Then one of the other things that are related is economic growth.

Economic growth is the development of activities that cause goods and services produced in the community to increase and the community's prosperity to grow in the long term (Suprijati & Yakin, 2017). Economic growth is a benchmark for the country in seeing progress and development in the economy that occurs in a country, especially in Indonesia. Economic growth also has a close relationship with poverty because economic growth can be assessed as ups and downs under the economic conditions of a country, especially in poverty. Thus, from all the explanations mentioned above, the author becomes interested in how the influence of zakat funds, unemployment, and economic growth on poverty occurred from 2015-2020.

B. LITERATUR REVIEW

Zakat, based on the origin of the language (*lughat*), has many meanings, namely *al-barakatu*, which means blessing; *ath-thaharatu*, which means purity, *al-namaa*, which implies growth or development (Anik & Prastiwi, 2019). Zakat is obligated to

spend part of the income belonging to people who have met the requirements of Islamic sharia given to social elements regulated in Islam (Islamy & Hannase, 2021).

In Indonesia, management is regulated based on Law No. 23 of 2011 concerning zakat management. In general, zakat management is sought to use modern management functions, which include; planning, organizing, implementing and directing, and supervising. Planning includes; formulating the organizational design and work program planning consisting of fundraising, management, and utilization. Zakat distribution is still problematic and one of the inefficiencies of zakat institutions (Mustika et al., 2019).

Zakat is a mandatory thing to be issued to Muslims, so in its implementation, after seeing people get the results of zakat, poverty becomes one of the zakat recipients to get the flow of zakat funds which should affect the poverty level. As Jamal (2004) revealed that first, zakat is distributed as an incentive to work or find one's income among people experiencing poverty; secondly, part of the collected zakat, at least 50%, is used to finance productive activities for the inadequate, for example, zakat funds to finance productive activities such as practical skills, providing working capital or being initial capital assistance for people experiencing poverty (Pratama, 2015).

The Effect of Zakat, Economic Growth, Unemployment on Poverty

Zakat can also function as working capital for low-income people to create jobs to earn and meet their daily needs (Atabik, 2015). Therefore, the obligation of zakat contained moral, educational, and economic elements. Zakat also cleanses our treasures from the potential horror in our jewels, both from sin and morals from Zakat users. The collection of zakat itself is taken from people who are able or have fulfilled their daily needs.

Zakat taken from capable people will be managed or given by the zakat agency to help eight groups of people who are obliged to get zakat, which is one of those cases is poor. The provision of zakat to people experiencing poverty is maximized to increase the capital and daily needs of people experiencing poverty. Accompanied by using zakat will also help develop zakat funds owned by zakat institutions to support and cover underprivileged communities as a tool for poverty alleviation. The

utilization of zakat will be productive zakat given by zakat institutions so that zakat management is more precise and orderly.

In Economic Growth, it becomes essential to assess the progress or not of the country. In that case, it can also evaluate the welfare of each class of society owned by the government. According to Mishkin (2012), Good economic growth in a country if the GDP growth rate is higher than its population growth. The meaning of development is to improve the community's standard of living through increasing per capita productivity, human resource investment, and job opportunities (Budhijana, 2017), which is the influence of economic growth in alleviating poverty in Indonesia.

Economic growth itself occurs because the national income of each country or region increases, and there will be an increase in economic development. It is supported by the revenue owned by human resources from each part. If the community can produce, it will increase each resident's income and start investing or spending money, increasing revenue from their respective regions.

Unemployment is one of the things that make people poor. In this case, if a person who belongs to the labor force or labor force has yet to find a job, he will not get an income that ultimately cannot meet the needs of life either for himself or his family later. Unemployment is one of the essential factors in reducing poverty in society.

In this case, the lack of jobs is also a factor that adds to the unemployed community. Both the lack of government agencies and things beyond that. Both Poverty and Unemployment are one thing that is difficult to separate because a large number of unemployed people will also increase the number of poor people and shortages. That way, the government, and productive zakat are trying to reduce the existing unemployment rate to alleviate poverty and support the value of national income, which then helps the economic growth of the region and the country.

Previous Research

Sundari (2018) found a moderate correlation value of 0.56 which had a positive effect, and conducting a hypothesis test (t-test) obtained a calculated t-value for the zakat variable of 3.75. The signification test was 0.001, interpreted as productive zakat affecting poverty. Islamiyati & Hany (2020) proved the influence of ZIS of -

4.614126 with a probability of $0.00013 < 0.05$, which significantly impacts poverty. Muliadi and Amri (2019) show that zakat recipients negatively and significantly affect Poverty in Aceh. It is indicated by a coefficient of -0.063 and a p-value of $0.000 < 0.05$ which means that zakat receipts of 1% will reduce poverty by 0.063%. Murobbi & Usman (2021) with the variables Zakat, Infak, Sadaqa, and Poverty inflation. It was found that zakat has a coefficient of -7.93E-05 and a probability of $0.0042 < 0.05$, significantly affecting the poverty level.

Ridlo and Sari (2020) found that zakat moderates' economic growth to get a negative coefficient of 1.579967 with a probability of $0.1498 > 0.05$. In other words, zakat cannot moderate economic growth against poverty. Unlike the previous study, Tawakkal and Sapha (2018) found the results of the R square test were 0.004101 t test -0.804925 and probability 0.4225, which made zakat have a negative and insignificant influence. Alifia (2020) showed that in the Zakat T-test, namely $0.000 < 0.05$, there is no significant effect on the constant on poverty.

Alifia (2020) found unemployment rate has a significant effect on poverty. Segoro & Pou (2012) showed that unemployment has a multi-regression equation of 0.455 t test 2.152 and a significant value of $0.000 < 0.05$, which affects increasing poverty presentation. Yacoub (2012) found a significant probability value of $0.02 < 0.05$ with a coefficient of -0.405, meaning it negatively affects poverty and is unidirectional. Wiguna (2013) examined GRDP, Education, Unemployment, and Poverty variables in Central Java Province 2005-2010. Unemployment has a positive coefficient at 1.802214 and a probability of $0.000 < 0.05$. Unemployment positively and significantly influences poverty (Wiguna, 2013). The unemployment rate shows the significance of the unemployment rate of $0.000016 (<0.05)$ and a positive regression coefficient of 1.31749 (Windra et al., 2016). Retnaningtyas (2019) also found unemployment T 2.103547 sig.t 0.0373 < 0.05 and experienced significance at 0.05. Meanwhile, Tamimi (2018) also found that unemployment at $0.0076 < 0.01$ significantly affects poverty.

Windra et al. (2016) proved that economic growth has a signification value of 0.015135 (<0.05) and a negative regression coefficient of -1.00247 to poverty. Ridlo & Sari (2020) found that in economic growth, the economy got a positive coefficient of 16.14497 with a probability of $0.1183 > 0.05$, significantly affecting poverty.

Safuridar (2017) states that in economic growth, there is a correlation coefficient R of 0.881 and a value of the coefficient of r square of 0.776 which means it influences poverty. Purnama (2017) found that economic growth has a coefficient value of -1.064604 which negatively affects poverty, and in the t-test $0.000 < 0.05$, economic growth has a significant effect on poverty.

However, Retnaningtyas (2019) found that Economic growth T 0.235595 Sig.t 0.8923 > 0.10 , which means it has an insignificant effect. Tamimi (2018) also found the same thing the economic growth of Sig.t 0.2657 (> 0.10) had no significant effect on the economy. Alifia (2020) economic growth probability of $0.602 > 0.05$ also has no significant effect on poverty.

Some of the studies above have different results but still affect each other, so this study is expected to add new insights or new results obtained in this study. If the previous findings are synthesized, many studies prove that zakat significantly influences poverty (Islamiyati & Hany, 2020; Muliadi & Amri, 2019; Murobbi & Usman, 2021; Sundari, 2018). However, on the other hand, several studies prove the negative impact of zakat on poverty, although it is not significant (Alifia, 2020; Mustika et al., 2019; Ridlo & Sari, 2020; Tawakkal & Sapha, 2018).

The unemployment rate has a significant positive influence on poverty (Alifia, 2020; Full Moon, 2017; Retnaningtyas, 2019; Safuridar, 2017; Segoro & Pou, 2012; Windra et al., 2016; Yacoub, 2012). Meanwhile, economic growth significantly negatively influences poverty (Ridlo & Sari, 2020; Windra et al., 2016). However, other studies show that economic growth does not have a significant effect (Alifia, 2020; Retnaningtyas, 2019; Tamimi, 2018).

Based on the current literature review, there are many differences in research results among researchers. So, this study wants to review the effect of zakat, unemployment rate, and economic growth on poverty. In addition, this study also examined the effect of these three variables simultaneously on poverty.

C. METHODOLOGY

The data used in this study used secondary data from government agencies that have legality and are published to the broader community. This study used data from

the official government website, namely the Central Statistics Agency and Baznas, in the 2015-2019 time series data.

The OLS method, or the least squares method, is an estimate often used in regression analysis to minimize the number of squared errors (Setyawan et al., 2019). This study examines the effect of zakat, unemployment, and economic growth on poverty using the ordinary least square (OLS) method using a modified econometric model from Alifia (2020) as follows:

$$Y = \beta_0 + \beta_1 X_1 t + \beta_2 X_2 t + \beta_3 X_3 t + \varepsilon_t$$

Information:

Y	: Poverty variables
β_0	: Interception or constant
X1	: Variables zakat, infaq, alms
X2	: Variable Unemployment
X3	: Economic growth variables
$\beta_1 \beta_2 \beta_3$: independent variable regression coefficient
ε	: Error term / residual / error
Q	: Year to

D. RESULT AND ANALYSIS

The results of the above econometric model estimates and all complementary tests are summarized in table below:

Table 1. Econometric Model Estimation Results

$\hat{Y}_t = 16.75164 - 7.56590 + 0 - 0.0026435.854769 X_1 t + X_2 t + X_3 t$
$(0.0000)^* (0.0018^*) (0.0029)^* (0.3948)$
$R^2 = 0.761045; DW-Stat. = 1.157227; F-Stat. = 8.493041; Prob. F-$
$Stat. = 0.007214$
Test Diagnosis
(1) Multicollinearity (VIF)
$X_1 = 1.977570; X_2 = 1.467315; X_3 = 1.753084$
(2) Residual Normality (Jarque Bera)
$JB(2) = 1.322531; Prob. JB(2) = 0.516198$

(3) Autocorrelation (Breusch Godfrey)

$\chi^2(3) = 10.67424$; $Prob. \chi^2(3) = 0.0305$

(4) Heteroskedasticity (White)

$\chi^2(9) = 10.05461$; $Prob. \chi^2(9) = 0.3461$

(5) Linearity (Ramsey Reset)

$f(2.34) = 1.952342$; $Prob. F(2.34) = 0.2050$

Source: Appendix 1; Description: *significant at = 0.01; * α *significant at = 0.05;

α significant at = 0.10. α

The influence validity test tests the significance of the influence of the independent variables of the estimated model individually. Test the validity of influence using the t-test. H_0 will be accepted if the p-value, probability, or statistical, empirical signification $t > \alpha$; H_0 will be rejected if the p-value, probability, or empirical signification of the statistical $t \leq \alpha$.

The results of the influence validity test for all independent variables of the estimated model are summarized in table below:

Table 2. Independent Variable Influence Validity Test Results

Variable	Sig. t	Criterion	Conclusion
Zakat	0.0018	< 0.01	significant effect α at 0.01
Economic Growth	0.3948	> 0.10	No significant impact
Unemployment	0.0029	< 0.01	significant effect α at 0.01

From the results of the influence validity test in Table 4.3, it can be seen that the independent variables that significantly influence the test, namely Zakat (X1) and Unemployment (X3), significantly influence the poverty variable. At the same time, economic growth (X2) is the only one that is not significant to poverty.

Zakat has a regression coefficient of -0.002643. This result means that if poverty increases by 1 million, zakat will decrease by 0.002643 billion. On the other hand, if poverty decreases by 1 million, zakat will increase by 0.002643 billion. Unemployment has a regression coefficient of 5.854769. Poverty will increase by 1 million. Then unemployment will also increase by 5.854769 million.

Conversely, if poverty falls by 1 million, unemployment will also fall by 5.854769 million. During 2015-2020, Poverty in Indonesia was influenced by unemployment, and zakat affected Indonesian Poverty. Simultaneously or simultaneously, the variables of zakat, economic growth, and unemployment affect poverty.

From the research above, it can be seen that zakat has a negative influence on poverty and has a negative sign, which means that it has a significant effect on poverty and is inversely proportional to Amri (2020), showing that zakat recipients have a negative and significant effect on Poverty in Aceh. This result also aligns with Murobbi & Usman (2021), who found that zakat negatively and significantly affects the poverty rate. In contrast to these results, Alifia (2020) shows that there is no significant effect on poverty in the Zakat t-test, namely $0.000 < 0.05$. This condition may happen because zakat has not been evenly assisted, and there is still a lack of education and application about zakat in the wider Muslim community.

From the research above, economic growth does not have a significant effect on the conditions of poverty that occur. The results of this study are in line with what was found by Ridlo & Sari (2020), and Munandar et al. (2020) explained that the economic growth variable has no significant effect on the poverty variable (Y). In other words, poverty will decrease if economic growth conditions increase and vice versa. The relation between poverty and economic growth means that poverty does not contribute in the slightest to economic growth and has not interfered with both the ups and downs of the economy that occur and also that economic growth has not been effective in poverty due to the large number of economic inequalities where economic growth only applies to specific groups. Nugroho (2011) explained that economic growth needs to be supported by economic equality to impact poverty significantly.

The data above shows that unemployment is positively marked and significantly affects poverty. This situation makes unemployment directly proportional to poverty and affects each other significantly. This research aligns with Wiguna (2013), who found that unemployment has a positive coefficient at 1.802214 and a probability of $0.000 < 0.05$, then unemployment has a positive and significant influence on poverty.

Moreover, Afa Rosfalita Nur Amalia (2020), entitled The Effect of Zakat, Infak, Alms, Unemployment, and Economic Growth on Poverty in Indonesia in 2003-2018, probability of unemployment rate. At $0.000 < 0.05$, which has a significant effect on poverty. Unemployment is only significant because it is the leading cause of poverty. Being unemployed means, we cannot meet our economic needs, leading to poverty.

E. CONCLUSION

This study concludes that zakat has a significant negative effect on poverty. Unemployment in this study is indicated to have a significant influence on poverty. In addition, this study also found that economic growth has an insignificant effect on poverty. Studies recommend that the government can pay more attention to zakat and unemployment, which have a significant influence. In addition, the government needs to review that economic growth in Indonesia still needs to be widely enjoyed by low-income people. The government must work harder for economic equality and poverty alleviation programs.

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