

## THE EFFECT OF ZIS-DSKL FUNDS AND GDP ON POVERTY LEVELS IN INDONESIA



Nurul Azizah Surury<sup>1</sup>  
Universitas Indonesia, Jakarta, Indonesia  
[sururnurulazizah@gmail.com](mailto:sururnurulazizah@gmail.com)

Nurul Huda<sup>2</sup>  
Universitas Yarsi, Jakarta, Indonesia  
[nurul.huda@yarsi.ac.id](mailto:nurul.huda@yarsi.ac.id)

Nova Rini<sup>3</sup>  
Universitas Teknologi Muhammadiyah, Jakarta, Indonesia  
[nova.rini@utmj.ac.id](mailto:nova.rini@utmj.ac.id)

Nur Fatwa<sup>4</sup>  
Universitas Indonesia, Jakarta, Indonesia  
[nurfatwa@ui.ac.id](mailto:nurfatwa@ui.ac.id)

Ranti Wiliasih<sup>5</sup>  
Institut Pertanian Bogor, Bogor, Indonesia  
[ranti\\_w@apps.ipb.ac.id](mailto:ranti_w@apps.ipb.ac.id)

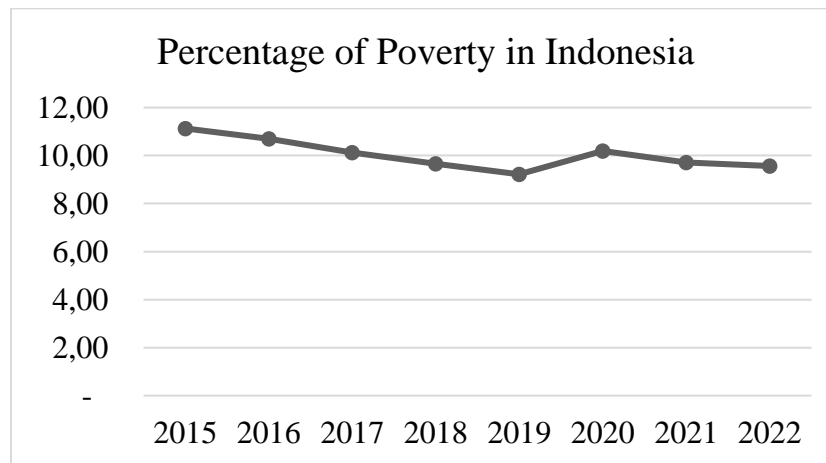
### Abstract

The study aims to analyze the influence of the distribution of Zakat, Infaq, Sedekah, and Other Religious Social Funds (ZIS-DSKL) and Gross Domestic Product (GDP) growth on the poverty rate in Indonesia for the period 2015-2022. The data used are secondary data obtained from the Central Statistics Agency and the Center for Data and Information Systems of the Indonesian Ministry of Trade. The analysis method employed is multiple regression. The analysis findings suggest a significant impact of the distribution of ZIS-DSKL funds and GDP growth on the poverty rate in Indonesia. The poverty rate in Indonesia can be decreased by increasing the distribution of ZIS-DSKL funds and promoting GDP growth, as revealed by their respective influences. It is important to raise public awareness about zakat obligations, ensure transparency in fund management, and carefully select programs aimed at alleviating poverty to enhance the effectiveness and efficiency of ZIS-DSKL fund distribution. The government needs to continue promoting inclusive and sustainable economic growth through pro-investment policies, infrastructure development, access to education and skills training, and strengthening potential economic sectors. Further research is necessary to understand the relationship between the distribution of ZIS-DSKL funds, GDP growth, and the poverty rate in Indonesia, providing deeper insights and more accurate data to formulate more effective policies to address poverty in Indonesia.

**Keywords:** ZIS Funds, Religious Social Funds, GDP, Poverty

## INTRODUCTION

Poverty, a significant issue plaguing nations worldwide, is frequently associated with inequality and social injustice. Indonesia, in particular, has made strides in combating poverty (Zuliansyah et al, 2022). According to statistics provided by the Central Statistics Agency (BPS), the percentage of individuals living in poverty has steadily declined from 2015 to 2022. Nevertheless, in the year 2020, there will be a rise in the poverty rate in Indonesia (BPS, 2023). The following is a graph of the poverty level in Indonesia:



**Figure 1.**

### **Percentage of Poverty in Indonesia**

Although there has been a gradual decline in recent years, there are still many people living below the poverty line. Therefore, a deep understanding of the factors that influence poverty levels is important for designing effective policies to address this problem. In the fight to end poverty in Indonesia, zakat, infaq, alms, and other religious social funds (ZIS-DSKL) are crucial tools.

Indonesia, as a country with a majority population that adheres to Islam, must pay zakat and this is an action that is required for every Muslim following Sharia teachings. One of the goals is to improve the welfare of the people, and effectively distribute Zakat, Infaq, and Alms funds as well as other Religious Social Funds (ZIS-DSKL). These funds are channeled to help communities in need, such as economic development for poor communities, and providing education, health, and infrastructure assistance.

Effective zakat management can increase economic growth and ensure equality in income receipts. By distributing zakat from *muzakki* to *mustahik*, there is an equal distribution of economic resources. Funds originating from *muzakki* to *mustahik* will help improve community welfare, thereby encouraging economic growth. According to Islamiyati & Hany's (2020) research, increasing adjustments in the distribution of ZIS money reduces poverty.

Munandar et al. (2020) found that the distribution of Zakat, Infaq, and Sedekah/Alms (ZIS) money had a negative and significant impact on poverty levels in Indonesia between 2006 and 2017. This suggests that if the allocation of ZIS funds increases by 1%, poverty will fall by 8,189%. Meanwhile, economic progress has little impact on poverty levels in Indonesia.

Economic growth is one way to deal with poverty. Economic growth is a process of a country's economy experiencing improvement or moving towards better conditions. In this way, economic development will continue to increase, support improvements in people's quality of life, and prevent an increase in the number of poor people (Kurniawati, 2017). Gross Domestic Product (GDP) growth is an important factor in reducing poverty levels.

Based on research by Suliswanto (2010), according to the findings of the investigation, each province's Gross Regional Domestic Product (GRDP) contribution to poverty reduction remains insignificant. This illustrates that the economic growth that has occurred has not been pro-poor or has not provided sufficient benefits for them. These findings show that the problem of poverty cannot only be overcome by increasing economic growth alone.

Although there have been several studies examining the relationship between the distribution of ZIS-DSKL funds, GDP growth, and poverty levels in Indonesia, there are still gaps in knowledge, and the period covered is only a few years. Previous research has not thoroughly investigated how these factors interact with each other and contribute to changes in poverty levels in Indonesia.

Based on this, this study will look at how ZIS-DSKL money distribution and GDP development affect poverty levels in Indonesia between 2015 and 2022. This study is planned to provide further information about how the distribution of ZIS-DSKL funds and GDP development affect poverty alleviation in Indonesia between 2015 and 2022.

## REVIEW OF LITERATURE

### Zakat, Infaq, Alms, and Other Religious Social Funds (ZIS-DSKL)

One of the key tasks in administering ZIS-DSKL involves distributing zakat, infaq, and other religious social funds through various distribution and utilization activities. The policy established by the Prophet Muhammad *Sallallaahu'alaihi Wasallam*, based on Allah *Subhanahuwata'ala*'s command regarding the obligation of zakat, is a fiscal policy that is very effective in reducing the level of poverty and socio-economic disparities in society. Setting aside some of the assets as zakat from *muzakki* to *mustahik*, will naturally reduce the level of poverty in society. Apart from that, with the obligation of zakat, property owners will not hoard or accumulate wealth, which can result in inflation (Zuardi, 2013).

From a macroeconomic perspective, zakat has various important economic impacts, including efficient resource allocation, macro-economic stabilization, social protection, income distribution, and economic growth (Wibisono, 2015). One form of concern is through implementing the obligation to pay zakat and alms fairly and equitably so that poverty can be overcome. This is following the aim of Zakat, namely improving the welfare of *mustahik*. 8 groups are entitled to receive zakat, according to the word of Allah *Subhanahuwata'ala* in surah at-Taubah verse 60 which means:

*"Indeed, zakat is only for the needy, the poor, those who receive zakat, whose hearts are softened (converts), to (free) servants, to (free) people who are in debt, for the path of Allah and for people who are on a journey, as an obligation from Allah. Allah is All-Knowing, All-Wise."* (QS At-Taubah: 60)

The distribution of ZIS funds is not only consumptive in nature but also has productive aspects such as providing business capital, skills training, educational scholarships, and other assistance aimed at increasing the economic independence of beneficiaries. The distribution of ZIS funds significantly influences poverty levels because these funds are allocated productively through economic empowerment programs such as micro-enterprise funding and skills training programs. Therefore, to lessen poverty in Indonesia, it is necessary to broaden the distribution of ZIS funds (Amanda & Fathoni, 2023).

### **Gross Domestic Product (GDP) Growth**

GDP is a way to calculate the total value of all products and services made within a country during a specific time, typically a year. The growth of a country's GDP is an indication of how successful they are in advancing development. If the country's GDP experiences a significant increase every year, this shows that the country's development process is going well. An increase in GDP reflects the country's ability to improve the overall standard of living of society and reduce poverty levels (Mustika, 2011).

As the economy grows, companies tend to expand their operations and open up more job opportunities. This can help absorb a larger workforce. With more employment opportunities, household income will increase, which can also reduce poverty levels. GDP growth can trigger an increase in society's overall income. With economic growth, companies experience increased production and sales which will increase company and individual income.

High GDP growth also has the potential to encourage investment in infrastructure and public services. Investments in infrastructure such as roads, bridges, and public transportation can increase accessibility to markets and job opportunities, especially in isolated areas. Investments in public services such as education and health can also help improve society's overall quality of life.

However, GDP growth does not always have a significant impact on poverty levels in Indonesia, as research conducted by Mustika & Emilia (2018). The research results show

that GDP in the agricultural sector does not have a significant effect on poverty or the number of unemployed in Indonesia. Other research by Ada'uddin & Yuliana (2022), also provided the same research results, that GDP growth did not have a significant effect on poverty levels in Indonesia from 2011 to 2020.

Nevertheless, according to a study by Mustika & Emilia (2018), the growth of GDP does not consistently lead to a noticeable reduction in poverty levels in Indonesia. The findings of the study indicate that the GDP of the agricultural industry in Indonesia does not have a notable impact on poverty rates or unemployment levels. According to the research conducted by Ada'uddin & Yuliana (2022), it was found that GDP growth did not have a significant impact on poverty levels in Indonesia from 2011 to 2020. This finding was consistent with other similar studies.

### **Poverty Level**

One of the obstacles to economic growth is poverty which can be overcome by creating an economic system that is fair and allows for equitable distribution (Andrean et al, 2023). Poverty can be defined as a condition where a person does not have adequate access to the economic resources needed to achieve a standard of living that is considered decent. This includes limited access to income, decent work, food, and others.

When you don't have income, economic turnover will be hampered (Hajar et al, 2023). According to Gem et al. (2023), what can be done to overcome poverty is to encourage people to work and try, live frugally and not excessively, and empower ZIS. Zakat can be a policy in overcoming the problem of poverty. In Islam, a Muslim is obliged to help others, as Allah *Subhanahuwata'ala* says, which means: "And in their property, there are rights for the poor who ask and the poor who do not ask." (QS Az-Zariyat: 19)

According to a study conducted by Ginting & Rasbin (2010), it has been found that the level of economic growth (GDP) is one of the key factors influencing poverty levels in Indonesia. The research findings indicate that both before and after the crisis, the impact of economic growth (GDP) on poverty levels remained consistently positive.

The results of the study and analysis regarding the role of economic growth in reducing poverty levels at the provincial level in Indonesia from 2004 to 2012 concluded that the increase in demand for mining commodities had a significant impact on reducing poverty levels during that period (Jayadi & Bata, 2016).

### **Previous Research**

According to a study conducted by Yuliana et al. (2019), it was found that the Zakat, Infaq, Alms (ZIS) variable has a significant negative impact on the poverty level in the District/City of Aceh Province. Specifically, a 1% increase in the ZIS variable results in a - 5.06E-08 decrease in the poverty rate. The R-Square (R<sup>2</sup>) value indicates that the Zakat, Infaq, and Alms (ZIS) variable can account for 99% of the variation in the poverty variable, with the remaining 1% being influenced by other variables or factors not considered in the model.

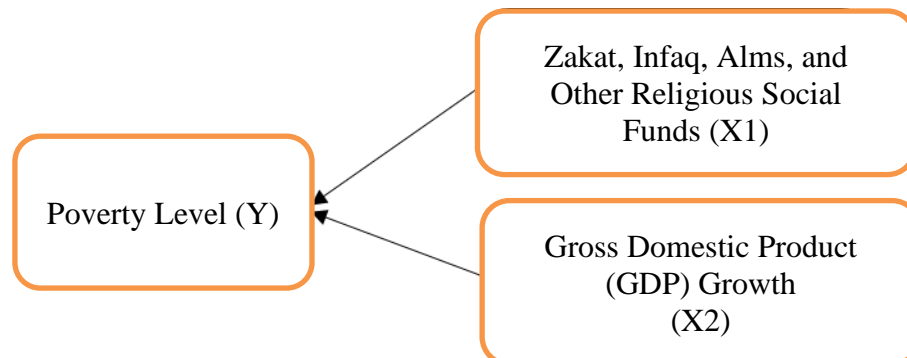
Other research by Ramadhani & Dahliana (2022), the distribution of ZIS funds in South Kalimantan does not have a significant impact on poverty levels. Although the amount of ZIS fund collection and distribution in South Kalimantan increases every year, the distribution is mostly focused on non-productive programs such as education, health, da'wah, and advocacy. Consumptive distribution does not have a significant influence in reducing poverty in South Kalimantan.

Aini & Islamy (2021) explains that GRDP has a negative influence on poverty levels. This indicates that the decline in GRDP from 2011 to 2015 contributed to an increase in poverty levels in Indonesia. Economic growth is the key to reducing poverty in a region. With increasing economic growth in each province, the government is expected to be able to improve the welfare of its people and reduce poverty levels. Then research by Yusrya (2023), based on the results of research conducted, it shows that GDP growth has a negative effect in the long term. This means that every decrease in GDP will cause an increase in poverty levels.

Aini & Islamy (2021) posit that the Gross Regional Domestic Product (GRDP) has a detrimental impact on poverty rates. The decrease in GRDP between 2011 and 2015 led to a rise in poverty levels in Indonesia. Economic advancement plays a crucial role in alleviating poverty within a region. As economic growth progresses in each province, it is anticipated that the government will enhance the well-being of its citizens and diminish poverty rates. Subsequently, Yusrya's study (2023) reveals that Gross Domestic Product (GDP) growth has an adverse effect in the long run. Consequently, any reduction in GDP will result in an escalation of poverty levels.

Different from previous research, this research does not only analyze GDP growth or distribution of ZIS funds, but this research analyzes together the influence of the distribution of ZIS-DSKL funds and GDP growth on poverty levels in Indonesia. The period used in this research is also different from previous research. This research uses the latest period, namely 2015-2022.

### Conceptual Framework



**Figure 2**

### Conceptual Framework

The hypothesis from the framework above is as follows:

H1: Distribution of ZIS-DSKL funds affects poverty levels in Indonesia

H2: GDP growth influences poverty levels in Indonesia

## RESEARCH METHOD

The research method used is quantitative. The type of data used in this research is secondary data consisting of data on the distribution of ZIS-DSKL funds, GDP growth, and the number of poor people in Indonesia during the 2015-2022 period. Data was obtained from the website of the Central Statistics Agency and the Data and Information Systems Center of the Indonesian Ministry of Trade.

The model used in this research is multiple regression analysis. Multiple regression analysis is a statistical method used to understand the relationship between the independent variable (X) and the dependent variable (Y). The goal is to determine how strong the relationship is between the dependent variable and the independent variable. Data processing in this study used Eviews 12 software. In multiple regression analysis, the regression model is used to describe the relationship between the dependent variable and the independent variable. The multiple regression model can be stated as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

Information:

Y = Dependent Variable

X = Independent Variable

$\alpha$  = Constant

$\beta$  = Coefficient

e = error

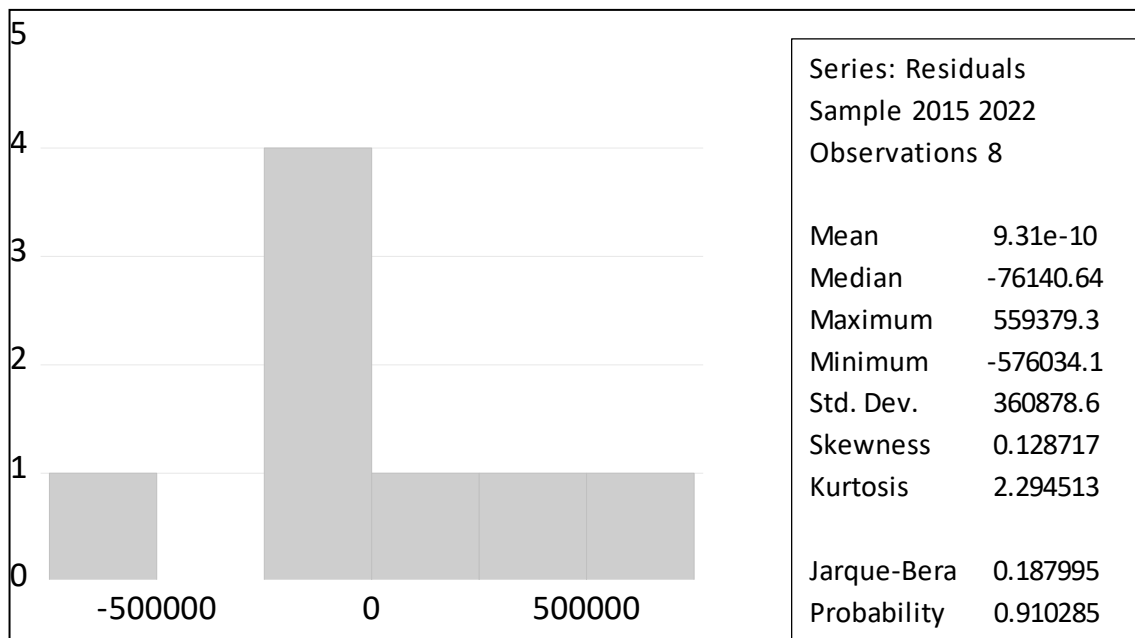
## RESULTS AND DISCUSSION

Based on data on ZIS-DSKL fund distribution, GDP growth, and poverty levels in Indonesia which were processed using Eviews 12 software, the following results were obtained:

### 1. Classic Assumption Test

The classical assumption tests in this research consist of normality tests, heteroscedasticity tests, multicollinearity, and autocorrelation.

### 2. Normality Test



**Figure 3.**  
**Normality Test Results**

The normality test is a statistical process used to test whether a data sample comes from a normal distribution or not. Based on the results above, the probability value is 0.91 (> 0.05), so it can be concluded that the data is normally distributed (passes normality).

### 3. Heteroscedasticity Test

**Table 1.**  
**Heteroscedasticity Test Results**

Heteroskedasticity Test: White			
Null hypothesis: Homoskedasticity			
F-statistic	24.74393	Prob. F(5.2)	0.0393
Obs*R-squared	7.872733	Prob. Chi-Square (5)	0.1634
Scaled explained SS	1.990499	Prob. Chi-Square (5)	0.8505

The heteroscedasticity test is a statistical procedure used to test whether there is non-constant variation in the regression model error. Based on the results above, the Obs\*R-Squared Probability value is 0.1634 ( $> 0.05$ ), so it can be concluded that the heteroscedasticity test assumptions have been met or the data has passed the heteroscedasticity test.

#### 4. Multicollinearity Test

**Table 2.**  
**Multicollinearity Test Results**

Variance Inflation Factors			
Variables	Coefficient	Uncentered	Centered
	Variance	VIF	VIF
C	2.32E+13	1018.619	NA
X1	9.31E-15	37.9189	9.1517
X2	2.87E-19	1371.71	9.1517

The multicollinearity test is a statistical process carried out to detect the presence of multicollinearity problems in multiple regression models. Multicollinearity occurs when two or more independent variables in a regression model are highly correlated with each other, which can cause problems in estimating regression coefficients correctly. Based on the results above, it is known that the VIF value is 9.15 ( $< 10.00$ ), so it can be concluded that the multicollinearity test assumptions have been met or passed the multicollinearity test.

#### 5. Autocorrelation Test

**Table 3.**  
**Autocorrelation Test Results**

Breusch-Godfrey Serial Correlation LM Test:			
Null hypothesis: No serial correlation at up to 2 lags			
F-statistic	1.686534	Prob. F(2,3)	0.323
Obs*R-squared	4.234153	Prob. Chi-Square (2)	0.1204

The autocorrelation test is a statistical procedure used to identify the existence of a correlation between consecutive values in time series or cross-sectional data. Based on the results above, it is known that the Obs\*R-Squared probability value is 0.1204 ( $> 0.05$ ), so it can be concluded that the autocorrelation test assumptions have been met or the data has passed the autocorrelation test.

**6. Model Statistical Test**

**Table 4.**  
**Model Statistical Test Results**

Dependent Variable: Y				
Method: Least Squares				
Sample: 2015 2022				
Included observations: 8				
Variables	Coefficient	Std. Error	t-Statistics	Prob.
C	58720754	4818215	12.18724	0.0001
X1	5.03E-07	9.65E-08	5.212994	0.0034
X2	-3.48E-09	5.35E-10	-6.5011	0.0013
R-squared	0.909182	Mean dependent var	26713750	
Adjusted R-squared	0.872854	SD dependent var	1197497	
SE of regression	426997.3	Akaike info criterion	29.04694	
Sum squared resid	9.12E+11	Schwarz criterion	29.07673	
Log-likelihood	-113.1878	Hannan-Quinn Criter.	28.84601	
F-statistic	25.02747	Durbin-Watson stat	2.619402	
Prob(F-statistic)	0.002486			

The ZIS-DSKL fund distribution variable (X1) has a t-statistic value of 5.212 with a probability (significance) value of 0.003 ( $< 0.05$ ), so it can be concluded that the ZIS-DSKL fund distribution variable (X1) has a significant effect on the poverty level variable in Indonesia (Y).

The GDP growth variable (X2) has a t-statistic value of -6.501 with a probability value of 0.001 ( $< 0.05$ ), so it can be concluded that the GDP growth variable (X2) has a significant effect on the poverty level variable in Indonesia (Y).

The constant value obtained is 58,720,754, so it can be concluded that if the independent variables (ZIS-DSKL fund distribution and GDP growth) increase by one unit on average, then the dependent variable (poverty level in Indonesia) will increase by 58,750,754.

The regression coefficient value of the ZIS-DSKL fund distribution variable (X1) is positive (+) at 5.03, so it can be interpreted that if the ZIS-DSKL fund distribution variable (X1) increases then the poverty level variable in Indonesia (Y) also increases by 5.03. The regression coefficient value of the GDP growth variable (X2) is negative (-) at -3.48, so it can be interpreted that if the GDP growth variable (X2) increases then the poverty level variable in Indonesia (Y) will decrease by -3.48.

It is known that the F-statistic value is 25.02 with a probability value (F-statistic) of 0.002 ( $< 0.05$ ), then it can be concluded that the independent variable (X), namely the distribution of ZIS-DSKL funds and GDP growth, has a significant effect simultaneously (at the same time) on the variable dependent (Y) namely the poverty level in Indonesia. This proves that the distribution of ZIS-DSKL funds and GDP growth simultaneously (simultaneously) affect poverty levels in Indonesia).

It is known that the Adjusted R-squared value is 0.8728, so it can be concluded that the influence of the independent variable on the dependent variable simultaneously is 87.28%, while the remaining 12.72% is influenced by other variables outside this research. This proves that the distribution of ZIS-DSKL funds and GDP growth together can explain the poverty level in Indonesia of 87.28%, while another 12.72% is explained by other variables outside this research.

## **Discussion**

Based on the research results, the distribution of ZIS-DSKL funds (X1) has a significant effect on the poverty level in Indonesia (Y). The distribution of ZIS-DSKL funds

(X1) has a positive (+) value of 5.03, which means that if the distribution of ZIS-DSKL funds (X1) increases, the poverty level variable in Indonesia (Y) will also increase by 5.03. This is different from research by Ramadhani & Dahliana (2022), the distribution of ZIS funds in South Kalimantan does not have a significant impact on poverty levels.

GDP growth (X2) has a significant effect on the poverty level in Indonesia (Y). GDP growth (X2) has a negative value (-) of -3.48, so this means that if GDP growth (X2) increases, the poverty level in Indonesia (Y) will decrease by -3.48. The results of this research are also different from research by Mustika & Emilia (2018) and Ada'uddin & Yuliana (2022), that GDP growth does not have a significant effect on poverty levels in Indonesia.

## CONCLUSION

Poverty is a significant social problem in Indonesia, although there has been a gradual decline in recent years. This research aims to analyze the influence of ZIS-DSKL fund distribution and GDP growth on poverty levels in Indonesia in the 2015-2022 period. The results of the analysis show that the distribution of ZIS-DSKL funds and GDP growth have a significant influence on poverty levels in Indonesia. The distribution of ZIS-DSKL funds has a positive influence, while GDP growth has a negative influence on poverty levels. This means that an increase in the distribution of ZIS-DSKL funds and GDP growth can help reduce poverty levels in Indonesia.

Efforts are needed to increase effectiveness and efficiency in the distribution of ZIS-DSKL funds. This can be done by increasing public awareness of zakat obligations, transparency in fund management, and selecting programs that are right on target to alleviate poverty. The government needs to continue to encourage inclusive and sustainable economic growth. This can be done by creating policies that support investment, improving infrastructure, providing access to education and skills training, and strengthening economic sectors that have great potential for creating jobs.

Further research needs to be carried out to explore the interaction or relationship between the distribution of ZIS-DSKL funds, GDP growth, and poverty levels in Indonesia over a wider period. This research can provide deeper insights and more accurate data to formulate more effective policies for overcoming poverty in Indonesia.

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