

The influence of zakat, Human Development Index, open unemployment rate, and income on poverty in Indonesia

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ABSTRACT

Introduction

In Indonesia, poverty is influenced by a complex set of economic, social, and structural factors. Issues such as economic crises, increasing populations, income levels, long-term unemployment, health problems, low educational background, limited access to goods and services, geographical location, and gender contribute to poverty.

Objectives

This study aims to analyze the impact of zakat, the Human Development Index (HDI), the open unemployment rate, and income on poverty in Indonesia from 2013 to 2022.

Method

This study used quantitative methods with multiple linear regression analysis using Eviews. Time-series data were sourced from Statistics Indonesia (Badan Pusat Statistik) and the National Amil Zakat Agency (Badan Amil Zakat Nasional). The analysis includes classical assumption tests such as normality, multicollinearity, heteroscedasticity, and autocorrelation tests.

Results

The findings reveal that zakat, HDI, and income have negative and significant impacts on poverty in Indonesia. This indicates that increases in zakat, HDI, and income lead to reductions in poverty levels. However, the open unemployment rate did not have a significant effect on poverty.

Implications

The results highlight the importance of zakat as a socioeconomic tool to reduce poverty by redistributing wealth. Improving human development through better education, healthcare, and economic opportunities is crucial for alleviating poverty. Policies aimed at increasing income levels can significantly reduce poverty rates.

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ABSTRACT

Originality/Novelty

This study contributes to the literature by examining the simultaneous effects of zakat, HDI, the open unemployment rate, and income on poverty across Indonesia, offering insights into effective poverty reduction strategies.

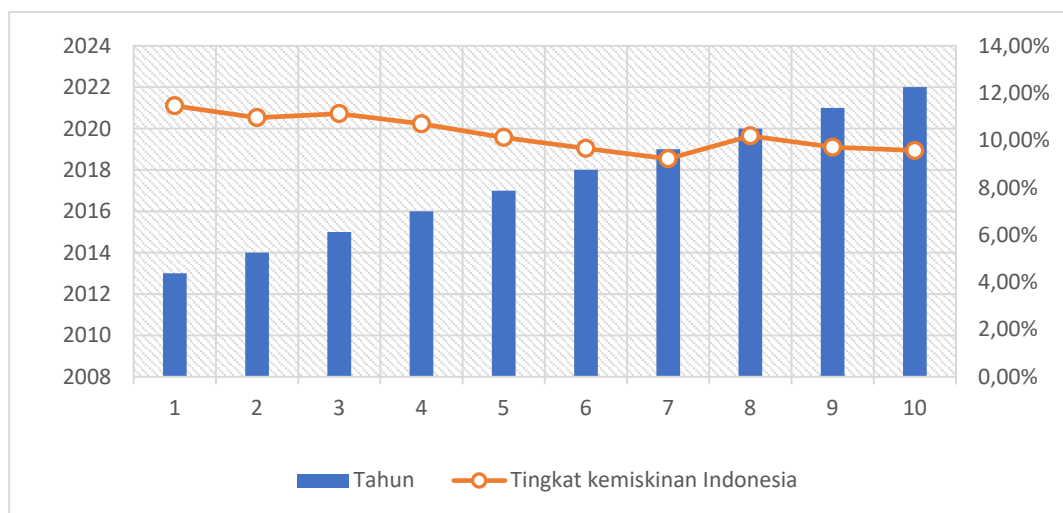
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INTRODUCTION

Poverty is a serious challenge in many countries around the world. While each country experiences different levels of poverty, developing countries tend to have higher poverty rates than developed countries (Andriansyah, 2015; Hakim & Syaputra, 2020). Poverty alleviation is a critical issue in the Sustainable Development Goals (SDGs). This is evidenced by the inclusion of poverty and hunger eradication as the first and second goals, respectively, and the establishment of a global commitment to end poverty in all its forms (Begum, 2022; Dahliah & Nur, 2021). In Indonesia, poverty is influenced by several complex economic, social, and structural factors. These include economic crises, population growth, income levels, long-term unemployment, health issues, low educational backgrounds, limited access to goods and services, geographical location, and gender disparities (Amanatillah & Mukhlis, 2016; Kurniasih & Sriyana, 2012). The poverty levels in Indonesia over the past ten years are shown in the following table.

Table 1

Indonesia's Poverty Levels 2013–2022



Source: Badan Pusat Statistik (2022).

From the BPS data above, it can be seen that the highest poverty rate in the past ten years occurred in 2013, reaching 11.46%. The lowest poverty rate (9.22 %) was observed in 2019. However, at the end of 2019, the world was shaken by the emergence of the Covid-19 pandemic, which caused a health crisis and led to an economic crisis owing to restrictions on public activities. The economic crisis caused Indonesia's poverty rate to increase to 10.19% by 2020. The government has made various efforts to recover the Indonesian economy, such as providing assistance to those affected by Covid-19 to increase purchasing power (Saputra & Panorama, 2022). In 2022, the national economy began to recover amid post-Covid-19 economic recovery efforts, with a poverty rate of 9.57% (Pratiwi, 2022; Rusmini et al., 2023; Sutrisno, 2021).

Theoretically, high poverty levels in a country are closely related to high unemployment rates (Lismana & Sumarsono, 2022; Nurfaizah & Oktarina, 2024; Viollani et al., 2022). In Indonesia, poverty is caused by the inability of the poor to meet their needs or by the low purchasing power of the population (Suripto & Subayil, 2020). Unemployment and purchasing power are two interrelated factors that impact poverty levels in a country, including Indonesia. When people face economic difficulties, they may struggle to obtain quality education, skills, and access better job opportunities, all of which can exacerbate poverty. In addition to unemployment, income also influences poverty. Income or wages impact poverty levels in Indonesia because, without income, people cannot meet their basic needs (Adriani & Wahyudi, 2017). Low incomes can cause or worsen poverty. Efforts to alleviate poverty often need to focus on increasing income and wages through supportive employment policies, skill training, job creation, or wage increases. Such policies can help reduce poverty and improve societal welfare (Putri & Putri, 2021).

The government has undertaken various efforts to alleviate and resolve poverty issues, such as protecting families from temporary poverty and empowering families in chronic poverty (Anindya & Pimada, 2023). These efforts are embodied in three programs: providing basic needs, developing social insurance systems, and fostering cultural business development (Adzam et al., 2024; Sari et al., 2024; Yulianto, 2023). The government has synergized the Master Plan for the Acceleration and Expansion of Indonesia's Economic Development (MP3EI) with the Master Plan for the Acceleration and Expansion of Indonesia's Poverty Reduction (MP3KI) to reduce poverty levels (Perpres Nomor 48, 2014). MP3EI aims to reduce regional disparities in Indonesia, whereas MP3KI aims to reduce societal disparities (Direktorat Jenderal Bina Keuangan Daerah, 2013). In addition to government involvement, the private sector and society play important roles in poverty alleviation.

One non-governmental organization involved in economic empowerment and poverty reduction is the zakat management institution. Zakat is an Islamic social finance instrument that serves as social security to address socioeconomic issues, including poverty (T. Widiastuti et al., 2021). Zakat is part of worship in two dimensions: a vertical dimension relating to one's devotion to Allah SWT, and a horizontal dimension concerning human relationships and compassion for others (Amanatillah & Mukhlis, 2016). Zakat can help increase consumption to achieve income distribution

aimed at reducing poverty and inequality in Indonesia (Anindya & Pimada, 2023). Indonesia has established the National Zakat Agency (*Badan Amil Zakat Nasional* abbreviated BAZNAS in Bahasa Indonesia), which collects zakat, infaq, alms, and other religious social funds to achieve a prosperous society (Harahap et al., 2023; Hikmah et al., 2023; Idris & Yahya, 2018).

Beyond income distribution, one approach to reduce poverty and promote economic growth is to improve the quality of life of the population. Key indicators of successful development and national progress include health, education, and economic sectors. The Human Development Index (HDI) can be used to assess success in the health, education, and economic sectors (Desai, 1991). The HDI measures the quality of life, both physical and non-physical, by evaluating how individuals gain optimal access to income, education, health, and other development benefits (Amanatillah & Mukhlis, 2016).

Previous research by Anindya & Pimada (2023) and Sari et al. (2024) indicates that optimal zakat management can expedite poverty reduction. Putri & Putri (2021) and Rahman & Alamsyah (2019) found that income positively influences poverty in Indonesia, while Iksan & Arka (2022) showed that income has a significant negative impact on poverty in West Java. Other studies by Amanatillah & Mukhlis (2016) and Baihaqi & Puspitasari (2020) on the impact of zakat, HDI, and open unemployment on poverty in Aceh Province conclude that zakat and HDI affect poverty, whereas open unemployment does not. Amran et al. (2024) found that HDI affects poverty, whereas unemployment does not impact poverty in DKI Jakarta.

This study extends previous research that discusses the influence of zakat, HDI, open unemployment, and income on poverty in several Indonesian provinces. Therefore, this study aims to bridge the gap in previous research by analyzing the impact of zakat, HDI, open unemployment, and income on poverty in Indonesia. In this study, open unemployment rates and average income or wages in Indonesia are used, with zakat data sourced from BAZNAS. Based on this background, this study aims to examine the partial and simultaneous influence of zakat, HDI, open unemployment, and income on poverty in Indonesia from 2013 to 2022.

LITERATURE REVIEW

Poverty

Poverty is generally categorized into two types: absolute and relative. Absolute poverty refers to the condition in which individuals are unable to meet their basic needs, such as food, clothing, healthcare, housing, and education. However, relative poverty arises from development policies that do not reach all segments of society, causing some individuals to be poorer than others (Dahliah & Nur, 2021). In microeconomics, poverty reflects total household income derived from components such as consumption levels, production levels, human resource capabilities, and wealth distribution. Alleviating poverty at the micro level can employ zakat as an instrument to address the causes of poverty by fulfilling the consumption levels necessary to meet basic needs (Choiriyah et al., 2020).

Zakat

Zakat is a form of worship that encompasses both the fiqh of worship and the fiqh of transactions. Distributing zakat to eligible recipients can improve welfare worldwide. Additionally, paying zakat can purify and cleanse the payer from greed, selfishness, and arrogance, while also bringing blessings from Allah SWT (Khasandy & Badrudin, 2019). Zakat serves as an Islamic social finance instrument that functions as a means of wealth distribution within a society (Bilo & Machado, 2020). The primary goal of zakat distribution is to alleviate poverty by providing aid to the poor and the needy to achieve social and economic justice, thereby bridging the gap between the rich and the poor (T. Widiastuti et al., 2021).

Human Development Index (HDI)

The Human Development Index (HDI) is a comparative measure of life expectancy, literacy, education, and standard of living. The HDI explains how people access the benefits of development in terms of income, health, education, and more (Saputra & Panorama, 2022). Human development aims to enhance people's well-being, expand their range of choices, broaden their freedom, and promote human rights for all citizens (Bahr et al., 2024; Morse, 2023; Perkins et al., 2021; Streeten, 1994). The HDI was created to emphasize that people and their capabilities should be the primary criteria for assessing a country's development, not just its economic growth (Deb, 2015; Rezaee et al., 2021; Sušnik et al., 2022).

Open Unemployment

Unemployment was measured when an individual did not have a job but actively sought work within the last four weeks. This definition includes open unemployment (Prasetyoningrum & Sukmawati, 2018). The open unemployment rate (TPT) is the percentage of unemployed individuals relative to labor force. Open unemployment is a significant issue in Indonesia, with a population of 275.77 million in 2022, implying a large labor force (Badan Pusat Statistik, 2023). Consequently, many individuals seek employment or are unemployed, and the number of unemployed increases when the country fails to provide adequate job opportunities (Dewi, 2020).

Income

According to the Government Regulation of the Republic of Indonesia Number 78 of 2015 on Wages, Article 1 Paragraph (1), wages are defined as the rights of workers or laborers received and expressed in monetary terms as compensation from employers or employers to workers or laborers, determined and paid according to a work agreement, agreement, or legislation, including allowances for workers or laborers and their families for a job or service performed (Haya et al., 2023; Mulyadi, 2017; Suhartoyo, 2020). Income represents compensation for human labor production factors, broadly encompassing salaries, honorariums, overtime pay, and other allowances (Bengtsson & Molinder, 2024). Unemployment is closely linked to income, as it can lead to significant resource waste and loss of community income. When

many people lack income or earnings, they cannot meet their daily needs, which ultimately leads to poverty (Adrian & Lutfi, 2023).

METHOD

The research employed by the authors is a type of quantitative correlational study that describes societal phenomena and uses numerical data to explain the characteristics of the issues and research findings (Sugiyono, 2018). The philosophy of positivism views reality/phenomena as classifiable, relatively stable, concrete, observable, measurable, and characterized by cause-and-effect relationships (Creswell & Creswell, 2018). In quantitative research, the scope of the problem is broader and includes a complex range of variations. This research was conducted in a structured, systematic, and planned manner to test the relationships between the two variables and the hypotheses established by the researchers (Lestari & Auwalin, 2022).

This study aims to determine the influence of zakat, the Human Development Index (HDI), the open unemployment rate, and income on poverty in Indonesia from 2013 to 2022. The time series data used in this research comprise data on zakat, HDI, open unemployment rate, income, and poverty in Indonesia from 2013 to 2022. The data sources for this research were secondary data obtained from the Central Statistics Agency (BPS) and National Zakat Agency (BAZNAS) in Indonesia.

The data analysis in this research used multiple linear regression analysis with the Eviews (IHS Global Inc., 2022). Additionally, classical assumption tests are conducted, including tests for normality, multicollinearity, heteroscedasticity, autocorrelation, R-squared, t-tests, and F-tests, to ensure that the data is the Best Linear Unbiased Estimator (BLUE). The regression models used in this study are as follows:

$$BD = \beta_0 + \beta_1 Z + \beta_2 HDI + \beta_3 OUR + \beta_4 I + e$$

While the hypotheses proposed are:

H1: Zakat influences poverty

H2: The Human Development Index (HDI) influences poverty

H3: The open unemployment rate (OUR) influences poverty

H4: Income influences poverty

RESULTS

Classical Assumption Tests

Classical assumptions in this study are assessed using normality, multicollinearity, heteroscedasticity, and autocorrelation tests. The normality test was performed to determine whether the data were normally distributed. The results of the normality tests are presented in Table 2. It can be observed that the Jarque-Bera probability

value is 0.51, which is greater than 0.05. Therefore, it can be concluded that the data are normally distributed.

Table 2

Normality Test Results

Information	Jarque-Bera	Prob.	Result
Residuals	1.332182	0.513713	Normal

Source: Primary data. Authors' estimation.

The multicollinearity test was used to determine whether there was a high or perfect correlation among the independent variables in the regression model. A good regression model should not include correlated independent variables. If the VIF value was less than 10, there was no multicollinearity problem. The results of the multicollinearity tests are presented in Table 3. The VIF values for the variables Zakat, HDI, OUR, and Income were all less than 10, indicating no multicollinearity problem.

Table 3

Multicollinearity Test Results

Variable	VIF	Value	Information
Zakat	7.2	10	No multicollinearity
Human Development Index	5.11	10	No multicollinearity
Open Unemployment Rate	1.16	10	No multicollinearity
Income	6.51	10	No multicollinearity

Source: Primary data. Authors' estimation.

The heteroscedasticity test is conducted to determine whether there is a variance difference in the residuals from one observation to another. If the probability value is greater than 0.05, there is no heteroscedasticity. The results of the heteroscedasticity test are presented in Table 4. Using the Breusch-Pagan-Godfrey test, the probability value for each independent variable is greater than 0.05, indicating no heteroscedasticity problem in the regression model.

Table 4

Heteroscedasticity Test Results

Heteroscedasticity Test	Prob. F	Significant Level	Information
Breusch-Pagan-Godfrey	0.08	0.05	No Heteroscedasticity

Source: Primary data. Authors' estimation.

The autocorrelation test is used to determine whether there is a correlation between the members of the observations ordered by time and space. If the probability value is greater than 0.05, there is no autocorrelation. The results of the autocorrelation test are as in Table 5. It can be seen that the probability value of Breusch-Godfrey test is 0.08 which is greater than 0.05, indicating no autocorrelation problem.

Table 5*Autocorrelation Test*

Autocorrelation Test	Prob. F	Significant Level	Information
Breusch-Godfrey	0.08	0.05	No Autocorrelation

Source: Primary data. Authors' estimation.

Goodness of Fit Test Results

To analyze the goodness of fit, this study includes F-test, regression coefficient test, and coefficient of determination test. The results of the F-test are shown in Table 6. The F-statistic probability value is 0.001, which is less than the significance level of 0.05. Therefore, it can be concluded that the estimated regression model indicates the simultaneous influence of zakat, the Human Development Index, the open unemployment rate, and income on poverty in Indonesia.

Table 6*F-Test Results*

Information	Prob.	Sig.	Result
Prob. (F-statistic)	0.001	0.05	Significant

Source: Primary data. Authors' estimation.

The *t*-test was conducted to determine the partial influence of the independent variables on the dependent variable. If the probability value was less than 0.05, the independent variable influenced the dependent variable. The partial test results are presented in Table 7. The probability value for the variable Zakat is 0.04, which is less than the significance level of 0.05, with a coefficient of -1.03. This indicates that zakat has a negative and significant influence on poverty in Indonesia. The HDI variable had a negative and significant influence, as evidenced by a probability of $0.00 < 0.05$. In other words, a 1% increase in the HDI leads to a 1.10% decrease in poverty. The OUR variable has a probability value of 0.81, which is greater than 0.05, with a coefficient of -0.03, indicating no significant influence of the OUR on poverty in Indonesia. The Income variable has a probability value of 0.01, which is less than 0.05, with a coefficient of -3.22, indicating a negative and significant influence of income on poverty in Indonesia.

Table 7*Regression Coefficient Test (t-Test)*

Variable	Coefficient	Prob.	Result
Zakat	-1.03	0.04	Significant
Human Development Index	-1.10	0.00	Significant
Open Unemployment Rate	-0.03	0.81	Insignificant
Income	3.22	0.01	Significant

Source: Primary data. Authors' estimation.

The results of the coefficient of determination test are shown in Table 8. The Adjusted R-Squared value in the regression model is 0.91, indicating that the variables

Zakat, Human Development Index, open unemployment rate, and income explain 91% of the variation in poverty. This shows that the independent variables collectively explain 91% of Indonesia's poverty levels.

Table 8

Coefficient of Determination

Coefficient	Value
R-squared	0.95
Adjusted R-Squared	0.91

Source: Primary data. Authors' estimation.

DISCUSSION

The Influence of Zakat on Poverty

The results of the multiple linear regression test indicate that zakat has a negative and significant effect on poverty in Indonesia. This finding illustrates that an increase in zakat leads to a 1.03% decrease in poverty. This outcome aligns with the theory that zakat serves as a socioeconomic tool that provides resources to the poor, thereby reducing poverty (Ali & Hatta, 2014). The primary goal of zakat is to redistribute wealth from rich to poor to achieve social and economic justice, boost economic growth, and reduce poverty and inequality (Bouanani & Belhadj, 2019). Enhancing zakat collection and distribution can alleviate poverty in Indonesia significantly. According to the Director of Zakat and Waqf Empowerment (2023), the potential zakat in Indonesia amounts to Rp. 327 trillion per year. However, only Rp. 21 trillion is realized annually (Andrios, 2023). Therefore, efforts from both government and society are necessary to fully realize and distribute zakat potential, thus reducing poverty in Indonesia.

According to Powell (2009), Zakat is the most significant and equitable redistribution system in Islam. Given that the majority of Indonesia's population is Muslim, zakat has substantial potential as an effective instrument for poverty reduction. Zakat is divided into two types: consumptive and productive. If distributed effectively, productive zakat can play a significant role in alleviating poverty and empowering communities (Mutmainah, 2023). This study supports the findings of T. Widiastuti et al. (2022), Adrian & Lutfi (2023), and Hanifah et al. (2023) found that Zakat distribution reduces poverty in Indonesia. However, it contradicts the findings of A. S. Widiastuti & Kosasih (2021), who found no impact of zakat on poverty.

The Influence of Human Development Index on Poverty

The results of this study indicate that the Human Development Index (HDI) variable has a negative and significant effect on poverty, as evidenced by a probability of $0.00 < 0.05$. In other words, a 1% increase in the HDI leads to a 1.10% decrease in poverty. This finding is consistent with the United Nations Development Program (UNDP), which uses the HDI as a measure of poverty alleviation due to its multidimensional approach to assessing human welfare (Aderemi et al., 2023). HDI explains how people access the benefits of development in terms of income, health, education, and other factors

(Saputra & Panorama, 2022). By 2023, Indonesia's HDI was 74.39%, which is considered good, supported by improvements in life expectancy, education levels, and household consumption expenditure. This increase in the HDI is consistent with the decline in poverty levels in Indonesia.

Sen (1988) defines HDI as the expansion of absolute freedoms enjoyed by humans, which depend on socio-economic factors such as access to education, health, employment, and politics (Sheikommar et al., 2021). Haq (1999) argues that human development is a process of expanding choices, including political freedom, participation in community life, access to education, survival and health, and a decent standard of living. These concepts laid the foundation for the human development approach used by the UNDP (United Nations, 2024). A healthy and educated society increases productivity, leading to higher consumption expenditure. As consumption increases, the poverty levels decrease. Conversely, low HDI results in low worker productivity, leading to low income and high poverty rates.

Therefore, poverty in Indonesia can be reduced by improving human development in the education, health, and economic sectors. The HDI is typically higher in urban areas than in rural areas, resulting in lower poverty rates in cities than in rural areas. The results of this study are consistent with the findings of Wahdati et al. (2022), Dahliah & Nur (2021), and Amanatillah & Mukhlis (2016), who state that an increase in HDI leads to a decrease in poverty levels in Indonesia. However, this contradicts the findings of Saputra & Panorama (2022), who found no effect of HDI on poverty levels.

The Influence of Open Unemployment Rate on Poverty

This study shows that the open unemployment rate (OUR) does not have a significant impact on poverty in Indonesia. This finding contradicts Sukirno (2004), who argued that the income received by the community indicates the prosperity achieved. Full employment increases community income, whereas unemployment reduces income and affects overall prosperity. This study aligns with research by Suropto & Subayil (2020), Kristinawati et al. (2018), and Amanatillah & Mukhlis (2016), who found that unemployment does not significantly affect poverty. This is because unemployment is dominated by educated, unemployed individuals who can meet their basic needs, indicating that not all poverty is due to unemployment. Some unemployed individuals work in the informal sector, have other businesses, or work fewer than five hours a day.

Arsyad (1999) suggests that it is incorrect to assume that all unemployed individuals are poor, whereas those working more than five hours are wealthy (Suropto & Subayil, 2020). Some individuals in urban areas voluntarily work while seeking more profitable jobs that match their skills. They may refuse jobs that do not align with their abilities but have other financial resources. Unemployment refers to the number of active jobseekers in the labor force. Educated unemployment includes those who have worked but have left their jobs and are currently seeking new employment (Najib Putri & Yuliana, 2023).

The Influence of Income on Poverty

The study results show that the income variable has a probability value of $0.01 < 0.05$ with a coefficient of -3.22 , indicating a negative and significant impact of income on poverty in Indonesia. This result implies that an increase in income results in a 3.22% reduction in poverty. According to this theory, income is the earnings received by community members over a certain period as compensation for the production factors, they provide, thus contributing to national products (Ibrahim et al., 2023). Income influences an individual's ability to meet basic human needs such as clothing, food, and shelter. Poverty decreases when wage levels increase because higher income reduces poverty levels. People who receive adequate wages and meet their needs do not face economic hardships. Consequently, the more people who can meet their needs, the lower the poverty rate. This study supports the findings of Yanthi & Marhaeni (2015) and Ibrahim et al. (2023), who show that increased income can reduce poverty and improve community welfare.

Limitation of the Study

One limitation of this study is its reliance on secondary data obtained from the Central Statistics Agency (BPS) and National Zakat Agency (BAZNAS). Although these sources provide comprehensive data, the accuracy and timeliness of the data may vary. Any discrepancies or delays in data reporting could affect the study's findings and the overall reliability of the results. Additionally, secondary data may not capture all nuanced factors affecting poverty in Indonesia, potentially overlooking important variables that could influence the outcomes.

Another limitation is the focus on broad, aggregate measures, such as zakat, HDI, and income, without delving into regional or local variations within Indonesia. Poverty levels and contributing factors can differ significantly between urban and rural areas as well as among different provinces. This study's generalized approach may not fully account for these disparities, limiting the applicability of the findings to specific contexts. Future research could benefit from a more granular analysis to better understand regional differences and tailor poverty alleviation strategies.

Lastly, the study does not account for potential interactions between the variables examined, such as the interplay between education, health, and income levels or the combined effect of zakat and government welfare programs. By treating each variable independently, this study may fail to understand how these factors work together to influence poverty. Addressing these interactions in future research could provide a more holistic view of the mechanisms driving poverty and help develop more integrated and effective policies for poverty reduction in Indonesia.

CONCLUSION

Poverty alleviation is a critical issue in the Sustainable Development Goals (SDGs). Poverty in Indonesia is influenced by several complex economic, social, and structural factors. These factors include economic crises, annual population growth, community income levels, long-term unemployment, health issues, low educational background,

limited access to goods and services, geographical location, and gender disparities. This study reveals that zakat, the Human Development Index (HDI), and income have negative and significant impacts on poverty in Indonesia. This indicates that an increase in Zakat, HDI, and income leads to a decrease in poverty. The study also reveals that the open unemployment rate (OUR) does not have a significant effect on poverty in Indonesia.

The findings of this study have significant implications for follow-up research, theory development, and societal practice. First, the demonstrated impact of Zakat, the Human Development Index (HDI), and income on poverty reduction suggests that future research should explore more detailed mechanisms through which these factors influence poverty. Understanding the specific pathways and conditions under which zakat and HDI are the most effective can enhance the design of targeted interventions. Additionally, examining the role of community engagement and the effectiveness of different zakat distribution methods could provide valuable insights into optimizing zakat as a tool for poverty alleviation.

From a theoretical perspective, these results underscore the importance of integrating socioeconomic variables into poverty research. The significant effects of HDI and income highlight the need for comprehensive frameworks that consider the multidimensional aspects of poverty, rather than focusing solely on economic indicators. These findings contribute to the development of more robust poverty theories that incorporate elements such as education, health, and social welfare. Future theoretical models should also account for the potential interactions between these variables to better capture the complexity of poverty dynamics.

For society, the implications of this study are profound, particularly for policymakers and social welfare organizations. The positive effect of zakat on poverty reduction reinforces the importance of strengthening zakat collection and distribution systems. Policymakers should consider implementing supportive regulations and infrastructure to maximize the zakat's potential. Furthermore, improving HDI components such as education and healthcare access can significantly enhance poverty reduction efforts. Societal initiatives that focus on increasing income opportunities through job creation and skill development are crucial. By addressing these key areas, society can make meaningful progress toward achieving SDGs and reducing poverty in Indonesia.

Author Contributions

Conceptualization	S.M., N.W.I.R., F., & A.A.S.	Resources	S.M., N.W.I.R., F., & A.A.S.
Data curation	S.M., N.W.I.R., F., & A.A.S.	Software	S.M., N.W.I.R., F., & A.A.S.
Formal analysis	S.M., N.W.I.R., F., & A.A.S.	Supervision	S.M., N.W.I.R., F., & A.A.S.
Funding acquisition	S.M., N.W.I.R., F., & A.A.S.	Validation	S.M., N.W.I.R., F., & A.A.S.
Investigation	S.M., N.W.I.R., F., & A.A.S.	Visualization	S.M., N.W.I.R., F., & A.A.S.
Methodology	S.M., N.W.I.R., F., & A.A.S.	Writing – original draft	S.M., N.W.I.R., F., & A.A.S.
Project administration	S.M., N.W.I.R., F., & A.A.S.	Writing – review & editing	S.M., N.W.I.R., F., & A.A.S.

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Informed Consent Statement

Informed consent was obtained before respondents answered the questions.

Data Availability Statement

The data presented in this study are available on request from the corresponding author.

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Conflicts of Interest

The authors declare no conflicts of interest.

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