

## **ANALYSIS OF THE CONTRIBUTION AND INTERACTION BETWEEN INFLATION, ZAKAT POTENTIAL AND POVERTY LEVEL TOWARDS THE HUMAN DEVELOPMENT INDEX (HDI)**

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### **Abstract**

The Human Development Index (IPM) is an illustration of the development of human welfare in a country. Indonesia, which has 34 provinces and several provinces still have HDI levels, some are still below 70% and are in the moderate HDI category. This condition can be related to policies taken from a country both from the strategy of maintaining inflation, empowering zakat potential and maintaining poverty levels. The purpose of this study was to analyze the influence, interaction and causality relationship between inflation, zakat potential, poverty level and human development index in provinces in Indonesia. The theory used in this study is related to macro variables such as inflation, zakat potential, poverty level and the Human Development Index. This research is a quantitative study using secondary data with a sampling technique with saturated sampling of 34 samples, and analyzed using the VAR method with computer program statistical tools EViews 10. The research results show based on analysis Vector Error Correction Model (VECM) Inflation has an effect of 27%, the potential for zakat has an effect of 0.002%, and the poverty rate has an influence of 10.4%. Based on the analysis Impuls Response Function (IRF), The potential for zakat is the variable that has the highest response by other variables, then the response to the poverty rate and finally the inflation variable where the dynamic shock is stable between the 15th to the 20th year. Results of the analysis Forecast error Variance Decomposition (FEVD) shows the potential for zakat and the poverty rate to be the variables that have the greatest contribution to other variables, namely 31.44% and 4,76%. The variable that has the lowest response and contribution to other variables is the inflation variable of 3.79% .

**Keywords:** *Human Development Index, Inflation, Potential Zakat, poverty level*

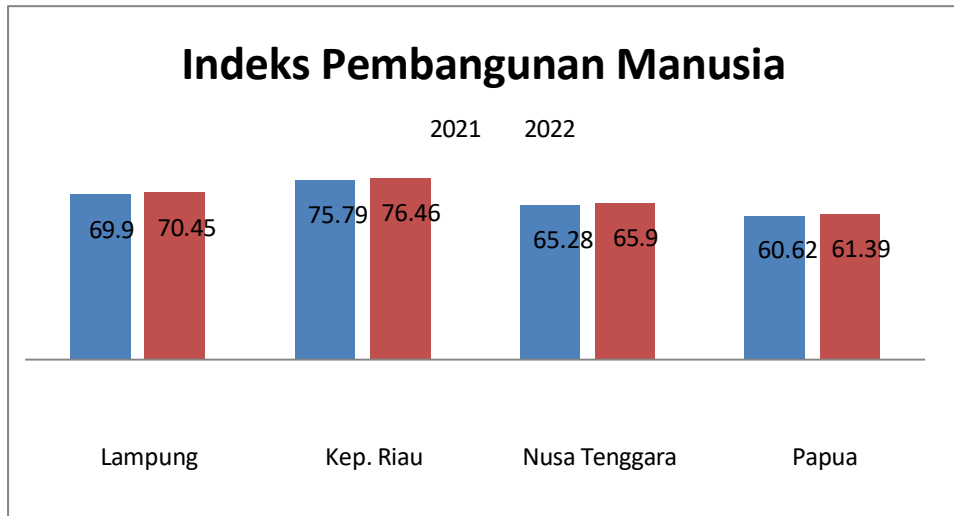
### **INTRODUCTION**

The Human Development Index (HDI) is a composite measure of education, health, and economic indicators (Todaro, Michael, 2023). The Human Development Index (HDI) can be considered a Human Welfare Index. The Human Development Index is calculated by the Central Statistics Agency (BPS). Each country maintains this data for its own purposes. These needs include policy analysis, scientific research conducted by teachers or lecturers, researchers, entrepreneurs, and others. The Human Development Index (HDI) is useful as a benchmark for human development performance, both between countries and between regions. The Human Development Index (HDI) is an indicator that explains how the community or population in a region has the opportunity to access the results of development as part of their rights to income, health, education, and so on (drajat Kuncoro, 2006). This grouping aims to organize regions into groups with similar human development achievements (Badan Pusat Statistik, 2021). The importance of the Human Development Index in measuring success in efforts to improve the quality of human life, not just economic development. The following are the human development index achievement groups:

1. "Very high" group:  $HDI \geq 80$
2. "High" group:  $70 \leq HDI < 80$
3. "Medium" group:  $60 \leq HDI < 70$
4. "Low" group:  $HDI < 60$

The following is the development of the Human Development Index in four provinces over the past two years in the medium and high Human Development Index (HDI) categories.

**Human Development Index (HDI) Graph of Provinces in Indonesia 2021-2022 (Percent)**



The figure above shows the Human Development Index (HDI) in Lampung Province, which was 69.9 in 2021 and increased to 70.45 in 2022, moving from the moderate to high category. In Riau Islands Province, it was 75.70 in 2021 and increased to 76.46 in 2022. In East Nusa Tenggara Province, it was 65.28 in 2021 and increased to 65.9 in 2022. In Papua Province, it was 60.62 in 2021 and increased to 61.39 in 2022. Inflation generally negatively impacts purchasing power and public welfare, as it can lead to reduced economic efficiency and productivity, investment, capital costs, and uncertainty about future costs and revenues. The occurrence of inflation will distort relative prices, tax rates, and real interest rates, public income will be disrupted, investment will be hampered, and economic stability will be uncertain. People's purchasing power also tends to consume according to prices and income levels. High price fluctuations reduce people's purchasing power, cause inflation, and stifle productive activity. The higher the inflation rate, the higher the prices of goods and services, which can have a negative impact, even if the value exceeds 10%, resulting in impaired welfare.

Inflation development in Lampung Province in 2021 was 2.13 and increased in 2022 by 5.52, in Riau Islands Province in 2021 by 0.86 and increased in 2022 by 4.96 in East Nusa Tenggara Province in 2021 by 1.86 and increased in 2022 by 7.07, and in Papua Province in 2021 by 1.7 and increased in 2022 by 5.81, from the four provinces it can be seen that inflation has increased while the Human Development Index (HDI) also experienced an increase in the same year, which means that the data findings are not in accordance with the existing theory, where inflation increases, the level of welfare is disturbed, namely the people's purchasing power decreases. This community welfare is measured by the community welfare index expressed by the Human Development Index (HDI) or Human Development Index (HDI) (Indah Pangesti and Rudy Susanto, 2018). Zakat is increasingly playing a role as an instrument in human development, particularly in Indonesia. The concept of zakat essentially has three main dimensions: personal spirituality, sociality, and economics. Zakat is a means of worship and purification of the soul. Paying zakat increases individual productivity because it encourages a strong work ethic. In the economic dimension, zakat has two main concepts: economic growth (Rina Murniati and Irfan Syauqi Beik;2014). The zakat mechanism redistributes wealth from those with excess to those with less, preventing it from simply flowing among the wealthy. If collected, utilized, and distributed appropriately, zakat can be a tool for reducing socioeconomic disparities and ending the suffering of Muslims (Mudita Sri Karuni;2020). Based on this background, the researcher believes it is important to use the Vector Autoregression (VAR) approach to examine the relationship between variables with reciprocal relationships, and to examine the Human Development Index (HDI) and correlate it with inflation, poverty levels, and zakat potential in provinces in Indonesia. Therefore, the researcher is interested in conducting this research.

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**LITERATURE REVIEW**

**Economic Development**

Economic development is defined as the ability of a national economy to increase and maintain a GNP growth rate of 5% to 7% or more per year over a sufficiently long period of time, with relatively static initial economic conditions. This definition is economic in nature, but the concept of economic development changed due to the experience of the 1950s and 1960s, which showed that development oriented only to GNP (gross national product) growth did not solve fundamental development problems. This is evident in the standard of living and quality of life of the majority of people. Although the annual GDP growth target has been achieved, their standard of living and quality of life have not improved. In other words, there are signs that something is wrong with the narrow interpretation of the term economic development (Arsyad Lincoln;2010)). The success of a country's economic development is demonstrated by three core values: first, the development of the community's ability to meet its basic needs (sustenance), and second, increasing the community's sense of self-esteem. Economic development is a broad concept, encompassing more than just increasing annual GNP. It's multidimensional, encompassing various aspects of people's lives, not just the economy. Economic growth is a necessary part of any economy; it is the driving force behind human efforts to develop available economic resources to eradicate poverty and generate additional income and wealth. Islam's recommendation for economic activity is not to accumulate capital, but rather to promote the well-being of all humanity. Poverty prevents individuals from fulfilling their personal, social, and moral obligations, so we encourage everyone to pray constantly to avoid poverty, deprivation, and humiliation (Rizal Akbar.2017).

**Human Development Index (HDI)**

The Human Development Index (HDI) is a measure of human development achievements based on several basic components of quality of life. Calculating the HDI as a human development indicator serves important purposes, including developing indicators that measure the basic dimensions of human development and the expansion of freedom of choice. Utilizing a number of indicators keeps the measure simple. Creating a single composite index rather than using several basic indices (Nenny Latifah, Debby C H Rotinsulu;2017) The Human Development Index (HDI) helps compare human development performance across countries and regions. The Human Development Index (HDI) is an indicator that explains how a region's residents have access to development outcomes that are part of their rights to income, health, education, and other basic needs (Kuncoro; 2018).

**Inflation**

Inflation is defined as a process of sustained, general price increases. In other words, inflation is also a process in which the value of money continues to decline. A price increase of just one or two goods cannot be called inflation unless the increase spreads or causes increases in other goods. Inflation can be viewed as a monetary phenomenon resulting from a decrease in the value of a commodity's monetary unit. Meanwhile, modern economists define it as an increase in the overall amount of money that must be paid for a good or goods (Naf'an;2014). Inflation rates vary from period to period. Inflation rates vary from country to country. There are three types of inflation: low inflation, below 2% or 3%. Moderate inflation, when prices rise by 4% to 10%, and severe inflation, when prices rise by tens or hundreds of percent annually (Adiwarman Karim, 2007).

**The Potential of Zakat**

From a linguistic perspective, the word zakat is the root word (masdar) of the word zakat, which means blessing, growth, purity, and good. Something is zakat, meaning growth and development, and someone is zakat, meaning good (Yusuf Qardawi, , 2018). Etymologically, zakat means growth, increase, abundance, and blessing. Etymologically, zakat has the meaning of growing, increasing, multiplying and blessing (Elma dani ;2019). Zakat is the name or designation of a right from Allah Ta'ala that a person gives to the poor. It is called zakat because it contains the hope of obtaining blessings, purifying the soul and nourishing it with various goodness. The words zakat mean growth, purity and blessing. Zakat potential is necessary for future planning and management strategies for zakat institutions. Furthermore, knowing zakat potential can serve as a basis for measuring zakat performance and proportionally positioning zakat's role in the public sphere. Mapping zakat potential using a measurement model that takes into account regionally specific variables is essential to accurately assess the actual potential zakat collection in a given area. This is because each region has different potential and resources. By detailing and mapping zakat

potential by region, it is hoped that this will assist zakat institutions in collecting zakat funds effectively and efficiently (Badan Amil Zakat Nasional;2019). Therefore, zakat potential is the potential for zakat to be developed and utilized optimally. If utilized with the right mechanisms and utilization, zakat potential can certainly be used to improve welfare and alleviate poverty among Muslims.

### **Poverty**

Poverty is the inability to meet basic human needs such as food, clothing, shelter, health care, and education. Poverty is also a state of total deprivation of assets and valuables suffered by individuals or groups living in conditions of total deprivation or a lack of capital, whether in the form of money, knowledge, and social, political, or legal resources, or as a result of access to public services, business opportunities, and employment. Poverty is the inability of individuals or groups to have the ability, freedom, assets, and accessibility to meet their future needs and is vulnerable to the risks of disease pressures and sudden increases in food prices (Parsudi Suparlan;2000)

### **METHOD**

This type of research uses quantitative research methods, which can be understood as a type of research whose specifications are systematic, planned, and clearly structured from the beginning until the research design is created. Quantitative research is research that requires a lot of use of numbers, starting from data collection, interpretation of the data, and presentation of the results. (Sandu Siyoto dan M.Ali Sodik, 2015). In this study, the population in question consists of data on the human development index, inflation, poverty levels and zakat potential, in all 34 provinces in Indonesia. The sampling technique used in this study was saturation sampling, a sampling technique that uses all members of a population as samples and allows for generalizations with relatively small error rates. Therefore, the results of the saturation sampling technique are 34 provinces in Indonesia.

This study used secondary data from the Central Statistics Agency (BPS) and the National Zakat Collection Agency (BAZNAS). The secondary data used in this study is a combination of cross-sectional data from 34 provinces and time series data from 2021 to 2022, more commonly referred to as panel data, resulting in 68 observations. A literature review is a search for the results of previous studies that are relevant or have a close relationship to the research object to be carried out. The main objective of a literature review is to form a foundation for the knowledge being carried out so that it can reflect the researcher's understanding of the theory. Researchers conduct a literature review by studying and taking data from related literature such as books, notes, journals and reports of previous research results. The data analysis method in this study uses the Vector Autoregressive (VAR) Model with data processing using eviews software version 10. Where the relationship between variables in a dynamic system cannot be explained by only a single static equation model, but must be with several equations that are dynamic and influence each other. The use of the VAR model is for projection or forecasting of variables, especially in the economic field for both the long and medium term and to determine the reciprocal relationship (interrelationship) between economic variables and in the formation of a structured economy. ( Bambang juanda Junaidi, 2012).

### **RESULTS AND DISCUSSION**

#### **Contribution and interaction between inflation, poverty rate, and zakat potential on the human development index**

Based on the Forecast Error Variance Decomposition (FEVD) analysis, the variable projected to have the largest contribution to the human development index over the next 34 years is the human development index (HDI) at 63.11515, followed by inflation at 20.79699, zakat potential at 10.41893, and poverty rate at 7.576371. Meanwhile, the Impulse Response Function (IRF) analysis, with the HDI as the response, looking at the next 34 periods, shows the fastest response is the poverty rate, which is projected to stabilize in period 16. The next fastest response is the HDI response to the HDI shock, which is projected to stabilize in period 20. Then, the HDI response to the inflation shock is projected to stabilize in period 23. Finally, the HDI response to zakat potential is projected to stabilize in period 27. This is in line with the existing theory, where high inflation can impact people's purchasing power on a number of basic components of quality of life that tend to consume according to prices and income. The results are also in line with several studies that have been conducted by previous researchers, including research conducted by Indah Pangesti and Rudy Susanto, where the results of the study showed a negative relationship between inflation and the human development index (HDI) with a moderate category with a correlation coefficient value of -0.42 and

the contribution given by inflation to the human development index (HDI) of 17.64%; if inflation rises by 1% then the human development index (HDI) will fall by 0.36%.

### **Contribution and interaction between poverty level, zakat potential, and the human development index on inflation**

Based on the Forecast Error Variance Decomposition (FEVD) analysis of the inflation variable, it shows that the variable predicted to have the largest contribution to inflation over the next 34 years is inflation itself at 86.77681, followed by the contribution of zakat potential at 8.629060, the contribution of the human development index at 3.790870, and the contribution of the poverty rate at 3.400058. Meanwhile, the Impulse Response Function (IRF) analysis, with inflation as the response, looking at the next 34 periods, shows the fastest response is the zakat potential response, which is predicted to be stable in period 10. The next fastest response is the inflation response to the TK shock, which is predicted to be stable in period 13. Then, the inflation response to the HDI shock is predicted to be stable in period 20. Finally, the inflation response to inflation is predicted to be stable in period 21. Demand-Pull Theory describes the relationship between supply and demand. When demand exceeds production capacity, it will result in an increase in prices. The CPI measures inflation into seven expenditure groups: food, processed food, beverages and tobacco, housing, clothing, health, education and sports, and transportation and communication. One way to increase these seven expenditure groups is through philanthropy, namely zakat. This is in line with research conducted by Nabila and Sri Herianingrum, which concluded that the amount of zakat collected by the National Zakat Agency (BAZNAS) is has a significant effect on the inflation rate in Indonesia with a significance value of 3.685. Zakat contributes 28.5% to inflation, while the remaining 71.5% is contributed by other variables.

### **Contribution and interaction between inflation, poverty rate, and the Human Development Index on zakat potential.**

Zakat, the third pillar of Islam, is a vital instrument for a strong and upright life. Paying zakat is a form of worship that has two dimensions: social and economic. The social dimension is defined as an effort to achieve social justice in society. Based on the Forecast Error Variance Decomposition (FEVD) analysis of the zakat potential variable, it shows that the variable estimated to have the largest contribution to zakat potential over the next 34 years is zakat potential of 46.45654, followed by the human development index contribution of 31.65647, then inflation contribution of 15.07349, and poverty rate contribution of 6.511475. Meanwhile, the Impulse Response Function (IRF) analysis, with zakat potential as the response, looking at the next 34 periods, shows the fastest response is the inflation response, which is expected to stabilize in period 17. The next fastest response is the PZ response to the PZ and TK shocks, which are expected to stabilize in period 19. Finally, the PZ response to the HDI is expected to stabilize in period 20. reducing the income gap between the rich and the poor. While the economic dimension is to realize the welfare of the people. As an effort to reduce the income gap and reduce poverty, zakat funds collected from muzakki (people who pay zakat) must be distributed to mustahik (people entitled to receive zakat) in accordance with the provisions of Islamic law. The existing theory is in line with several previous studies including research conducted by Alfa Latifatur Rifa and Agus Waluyo, The results of testing the human development index variable on zakat with the results obtained a negative coefficient value of  $2.03E-12$  with a probability of  $0.4945 > 0.05$ , it was concluded that the human development index variable moderated zakat had a negative and insignificant effect on poverty. This means that zakat cannot moderate the human development index on poverty, but the zakat funds paid can be used to provide scholarships to mustahik. Providing scholarships that are right on target will help mustahik who are in school to get the highest possible education. With the large number of highly educated and skilled human resources, it will help minimize the increase in poverty rates and will increase the human development index.

### **Contribution and interaction between inflation, zakat potential, and the human development index on the poverty rate.**

Based on Table IV.19 above, the Forecast Error Variance Decomposition (FEVD) analysis of the poverty rate variable shows that the variable estimated to have the largest contribution to the poverty rate over the next 34 years is the poverty rate variable at 68.76438, with inflation contributing 14.40575, followed by the zakat potential contribution of 11.10356 and the human development index contribution of 4.760438. Meanwhile, the Impulse Response Function (IRF) analysis, with the poverty rate (TK) as the response, looking at the next 34 periods, shows the fastest responses are those of inflation, zakat potential (PZ), and the poverty rate (TK), which are predicted to be stable in periods 17, 20, and 20, respectively. The response to the shock to the human development index is predicted

# ANALYSIS OF THE CONTRIBUTION AND INTERACTION BETWEEN INFLATION, ZAKAT POTENTIAL AND POVERTY LEVEL TOWARDS THE HUMAN DEVELOPMENT INDEX (HDI)

MD. Syahwali Ramadhanl et al

to be stable in period 30. Poverty is a social problem that has a systematic impact on people's lives. Poverty has multidimensional effects, involving security, health, and education. When all of these are achieved, it is hoped that the human development index will increase and poverty can be resolved. The results of this study are supported by research by Nenny Latifah, Debby C.H. Rotinsulu, and Richard L.H. Tumilaar, where the results of their research are based on Multiple regression testing found that the human development index had an impact on the poor population. Economic growth had no effect on the number of poor people through the open unemployment rate. Furthermore, the human development index had a negative effect on the number of poor people in Manado City through the open unemployment rate.

## CONCLUSION

Based on the Forecast Error Variance Decomposition (FEVD) analysis of the HDI variable, it shows that the variable predicted to have the largest contribution to the HDI over the next 34 years is the human development index, followed by inflation, then potential zakat, and poverty. An Impulse Response Function (IRF) analysis, using the HDI as the response, looking at the next 34 periods, shows the fastest response is the HDI's response to the poverty rate, the next fastest response is the HDI's response to inflation shocks, and finally, the HDI's response to zakat potential. Based on the Forecast Error Variance Decomposition (FEVD) analysis of the inflation variable, it shows that the variable predicted to have the largest contribution to inflation over the next 34 years is the inflation variable itself, followed by potential zakat, then the human development index, and then the poverty rate. Impulse Response Function (IRF) analysis with inflation as the response looks at the next 34 periods, the fastest response is the response to zakat potential, the next fastest response is the inflation response to the poverty rate shock, then the inflation response to the HDI shock and finally the inflation response to inflation.

Based on the Forecast Error Variance Decomposition (FEVD) analysis of the zakat potential variable, it shows that the variable predicted to have the largest contribution to zakat potential over the next 34 years is zakat potential, followed by the contribution of the human development index, then the contribution of inflation and the contribution of the poverty rate. Impulse Response Function (IRF) analysis, with zakat potential as the response, looking at the next 34 periods, shows the fastest response is the response to inflation, the next fastest response is the response of zakat potential to shocks between zakat potential and the poverty rate, and finally the response of zakat potential to the human development index. Based on the Forecast Error Variance Decomposition (FEVD) analysis of the poverty rate variable, it shows that the variable predicted to have the largest contribution to the poverty rate over the next 34 years is the poverty rate, followed by the contribution of inflation, followed by the contribution of zakat potential and the contribution of the human development index. Impulse Response Function (IRF) analysis with poverty level as the response looking at the next 34 periods, the fastest response is the response of the human development index, Zakat Potential and poverty level, then the response of the poverty level to inflation shocks.

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**ANALYSIS OF THE CONTRIBUTION AND INTERACTION BETWEEN INFLATION, ZAKAT POTENTIAL AND POVERTY LEVEL TOWARDS THE HUMAN DEVELOPMENT INDEX (HDI)**

MD. Syahwali Ramadhanl et al

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