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THE IMPACT OF ZIS FUND DISTRIBUTION AND ECONOMIC GROWTH ON POVERTY LEVELS: EVIDENCE FROM BENGKULU PROVINCE (2021–2024)

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Abstract

This study aims to analyze the impact of ZIS fund distribution and economic growth on poverty levels in Bengkulu Province during the 2021–2024 period. A quantitative research approach using multiple linear regression analysis was employed. The study utilized secondary data, specifically ZIS fund distribution figures from the National Zakat Agency (BAZNAS) of Bengkulu Province and economic growth data from Statistics Indonesia (BPS) of Bengkulu Province, covering the 2021–2024 period on a monthly basis. The results indicate that ZIS fund distribution (X1) has a significant negative effect on poverty levels in Bengkulu Province, whereas economic growth (X2) does not have a significant effect; however, ZIS fund distribution and economic growth, when considered together, have a significant impact on poverty levels in Bengkulu Province during the 2021–2024 period.

Keywords: ZIS Fund Distribution, Economic Growth, Poverty Level, Bengkulu Province.

1. Introduction

Poverty is one of the problem main in development the economy is still become attention serious problem in Indonesia, including in Bengkulu Province. Poverty No only related with low level income, but also reflects limitations access public to need base like education, health, and opportunities Work.

During period 2021–2024, level poverty in Bengkulu Province shows trend decreased, but Still classified as relatively high. Based on data from the Central Statistics Agency (BPS), the level of poverty in March 2022 was 14.62 percent,

then decrease to 14.04 percent in March 2023, and again decrease to 13.56 percent in March 2024. On the other hand, growth economy Bengkulu Province during the 2021–2024 period shows fluctuations. In 2021, growth economy recorded by 5.31 percent, then increase to 7.11 percent in 2022. However, in 2023 the growth economy experience decline to 6.10 percent and back slowing in 2024 to 4.62 percent.

In a way theoretical, growth high economy expected capable lower level poverty through improvement income society and creation field work. However, the phenomenon that occurred in Bengkulu Province shows that decline level poverty No always in line with improvement growth economy. This is indicates that growth the economy that occurs Not yet fully inclusive and not yet evenly felt by all layer public.

Besides growth economy, in perspective Islamic economics exists instrument important things that can used For reduce poverty, namely the ZIS fund (Zakat, Infak, and Sedekah). The ZIS fund functions as mechanism redistribution income from public capable to communities in need. If managed and distributed optimally, ZIS funds can be one of solution effective in pressing number poverty, good through help consumptive and empowerment programs economy productive.

However Thus, the phenomenon in the field show that the potential of ZIS funds in Bengkulu Province has not been utilized optimally. The collection and distribution of ZIS funds is still face various obstacles, such as low awareness society, limitations management, as well as Not yet maximum empowerment program economy zakat- based. As a result, the contribution of ZIS funds to subtraction poverty Still Not yet significant.

2. Literature review

2.1 Poverty

Poverty is a condition in which a person or group of people are unable to meet their basic needs, such as food, clothing, shelter, education and health.

According to Mubyarto, poverty is a condition in which a population experiences deprivation due to low income caused by low skills and productivity, low production value, and limited employment opportunities. Poverty is a situation in which an individual or household struggles to meet basic needs, while the environment in which the population lives provides few opportunities to sustainably improve their well-being or escape vulnerability.

One indicator used to measure poverty levels is the Percentage of Poor People, or *Headcount Index* (P0). This indicator essentially calculates the percentage of the population whose expenditure falls below the poverty line. This percentage provides a clear picture of the number of poor people in a given area. The higher the figure, the more people living in poverty, indicating that welfare issues in that area are increasingly severe and require more serious attention.

2.2 Distribution of ZIS Funds

Distribution of Zakat, Infak, and Sedekah (ZIS) funds is a process or mechanism for distributing ZIS funds from the giver (muzakki/munfiq/muhsin) to the entitled recipient (mustahik), with the aim of achieving the welfare of mustahik and turning them into new muzakki.

ZIS fund distribution is the process or activity of distributing ZIS funds from the issuing party to the recipients, based on the terms and conditions stipulated in Islamic law. This distribution is not only for consumption but also for productive purposes, aiming to empower and improve the welfare of recipients, such as through business assistance programs, scholarships, or agricultural equipment.

Based on the Law of the Republic of Indonesia Number 23 of 2011 concerning Zakat Management, Article 1 paragraph 2, zakat is an asset that must be issued by a Muslim or business entity to be given to those entitled to receive it in accordance with Islamic law. Based on the Law of the Republic of Indonesia Number 23 of 2011 concerning Zakat Management, in Article 1 paragraph 3 regarding the definition of infaq. Infaq is an asset issued by a person or business entity outside of zakat for the benefit of the community. Infaq is issued based on the self-awareness of each person. Infaq is different from zakat, infaq does not recognize nisab or the amount of assets determined by law. Infaq is given to anyone.

One of the main indicators of the success of ZIS fund distribution is targeting accuracy. This indicator measures the extent to which collected funds are distributed to the appropriate beneficiaries, namely those most in need, in accordance with Islamic law. Accurate distribution is crucial because it ensures that aid has the maximum impact on recipients and strengthens public trust in the ZIS fund management institutions.

2.3 Economic growth

Economic growth is a form of effort to increase production capacity in creating a continuously increasing amount of output and an increase in the real income sector and is measured by Gross Domestic Product (GDP) and Gross Regional Domestic Product (GRDP) in a country.

Economic growth is a crucial indicator for assessing the performance of an economy, particularly for analyzing the results of economic development implemented by a country or region. Economic growth is a long-term issue for a country's economy. Economic growth is defined as the development of economic activities that results in an increase in the production of goods and services within a society and an increase in social prosperity. Therefore, economic growth measures the achievements of an economy's development.

One of the most comprehensive indicators for measuring the success of economic growth is the Human Development Index (HDI). The HDI looks beyond income or production growth alone; it also measures the extent to which the population is able to enjoy the fruits of development through improvements

in their quality of life. This indicator assesses how people can access essential basic facilities, namely health, education, and a decent standard of living. The use of the HDI as an indicator is highly relevant because economic growth ultimately leads to human well-being. A higher HDI value in a region indicates that the economic growth has not only increased regional wealth but has also significantly and sustainably improved the quality and standard of living of the community.

3 Research methods

Research methods use approach quantitative with technique multiple linear regression. Approach quantitative chosen Because aim For test influence variables numeric in a way objective and measurable, namely influence distribution of ZIS funds and growth economy (variable independent) on the poverty level (variable dependent). The data sources used in study This is source secondary, population in study This is all monthly time series data period January 2021-2024 which includes three variables : (1) total distribution of ZIS funds from the National Alms Agency (BAZNAS) of Bengkulu Province, (2) growth economy from the Central Statistics Agency (BPS) of Bengkulu Province, and (3) Poverty rate measured use approach need basic needs approach based on per capita expenditure per month. Resident categorized as poor if the average expenditure are below the Poverty Line (PFL). Because the data used is all monthly data for 4 years (total 48 data), then study This No use technique taking sample. All period data the direct analyzed without reduced or chosen part.

4 Results and Discussion

4.1 Results

4.1.1 Normality Test

This test used in analysis For test whether the data is normally distributed because in analysis statistics parametric, assumptions that must be owned by the data is that the data must be distributed normally. Normality tests are also used as T-test requirements. Normality test criteria data used in research This use testing Shapiro Wilk due to the data used not enough from < 50.

Table 1 Normality Test

One-Sample Kolmogorov-Smirnov Test

			Unstandardized Residual
N			48
Normal Parameters[a,b]	Mean		.0000000
	Std. Deviation		.61553644
Most Extreme Differences	Absolute		.151
	Positive		.151
	Negative		-.110
Test Statistic			.151
Asymp. Sig. (2-tailed)			.008[c]
Monte Carlo Sig. (2-tailed)	Sig.		.203[d]
	99% Confidence Interval	Lower Bound	.192
		Upper Bound	.213

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. Based on 10000 sampled tables with starting seed 926214481.

Guidelines testing :

If the Sig. value (significant) > 0.05 then the research data normally distributed. And vice versa.

Table 1 shows results of the One-Sample Kolmogorov-Smirnov test on the residuals of the regression model (N = 48), the value significance asymptotic of 0.008 (< 0.05) indicates abnormality formally. However, considering size relative sample small (n < 50), analysis more carry on use Monte Carlo simulation (10,000 replications, starting seed = 926214481) yields significance of 0.203 (> 0.05). This indicates that the residuals are normally distributed statistics. With Thus, the assumption normality in the regression model fulfilled.

4.1.2 Multicollinearity Test

This test used For determine whether There is collinearity, or very strong relationship, between variables independent in the regression model. For detect existence multicollinearity, can seen from the value inflation factor (VIP). If VIF value > 10, and seen from Tolerance value if tolerance value > 0.1 then happen multicollinearity.

Table 2 Data Multicollinearity Test

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	ln_zis	.763	1.310
	Pertumbuhan_Ekonomi	.763	1.310

a. Dependent Variable: Kemiskinan

Guidelines testing :

If the Tolerance value > 0.1 and the VIF value < 10.00, it means No happen symptom multicollinearity. And vice versa

In table 2 the Tolerance value for variables ln_zis and Economic Growth are each 0.763, which is more big from the threshold of 0.10. Meanwhile, the VIF value for both is 1.310, which is smaller than the critical limit of 10.00. This show that No happen multicollinearity between variables free in the regression model.

4.1.3 Heteroscedasticity Test

This test used For determine whether a free model from problem heteroscedasticity or deviation assumptions classic. In this test use Glejser test method Where method This general used For detect heteroscedasticity in a way accurate with method regress variables independent with variable absolute residual (Abs_Res).

Table 3 Heteroscedasticity Test of Data

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.233	.620		1.988	.053
	ln_zis	-.042	.034	-.197	-1.265	.213
	Kemiskinan	.000	.001	.058	.370	.713

a. Dependent Variable: ABS_RES

Guidelines testing :

If the value Significance (> 0.5) then No happen symptom heteroscedasticity. And vice versa.

Table 3 shows mark significance For variable X1 (ln_zis) is 0.213 and X2 (inflation rate) is 0.713, both more big from level significance α = 0.05. This indicates that No there is symptom heteroscedasticity in the regression model, so that assumptions homoscedasticity fulfilled.

4.1.4 Autocorrelation Test

This test used For inspect whether There is connection or dependence between residuals in the regression model or serial data time). In the autocorrelation test This use method testing Durbin Watson because method this is very common used by researchers in determine conclusion There is or whether or not autocorrelation.

Table 4 Data Autocorrelation Test

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.487[a]	.237	.203	1.15633	1.646

a. Predictors: (Constant), pertumbuhan_ekonomi, ln_zis

b. Dependent Variable: Kemiskinan

Guidelines testing :

Conditions for the absence of autocorrelation

= DU<DW<4-DU

If the DW value is greater than the DU value and less than the 4-DU value, the data does not experience autocorrelation. If the DW value is less than the DU value, then autocorrelation occurs.

In the research This variables independent there are 2 (k=2) and the number of data is (n=48) which will later As seen in the Durbin Watson table, α = 5%. In the table above, it is known that:

DL: 1,4500

DU: 1.6231

DW: 1,646

Grade 4 - DU: 2.3769

= 1.6231 < 1.646 < 2.3769

In this statistical formula, the DU value is smaller than the DW value, and the DW value is smaller than 4 – DU. This concludes that the data in this study do not exhibit autocorrelation.

4.1.5 t-test (Hypothesis Partial)

T-test in research This used For know whether in a way partial / individual variables independent influential to variables dependent. In matter This used t-test with level 95% confidence and level error a=5% (0.05). The t-test testing criteria are as following : If the value Significance more small < (0.05) a = 5% then can concluded existence influence in a way significance variable X against variable Y, and vice versa

Table 6 t-Test (Partial Hypothesis)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.113	.058		19.195	.000
	ln_zis	-.045	.019	-.387	-2.377	.022
	Pertumbuhan_Ekonomi	-9.826E-5	.002	-.008	-.046	.963

a. Dependent Variable: Kemiskinan

The table above can be explained as follows:

The significance value (Sig.) for the influence of X1 (ln_zis) on Y (Poverty) is 0.022, which is smaller than the significance level α = 0.05. Thus, Ho is rejected and Ha is accepted, meaning that there is a significant negative influence of the distribution of ZIS funds (ln_zis) on the poverty level.

The significance value (Sig.) for the influence of X2 (Economic_Growth) on Y (Poverty) is 0.963, which is greater than α = 0.05. Thus, Ho is accepted and Ha is rejected, meaning there is no significant influence of economic growth on the poverty rate during the study period.

4.1.6 F Test (Hypothesis) Simultaneous)

This F test used For know whether in a way simultaneous (equal) variables independent influential to variables dependent, used from coefficient regression variables independent with level error 0.05 (a=5%). Or with see comparison between F- count and F- table. Where in the research This For determine F- table value with method degree freedom (DF 1 and DF 2) namely :

$df_1 = k = 2$ (sum variables free)

$df_2 = n – k – 1 = 48 – 2 – 1 = 45$

Based on F table, the F- table value at α = 0.05, $df_1 = 2$, $df_2 = 45$ is 3.20 (rounded from mark F-table standard) With criteria testing as following :

If F-count > F-table or Sig. < 0.05, then Ho is rejected and Ha is accepted → there is influence significant simultaneous. If otherwise, then Ho is accepted and Ha is rejected.

Table 7 F Test (Hypothesis) Simultaneous)

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.002	2	.001	3.861	.028[b]
	Residual	.011	45	.000		
	Total	.013	47			

a. Dependent Variable: Kemiskinan

b. Predictors: (Constant), Pertumbuhan_Ekonomi, ln_zis

Based on table 7 can known that mark significance second variables X1 and X2 are independent together is of 0.028 < 0.05 and the calculated F-value of 3,861 > (more large) of the F- table of 3.20 (with df1=2 and df2=45). Where can concluded that (Ha) is accepted and (Ho) is rejected as well as second variables independent X1 (ln_zis) and X2 (Economic_Growth) together own significant influence to variables bound Y (Poverty).

4.1.7 Coefficient Test Determination (R2)

In this study, the coefficient of determination is used to determine how well the observed regression model fits. If R2 is close to 1, it indicates that the model can explain most of the data variability. Conversely, if R2 is close to 0, it indicates that the model can only explain some of the data variability. In this test, that is with see What is the R Square value ? donation big variability a data.

Table 8 Test of Determination Coefficient

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.383[a]	.146	.109	.01598

a. Predictors: (Constant), Pertumbuhan_Ekonomi, ln_zis

Based on Table 8, the coefficient of determination (R Square) is recorded at 0.146. This indicates that the independent variables (ln_zis and Economic Growth) contribute 14.6% to the dependent variable (Poverty). The remaining 85.4% is influenced by factors outside the variables analyzed in this study.

4.2 Discussion

4.2.1 The Impact of ZIS Fund Distribution on Poverty Levels in Bengkulu Province for the 2021-2024 Period

The results of this study indicate that the distribution of ZIS funds (X1) has a negative and significant effect on the poverty rate in

Bengkulu Province for the 2021-2024 period. Based on the t-test results, the significance value for the ln_zis variable is 0.022 (<0.05), which means Ho is rejected and Ha is accepted. This indicates that there is a significant effect of the distribution of ZIS funds on reducing the poverty rate. The results of the analysis show that the regression coefficient of the ln_zis variable is negative (–) at 0.045, which means that if the distribution of ZIS funds increases by one unit in the natural logarithm, the poverty rate tends to decrease by 0.045%. This finding confirms that ZIS funds function effectively as a wealth redistribution instrument that is able to reduce poverty rates, because the distribution directly targets mustahik (beneficiaries) who are below the poverty line.

This finding is also in line with research conducted by Munandar, Amirullah, and Nurochani entitled "The Effect of ZIS Fund Distribution at the National Zakat Agency and Economic Growth on Poverty in Indonesia for the Period 2006-2017," which concluded that zakat fund distribution has a negative and significant effect on poverty levels. This indicates that the greater the ZIS funds distributed, the more effective poverty alleviation efforts are, especially when the distribution is carried out through productive and sustainable programs, rather than simply consumptive.

4.2.2 The Impact of Economic Growth on Poverty Levels in Bengkulu Province for the 2021-2024 Period

The results of this study indicate that economic growth (X2) does not significantly influence the poverty rate in Bengkulu Province for the 2021-2024 period. Based on the t-test results, the significance value for the economic growth variable is 0.963 (> 0.05), which means Ho is accepted and Ha is rejected. The regression coefficient for economic growth is very small (–0.00009826), indicating that changes in the economic growth rate, whether upward or downward, do not have a statistically significant impact on poverty reduction in the region.

This finding can be explained by the "trickle-down effect" concept proposed by Simon Kuznets, which states that economic growth is expected to "trickle down" to lower levels of society and reduce poverty. However, in practice, this phenomenon does not always occur. In Bengkulu Province during the 2021-2024 period, recorded economic growth was not inclusive or evenly distributed to the lowest levels of society. Increased economic growth is more likely to be enjoyed by segments of society with access to capital, education, and formal employment, while the poor remain left behind due to structural barriers such as limited skills, market access, and infrastructure.

In addition, this finding can also be linked to the theory of "immiserizing growth" or "impoverishing growth", where economic growth is not accompanied by fair distribution of income, so it is unable to reduce

poverty rates significantly. This indicates that economic growth in Bengkulu during the study period is more growth without equity (growth without equality). This finding is in line with research by Azzahra and Anzu Elvia Zahara entitled The Effect of Distribution of Zakat, Infaq, Sedekah (ZIS) Funds and Economic Growth on Poverty Levels in Jambi Province 2019-2023. Which aims to analyze the effect of ZIS fund distribution and economic growth on poverty levels in Jambi Province in 2019-2023. concluded that economic growth does not have a significant effect on poverty levels, because the regional economic structure is still dominated by the informal sector with low productivity.

4.2.3 The Joint Effect of ZIS Fund Distribution and Economic Growth on the Poverty Rate in Bengkulu Province for the 2021-2024 Period

The results of the study indicate that the distribution of ZIS funds and economic growth together have a significant effect on the poverty rate in Bengkulu Province for the 2021-2024 period. This finding was obtained through the F Test, which examines the combined effect of the two independent variables on the dependent variable. Based on the results of the F test, a significance value of 0.028 (<0.05) and an F-count of 3.861 were obtained, which is greater than the F-table of 3.20 at a significance level of α = 0.05 with degrees of freedom df1 = 2 and df2 = 45. The test criteria state that if the significance value is <0.05 or F-count > F-table, then the null hypothesis (Ho) is rejected and the alternative hypothesis (Ha) is accepted. Thus, it can be concluded that the distribution of ZIS funds and economic growth simultaneously have a significant effect on reducing the poverty rate in Bengkulu Province.

These findings indicate that although economic growth partially has no significant effect on poverty, when combined with the distribution of ZIS funds, both are able to explain the dynamics of poverty reduction together. This indicates that the combination of stable economic growth and active Islamic social financial instruments (ZIS) is an effective formula in poverty alleviation efforts in the region. ZIS acts as a social safety net that complements the limitations of non-inclusive economic growth. This finding is in line with research by Munandar, Amirullah and Nurochani entitled "The Effect of ZIS Fund Distribution at the National Zakat Agency and Economic Growth on Poverty in Indonesia in the 2006-2017 Period". Concludes that ZIS fund distribution and economic growth simultaneously have a significant effect on poverty in Indonesia in the 2006-2017 period.

5 Conclusion

5.1 Distribution of ZIS funds has an impact negative and significant to level Poverty in Bengkulu Province for the 2021–2024 period. Analysis results show that every increase One unit in ln_zis (natural logarithm of ZIS fund distribution) is

associated with decline level poverty by 0.045%. This is reflect that the ZIS funds are functioning effective as instrument redistribution wealth and net safety direct social safety net target mustahik, so that capable pressing number poverty through fulfillment need foundation and empowerment programs. Therefore that, hypothesis work (Ha) accepted and hypothesis zero (Ho) is rejected.

5.2 Economic growth did not significantly impact poverty levels in Bengkulu Province during the 2021–2024 period. The regression coefficient was very small (–0.00009826) with a significance value of 0.963 (>0.05), indicating that fluctuations in economic growth did not have a statistically significant impact on poverty reduction. This indicates that economic growth in Bengkulu during the study period was not inclusive (growth without equity), so that the increase in GRDP did not automatically trickle down to the lowest levels of society due to structural barriers such as limited access to capital and skills. Therefore, the working hypothesis (Ha) is rejected and the null hypothesis (Ho) is accepted.

5.3 The distribution of ZIS funds and economic growth together significantly influenced the poverty rate in Bengkulu Province for the 2021–2024 period. This is indicated by the calculated F-value of 3.861, which is greater than the F-table of 3.20, with a significance value of 0.028 (<0.05) at the 95% confidence level. This means that the combination of Islamic social finance (ZIS) instruments and macroeconomic conditions (economic growth) can explain the variation in poverty reduction in the region. Although economic growth is partially insignificant, its presence in the model still contributes to explaining poverty dynamics alongside ZIS. Therefore, the working hypothesis (Ha) is accepted and the null hypothesis (Ho) is rejected.

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