The Effect of Zakat, Infak, Sedekah (ZIS), Human Development Index and Unemployment on Indonesia's Economic Growth

Agus Arwani
IAIN Pekalongan
agus.arwani@iainpekalongan.ac.id

Anis Wahdati
IAIN Pekalongan
aniswahdati06@gmail.com

ABSTRACT

Islamic view that growth in the economy is not only oriented to create accretion of single production but indicated the basis of the fairness of distribution, one of them with equal distribution of income that did not create a gap between the rich and the poor. In its development, many factors influence the economic growth, Including Zakat Infak and Sedekah (ZIS), Human Development Index, and Unemployment rate. The research type is explanatory with a quantitative approach. The type of data used is secondary data and Analysed using multiple linear regression by using Software Eviews 10. The results of the study have demonstrated that Zakat Infak and Sedekah (ZIS) and the Human Development Index (HUMAN DEVELOPMENT INDEX) influence positively and significantly on Indonesia's economic growth in 2013-2017. While unemployment did not affect. Based on the F-test, variable Zakat Infak and Sedekah (ZIS), the Human Development Index (HUMAN DEVELOPMENT INDEX), and unemployment simultaneously affected the Indonesia's Economic growth . The magnitude of the effect of independent variables on the dependent variable amounted to 41.1%, while 58.9% are influenced by variables other research.

Keywords:Economy Growth, ZIS, Human Development Index, and Unemployment

INTRODUCTION

The growth of economic in the Islamic economic perspective is not merely associated with the increase of the goods and services, but also related to the morality aspect and quality of character as well as the balance between the objectives of worldly and hereafter (Juliana et al. 2018; Al Mizan 2016). For the successful growth of the economy is not solely be seen from the achievement of material value, but also in terms of the improvement of the religious life, social, and civic (Afifah 2017; Rahmiyanti and Achiria 2018). If the growth of the economy which occurred precisely trigger the occurrence of backwardness, chaos, and away from the values of justice and humanity, then certainly the growth that does not correspond with the Islamic economic values (Beik and Arsyianti 2016).

Growth in the Islamic economics is not only oriented to create accretion of production, but indicated the basis of the fairness of distribution (Zainuddin 2017), one of

them is by equalizing income so that there is no *gap* between the rich and the poor (Rahmawati 2015). Equitable distribution of income can be done by channeling assets through the Shadaqah activities such as Zakat, Infak and Sedekah (ZIS) were conducted by associated agencies or individuals (Hafiduddin 2007; Rahmawati 2011). In Indonesia, an institution under the auspices of the government in charge to collect, manage and distribute ZIS of funds is the Badan Amil Zakat Nasional (BAZNAS) (Ermawijaya 2018; Loen 2018).

Besides being reviewed from the increased distribution of ZIS funds that can be used for both consumptive and productive activities (Ningrum 2016), the quality of the source of the manpower to cultivate sources of power that exist and to obtain a job also is one of the indicators of the growth of the economy in Islam (Fitri 2017), where an increase in the quality of life source of the human resources can be seen from the Human Development Index, which measures the comparison expectancy life, letters, education and standard of living for all countries around the world (Mirza 2011; Nurmainah 2013). Human Development Index is utilized to classify whether a nation could be a developed country (Harahap 2017; Prihastuti 2018), developing countries, or immature nations additionally to degree financial arrangement on quality of life (Mahendra 2017).

If the sector in the State has a high rank in Human Development Index, then things are coupled with the low level of unemployment (Agung Firmansyah and Soejoto 2016; Rohmah 2019), things are due to the source of the human resources can process the source power that exists in the private as well as into labor employment sector in the specific business field. If the unemployment rate is low (Suryawati 2005), then the Human resources can use the funds for the activities of consumptive and productive (Sartika 2008).

Table 1
Distribution of ZIS, HDI, Unemployment, and Economic growth

Year	Distribusi Fund ZIS (Rp)	PM (%)	Unemployme nt (%)	PD B (%)
2013	44,363,070,093	68,31	6,17	5,78
2014	55,990,121,023	68,90	5,94	5,02
2015	26,500,542,731	69,55	6,18	4,79
2016	55,218,768,235.5 5	70,18	5,61	5,02
2017	82,090,491,624	70,81	5,50	5,07

Source: primary data, 2018.

Based on table 1, the development of the economy in the year 2014 experienced a decline of 0.76%, while Dana ZIS distributed and Human Development Index experiencing an increase, but the level of unemployment experienced a decline. In the year 2016, the growth of the economy Indonesia experienced a rise of 0.23%, which was offset by an increase in the number distribution of ZIS and HDI as well as the level of unemployment that is declining. It is shown that there are inconsistencies between the growth of the economy, the amount of the distribution of ZIS, HDI, and the rate of unemployment that exist in Indonesia.

While it is, is based on research which is conducted by Vika Vatimatuz Zahro indicates that the Human Development Index and poverty had the effect of which is significant to the rate of development of an economy is fractional while ZIS does not have the effect that is significant to the Rate of Growth Economy (Zahro 2017). The reason for choosing 2013 - 2017 is because this research uses secondary data published on the website,

while the data in 2018 and 2019 have not been fully published for research purposes at that time. Research that is done by Rachmasari Anggraini indicates that the Fund ZIS Influential positively and altogether to the development of the economy in Indonesia (Anggraini and Widiastuti 2017). While the research that has been conducted by M Agung Firmansyah that the variable index of development of human influence positively and significantly the growth of the economy, the variable rate of unemployment does not impact significantly on the variable growth of the economy (Agung Firmansyah and Soejoto 2016). Another research by (Anggraini, Ababil, and Widiastuti 2018; Anggraini and Widiastuti 2017; Aprianto 2016; Baihaqi and Puspitasari 2020; Hany and Islamiyati 2020; Lapopo 2017; Mardiantari et al. 2019; Purwanti 2020; Romdhoni 2017) results of this study are indicates that the funds of Zakat, Infak, Sedekah, Wakaf and Waris affects towards Indonesia's economic growth.

STUDY OF LITERATURE
Economic growth

Term growth of the economy in economic Islam has supported the development of the correct kind of yield that can Contribute to human welfare (growth kept constantly on the factors of production are correct that can give a contribution to the welfare of human beings) (Hermawan and Yusran 2017). Factors that will affect economic growth according to Islamic economics are sources of power that can be managed (*Investible resources*); Sources of power human (*human resource*); entrepreneurship (entrepreneurship); technology (technology) (Naf'an 2014).

Zakat Infak And Shadaqah

Based on the Republic of Indonesia's law Number 23 of 2011 concerning the administration of Zakat are understanding about the Shadaqah, donation, and Shadaqah, namely in Article 1 paragraph 2 contained the definition of Shadaqah that is a treasure required are issued by a Muslim or office exertion to be given to the entitled to get taking after Islamic law.

Infak is a treasure that is issued by an individual or substance wander exterior the Shadaqah for the good thing about the individuals. Said donation means donating or giving sustenance or spend something to others based on a sense of sincerity and because of God alone (Naf'an 2014). Sedekah is a treasure or known treasures are issued by a person or entity venture beyond Shadaqah to benefit people.

As one of the policies of fiscal in Islam, ZIS is one of the joint mains From the system economics of Islam that can be implemented with goodwill not give effect outside the usual economy. It is expected that the system economics Islam is capable of becoming an alternative to the system of the market turned out to show a variety of problems in the implementation.

Human Development Index (HDI)

HDI clarifies how inhabitants can get to the comes about of advancement in getting wage, wellbeing, instruction, and so on. HDI was presented by the United Nation Development Program (UNDP) in the years 1990 and published in periodic in reports annual *Human Development Report* (HDR) (Suyitno, Heri, and Abdushomad 2005).

The indicators were chosen to measure the dimensions of these are as follows: a) Life span, measured by variable trust lively when born or life hope of birth and the number of dead newborn children per thousand populace or newborn child mortality rate. b) Instructive Accomplishment, measured by two markers to be specific the education of individuals matured 15 a long time and over (grown-up proficiency rate) and the normal

year of tutoring for inhabitants 15 a long time and over (the man a long time of tutoring). c) Get to assets, can be measured on a large scale through Genuine GDP per capita with wording obtaining control equality in US dollars and can be supplemented by labor drive levels.

Unemployment

From the perspective of Islam, employment ('*amal*) concerning all activities of the activities of humankind which is carnal and the spiritual are meant to embody or add a benefit that is allowed in syar'i. When someone does not want to use his potential, then that is the disbursement that is very dangerous to himself and his community. In the Islamic moral person who thus are unemployed who bear the sin. The cause of unemployment can be caused by two things, namely the factor of individual and factors system of social and economic.

RESEARCH METHODS

Corresponding problems were studied, then the type of research that is used is *explanatory*. Research *explanatory* attempted to test the hypothesis that states the relationship because of the result between two variables or more (Hariri and Rumidi 2006). The approach in this research is quantitative. The dependent variable study is the rate of economic Indonesia growth in 2013-2017. The independent variable in the study is Zakat Infak and Sedekah (ZIS), Human Development Index (HDI) and unemployment in the period 2013-2017. The data analysis method used in this research was the Multiple Regression Analysis carried out with the assistance of *Eviews 10 Software*.

RESULTS AND DISCUSSION

Before the model was analyzed with multiple regression analysis, the model was tested with the classical assumption test. First, Normality test which is detected through *Jarque Bera test show* 3.633021 with the value of the probability of 0.162. The value of the probability that showed more substantial than 0.05, which states that Ha accepted and Ho rejected, concludes that the distribution of data in the study is to be normal. Second, Multicollinearity Test obtained that all variables are free to have a value of VIF is less than 10 (Appendix 2). It can be conclude that multicollinearity does not occur a problem between variables independently in model regression. Next, autocorrelation test using Durbin-Watson test shows the result of 1.801460, while in the DW table with the number of observations (n) = 60 and the number of variables (k) = 4 with a significance level of 0.05 obtained Dl = 1.4443 and Du = 1.7274. Of the test are then obtained calculation 1.7274 <1.801460 <2.2726 (appendix 4), so it can be concluded that it did not happen autocorrelation. Next, heteroscedasticity test, it can be seen that the value of Obs * R-Squared is 14.79831 with a Chi-Square probability of 0.0966. It is demonstrated that the value of probability Chi-Square more substantial than 0.05 (appendix 6). So, it concluded that the research is not happening heteroscedasticity. Last, Linearity test resulting in the F test, generate value likelihood of F-statistic is substantial than 0.05 (0.1763> 0.05) (appendix 7). It is demonstrated that the specification of the model study the effect of Zakat Infak and Sedekah (ZIS), Human Development Index (HUMAN DEVELOPMENT INDEX) and Unemployment on the Growth Economy Indonesia is already correct.

The next step is the hypothesis test aims to test 3 (three) independent variables whether influences the dependent variable both partially and simultaneously. The results of the partial effect test (t-Test) are shown in the following table 2. The t-test is used to find out whether the independent variable partially influences the dependent variable. This study uses a two- way test, hypothesis testing with α = 5%, while the degree of freedom

of testing (pf) is nk = 60-4 = 56, then the value of the t table is 2.00324. Based on the table 2 can be concluded tht the three independent variables significantly influence on the variable dependent (Economic Growth of Indonesia) is Zakat Infak and Sedekah (ZIS) and Human Development Index(HDI) with a significance value 0.000 less than 0.05 and has several t-count > t table. While the variable unemployment does not affect significantly towards Economic Growth of Indonesia. It demonstrated by the esteem of the centrality of 0.1935 which is more substantial than the value of the significance of 0.05 and a value of t count that is more substantial than t table.

Table 2
t- Test Results

Dependent Variable: PDB
Method: Least Squares
Date: 07/07/19   Time: 10:11
Sample: 2013M01 2017M12
Included observations: 60

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.010318	0.001649	-6.258131	0.0000
ZIS	7.87E-09	1.25E-09	6.315577	0.0000
HDI	6.61E-08	1.53E-08	4.318216	0.0001
UNEMPLOYMENT	0.000148	0.000113	1.316188	0.1935

Source: Secondary Data are processed, 2019

The value of F table derived from value of *degree of freedom* (df 1) =k-1= 4-1=3. Meanwhile, the value of *degree of freedom* (df 2) = nk = 60-4 = 56. Then the value of the F table is 2.77. Based on able 3 the result of the test F count > from F table (14.71997> 2.77) with significance <0.05 (0.0000 <0.05). It is demonstrated that H_O rejected. From the results of the F test, then it can be concluded that the ZIS, HDI, and unemployment simultaneously affected the economic growth of Indonesia. Adjusted R^2 Amounting to 0.410942 which means the variability variable dependent that can be explained by the variability of the variable independent of 41.1%, while the rest of 58, 9% can be explained by other variables not included in the independent variable in this study.

Table 3
F (Simultaneous) Statistical Test Results

Dependent Variable: PDB
Method: Least Squares
Date: 07/07/19   Time: 10:11
Sample: 2013M01 2017M12
Included observations: 60

R-squared	0.440894	Mean dependent var	-0.002900
Adjusted R-squared	0.410942	S.D. dependent var	0.002562
S.E. of regression	0.001966	Akaike info criterion	-9.561014
Sum squared resid	0.000217	Schwarz criterion	-9.421391
Log-likelihood	290.8304	Hannan-Quinn criter.	-9.506400
F-statistic	14.71997	Durbin-Watson stat	1.801460
Prob(F-statistic)	0.000000		

Source: Secondary Data are processed, 2019

Table 4
Multiple Linear Regression Test Results

Dependent Variable: PDB
Method: Least Squares
Date: 07/07/19   Time: 10:11
Sample: 2013M01 2017M12
Included observations: 60

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.010318	0.001649	-6.258131	0.0000
ZIS	7.87E-09	1.25E-09	6.315577	0.0000
HDI	6.61E-08	1.53E-08	4.318216	0.0001
UNEMPLOYMENT	0.000148	0.000113	1.316188	0.1935

Source: Secondary Data are processed, 2019

From the table 4 the linear regression equation of this study is as follows:

GDP = -0,010318 + 7,87E-09ZIS + 6,61E-08HDI + 0,000148 Unemployment

1) coefficient constant of 0.010318 and marked negative, things have to be defined if all variables are free (Zakat, Infak, and Sedekah (ZIS), Human Development Index (HDI) and unemployment is considered constant or zero, then the growth of the economy experienced a decline of 0, 010318.

2) coefficient of regression Zakat Infak Sedekah for 7,87E-09 and marked a positive, matter this means that any increase in the percent distribution of Zakat Infak and Sedekah with the assumption of variable independent of other fixed, then the growth of the economy Indonesia will experience the rise of 7,87E-09.

3) The coefficient regression Index Development Man of 6,61E-08 and marked a positive, matter this means that any increase in the percent number Human Development Index by the assumption of variable independent of other fixed, then the growth of the economy Indonesia will experience the rise of 6,61E-08.

4) coefficient regression Unemployment amounted to 0.000148 and marked a positive, matter this means that any increase in the percent number of unemployment by assuming variable independent of other fixed, then the growth of the economy Indonesia will experience the increase amounted to 0.000148.

Discussion of Research Results

The Effect of Zakat Infak and Sedekah (ZIS) to Indonesia's Economic growth

Variable Shadaqah donation and Sedekah produce the value t count > t table (6.315577> 2.00324) with the value of the significance of less than 0.05 (0.000 <0.05). It is demonstrated that H_{O1} rejected while **H_{a1} is received**. From the results of the t-test, then it can conclude that Zakat Infak and Sedekah influence positively and significantly to Indonesia's Economic growth.

Results study showed that Zakat Infak and Sedekah have influence positively on Indonesia's Economic growth in line with M Azam, Nasir Iqbal, and Muhammad Tayyab study, who analyze impact Shadaqah towards the development of economy in Pakistan. The researchers showed that the Shadaqah has the impact of positive and significance to

the development of the economy of Pakistan both the level of macro and micro. With the distribution of funds Zakat Infak and Sedekah to various institutions or mustahik who receive certainly can support productivity that is generated. This is by the era of the Prophet Muhammad, where Zakat Infaq and Sedekah were the economic drivers during his reign (Ascarya, Hasanah, and Achsani 2018; Azam, Iqbal, and Tayyab 2014).

The Effect of Human Development Index on Indonesia's Growth Economy

Variable Human Development Indexgenerates value t count > t table (4.318216> 2.00324) with the value of the significance of less than 0.05 (0.0001 <0.05). It is demonstrated that H O1 rejected while **H a1 is received**. From the results of the t-test, then it can be concluded that the Human Development Indeximpact positively and significantly as partial to Indonesia's economic growth.

Results of research shows that Human Development Index (HDI) influential positive to the growth of Indonesia's Economic growth Year 2013 to 2017, this result in line with the previous study held by Vika Fatimatuz Zahro which states that the Human Development Index which is relatively high will affect the performance of economic growth through the capacity of the population and the consequence is an increase in efficiency and imagination of society. By increasing productivity and creativity, residents can assimilate and manage resources that are essential for the growth of the economy (Zahro 2017).

The Effect of unemployment on Indonesia's Growth Economy

Variable Unemployment generate value t count <t-table (1.316188 <2.00324) value of significance more than 0.05 (0.1935> 0.05). It is demonstrated that **H_{O1} received** while H_{a1} rejected. From the results of the t-test, then it can be concluded that unemployment is not effect be partial towards the Indonesia's Economic growth.

The results of the study showed that unemployment does not affect significantly to the Indonesia's Economic growth are directly inverse to the hypothesis of early which states that the unemployment effect on the growth of the economy, which is based on the theories of Keynes stated that unemployment is one of the forms of weak demand for aggregate, with weak demand for this, it will make the production process sluggish. Their sluggishness in the process of production resulting in most of the factors of production, especially labor work will lose jobs until the end will be unemployed.

The Effect of Zakat Infak and Sedekah (ZIS), Human Development Index (HDI) and Unemployment on Indonesia's Economic growth

Based on results of F test showed that F count > from F table (14.71997> 2.77) with a significance <0.05 (0.0000 <0.05). It is demonstrated that H O rejected while **Ha accepted**. From the results of the F test, then it can be concluded that ZIS, HUMAN DEVELOPMENT INDEX, and unemployment are jointly affected by the Indonesia's Economic growth. Analysis of regression obtained value of *Adjusted* R 2 Amounting to 0.410942 which means that the contribution of Zakat Infak and Sedekah (ZIS), Human Development Index (HDI), and Unemployment affects it simultaneously to the Indonesia's Economic growth amounted to 41.1%.

CONCLUSION

it can be concluded that the Zakat Infak and Sedekah (ZIS) and Human Development Index influence positively and significantly to Indonesia's economic growth in 2013-2017. While unemployment did not affect it significantly to the Indonesia's Economic growth in 2013-2017. Based on F-test, variable Zakat Infak, and Sedekah (ZIS),

the Human Development Index (HDI) and unemployment rate is effecting simultaneously on the Indonesia's Economic growth. The magnitude of the effect of variable independent of the variable dependent amounted to 41.1%, while 58.9% are influenced by variables other is not described in the research of this.

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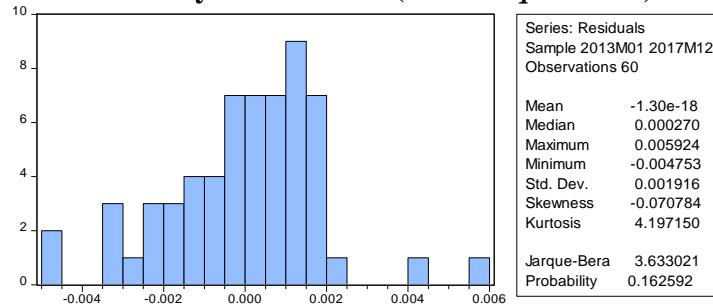
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APPENDIX

Appendix 1
Normality Test Results (Test *Jarque Bera*)

Source: processed Secondary data, 2019

Appendix 2
Multicollinearity Test Results

Variance Inflation Faktors
Date: 07/07/19   Time: 10:59
Sample: 2013M01 2017M12
Included observations: 60

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	2.72E-06	42.18548	NA
ZIS	1.55E-18	1.471672	1.324040
HDI	2.34E-16	39.97994	1.324271
Unemployment	1.27E-08	1.003054	1.001426

Source: processed Secondary data, 2019

Appendix 3
Autocorrelation Test Results (*Durbin-Watson Test*)

Dependent Variable: PDB
Method: Least Squares
Date: 07/07/19   Time: 10:11
Sample: 2013M01 2017M12
Included observations: 60

R-squared	0.440894	Mean dependent var	-0.002900
Adjusted R-squared	0.410942	S.D. dependent var	0.002562
S.E. of regression	0.001966	Akaike info criterion	-9.561014
Sum squared resid	0.000217	Schwarz criterion	-9.421391
Log-likelihood	290.8304	Hannan-Quinn criter.	-9.506400
F-statistic	14.71997	Durbin-Watson stat	1.801460
Prob(F-statistic)	0.000000		

Source: processed Secondary data, 2019

Appendix 4
Autocorrelation Test Results (*Breusch-Godfrey* Test)

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	2.255677	Prob. F(2,54)	0.1146
Obs*R-squared	4.626132	Prob. Chi-Square(2)	0.0990

Source: processed Secondary data, 2019

Appendix 5
Heteroscedasticity Test Results (*White* Test)

Heteroskedasticity Test: White

F-statistic	1.8187 99	Prob. F(9,50)	0.087 9
Obs*R-squared	14.798 31	Prob. Chi-Square(9)	0.096 6
Scaled explained SS	20.607 18	Prob. Chi-Square(9)	0.014 5

Source: processed Secondary data, 2019

Appendix 6
Heteroscedasticity Test Results (*Breusch-Pagan-Godfrey* Test)

Heteroskedasticity Test: Breusch-Pagan-Godfrey

F-statistic	1.855027	Prob. F(3,56)	0.1477
Obs*R-squared	5.423608	Prob. Chi-Square(3)	0.1433
Scaled explained SS	7.552571	Prob. Chi-Square(3)	0.0562

Source: processed Secondary data, 2019

Appendix 7
Linearity Test Results (*Ramsey* Test - *Reset*)

Ramsey RESET Test
Equation: UNTITLED
Specification: PDB C ZIS HDI PENGANGGURAN
Omitted Variables: Squares of fitted values

	Value	df	Probability
t-statistic	1.369 842	55	0.1763
F-statistic	1.876 468	(1, 55)	0.1763
Likelihood ratio	2.012 910	1	0.1560

Source: processed Secondary data, 2019

Appendix 8
Multiple Linear Regression Test Results

Dependent Variable: PDB
Method: Least Squares
Date: 07/07/19   Time: 10:11
Sample: 2013M01 2017M12
Included observations: 60

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.010318	0.001649	-6.258131	0.0000
ZIS	7.87E-09	1.25E-09	6.315577	0.0000
HDI	6.61E-08	1.53E-08	4.318216	0.0001
UNEMPLOYMENT	0.000148	0.000113	1.316188	0.1935

Source: processed Secondary data, 2019

Appendix 9
Statistical Test Results from t (Partial)

Dependent Variable: PDB
Method: Least Squares
Date: 07/07/19   Time: 10:11
Sample: 2013M01 2017M12
Included observations: 60

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.010318	0.001649	-6.258131	0.0000
ZIS	7.87E-09	1.25E-09	6.315577	0.0000
HDI	6.61E-08	1.53E-08	4.318216	0.0001
UNEMPLOYMENT	0.000148	0.000113	1.316188	0.1935

Source: processed Secondary data, 2019

Appendix 10
F (Simultaneous) Statistical Test Results

Dependent Variable: PDB
Method: Least Squares
Date: 07/07/19   Time: 10:11
Sample: 2013M01 2017M12
Included observations: 60

R-squared	0.440894	Mean dependent var	-0.002900
Adjusted R-squared	0.410942	S.D. dependent var	0.002562
S.E. of regression	0.001966	Akaike info criterion	-9.561014
Sum squared resid	0.000217	Schwarz criterion	-9.421391
Log-likelihood	290.8304	Hannan-Quinn criter.	-9.506400
F-statistic	14.71997	Durbin-Watson stat	1.801460
Prob(F-statistic)	0.000000		

Source: Secondary Data are processed, 2019