

The Effects of Cash and In-Kind Transfer by Religious Organizations on Muslim Households' Expenditure: Indonesian Family Life Survey 2014

Alfiah Hasanah

Universitas Padjadjaran, Bandung, Indonesia
alfiah@unpad.ac.id

Muhammad Hilmy Apriliano

Universitas Padjadjaran, Bandung, Indonesia
muhammad16191@mail.unpad.ac.id

Asep Muhammad Adam

Universitas Padjadjaran, Bandung, Indonesia
a.m.adam@unpad.ac.id

Abstract

Cash and in-kind transfers are two of the instruments utilized in an endeavor to further expand the economy and solve household welfare concerns. Aside from the government social security program, religious organizations provide a few informal cash and in-kind transfers to largely disadvantaged households. The primary goal of this research is to investigate the effect of cash and in-kind transfers from religious organizations on the consumption expenditures of Muslim households. The Indonesian Family Life Survey (IFLS) 2014 data is used. Using the Ordinary Least Squares method, this study discovers that Muslim households spend the cash and in-kind transfers from religious organizations on two types of household expenditure, namely personal expenditure and utility expenditure, due to the minimal disbursement. The subsidies distributed by the religious organization had a favorable impact on the consumption of Muslim households. An implication of the results is that Muslim households receiving cash and in-kind transfers from religious organizations became opportunities to smooth consumption expenditure. However, these two expenses made just a minor contribution to the overall household cost, so it is necessary to consider other potential impacts, such as savings, investment, or overall household welfare, on the fulfillment of needs that affect expenditure in Muslim households.

Keywords: *Cash Transfer, Expenditure, In-Kind Transfer, Religious Organization*

INTRODUCTION

Macroeconomic problems in the world, as well as Indonesia, generally can be focused on three things, namely how the country can reduce the unemployment rate, control inflation and economic growth (Banurea, 2021). When a country can reduce its unemployment rate, it is deemed

to have used its resources effectively and efficiently. When economic problems like unemployment and inflation are not managed, they create other problems, one of which is poverty.

In Indonesia, there are still many families that falls into the poor category. According to the World Bank, the definition of poverty is when a household cannot meet its basic necessities of life, which is \$ 1.90 per day. In Indonesia, according to data obtained from the Statistics Indonesia (Badan Pusat Statistik, 2019), the poverty rate per September 2018 reached 9.22%. This means that there are still families who are categorized as not prosperous, thus cannot afford even the most basic needs, such as food or clothing.

There are many factors that affects the welfare of a family. Among them are education, health, even the quality of life and happiness of the people (Zakaria et al., 2020). To improve the welfare of people in rural and urban areas, the role of government is very important. Apart from determining economic policies to alleviate poverty, the government also plays a role in improving the quality of life of the people through public policies, so that every aspect of development is in line with the needs of the community.

In Indonesia, community organizations are a very inherent component of social life. Community organizations, according to (Boediningsi & Rusmaya, 2021) are legal organizations, because they have been regulated in the statutory legal system. The rights of all Indonesian citizens to assemble or form an association have been guaranteed by the state as regulated in Article 28 of the 1945 Constitution (UUD 1945). In Indonesia, the citizens are also having the right to develop themselves collectively which will ultimately build the state and society. For example, for an effort to develop a country's economy, a community organization has the right to build a cooperative (*koperasi*).

In carrying out its organizational activities, a community organization does not depend on funds provided by the government, and its activities have no direct influence from the government. In this context, even though an organization is funded by the government, it is not necessarily permissible for a government element to be included in the organization's members. So, in addition to the role of government, the role of community organizations can be categorized as efforts to encourage community initiative in building the country independently without government assistance and influence.

The role of community organization is also highlighted in global scene. Sustainable Development Goals (SDGs) are agreements made by countries that are members of the United Nations (UN) to determine the development priorities of a country, to suit the needs of the present and future. Preceded by the Millennium Development Goals (MDGs), apart from carrying out community development, the SDGs are designed to create sustainable development. According to the United Nations, the SDGs have 17 objectives, including poverty alleviation, absence of hunger, good health, welfare, reducing inequality and creating decent work and economic growth. These goals can be categorized as family welfare, so the purpose of the SDGs is to create sustainable development through the welfare of families and communities. SDGs are designed to involve more

components in society, one of which is what they call a community-based organization, or Civil Society Organization (CSO). Because CSO's usually do not rely on government funding, the assistance provided can complement the government social protection program by using a different approach on the funding disbursement. This made community organization a viable option to accelerate poverty alleviation, thus a key towards economic development.

To encourage economic development, the Indonesian government have made some decisions towards poverty alleviation. To provide a universal safety-net for poor families, the government has implemented various policies, one of which is through Conditional Cash Transfers (CCT). *Program Keluarga Harapan* (PKH) is one of the programs launched by the Indonesian government by adopting the CCT method which aims to fulfill necessities of a family or household. For example, this program focuses on improving education for people who are classified as very poor. According to (Larasati & Jannah, 2022), the implementation of the PKH program shows a positive impact on increasing the number of junior high school students. However, in other aspects of education, such as the quality of teaching staff and the provision of better educational facilities for students, the PKH program has not shown a positive impact. Therefore, although the CCT program is effective in providing incentives for the community to continue their education to a higher level, in this case junior high school, this program has not been able to provide better educational facilities for students.

Apart from the Conditional Cash Transfer program, which provides direct cash assistance, there are also other alternative approach, namely in-kind transfers. In-kind transfers have become an important aspect of government policy regarding donations. The distribution of social assistance through a non-cash system is a breakthrough made by the government to increase the effectiveness of assistance and encourage financial inclusion (Amelyani et al., 2023). For example, in the United States, the process of distributing government assistance to Natura is carried out using postal services delivered to each recipient's domicile, while cash assistance is transferred directly to the recipient's account (Dilapanga, 2022).

Numerous studies have been undertaken to explore the economic ramifications of currency and in-kind transfers in several nations, such as India (Das & Sethi, 2023; Satapathy et al., 2022), Mexico (Cunha et al., 2019); Norwegia ; (Tagliati, 2022). The impact of cash and in kind transfers on the economy by religious organizations. However, there has been no specific discussion regarding the impact of cash and in kind transfers provided by religious organizations. Therefore, this study explores the impact of informal cash and in-kind transfers from religious organization on the expenditure of moslem households in Indonesia.

LITERATURE REVIEW

Overview of Community-based Organization

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because they have been regulated in the statutory legal system. The rights of all Indonesian citizens to assemble or form an association have been guaranteed by the state as regulated in Article 28 of the 1945 Constitution (UUD 1945). In this article, citizens also have the right to develop themselves collectively which will ultimately build the state and society. For example, for an effort to develop a country's economy, a community organization has the right to build a cooperative.

In carrying out its organizational activities, a community organization does not depend on funds provided by the government, and its activities have no direct influence from the government. In this context, even though an organization is funded by the government, it is not necessarily permissible for a government element to be included in the organization's members. So, in addition to the role of government, the role of community organizations can be categorized as efforts to encourage community initiative in building the country independently without government assistance and influence. Apart from that, community organizations are also considered to have great potential for mobilizing society, advocating for better policies, and providing necessary services for community members (Rahman et al., 2023).

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Overview of Social Protection in Indonesia

Welfare is the hope and goal of every human being as an individual and society, even the goal of every country. Welfare is the goal and measuring tool for a government's success in running its country. Each welfare regime places a different emphasis on its reasons. One regime may place more emphasis on reducing poverty, while another places more emphasis on promoting social integration (Huraerah, 2022).

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The form of social assistance is implemented through strategies: (1) universal and selective; universal means that all social security is given to all citizens, while selective means it is only given to certain groups, such as the poor; (2) in-cash and in-kind; in-cash means social security in the form of cash, while in-kind means in the form of goods or social services; (3) public and private; social security can be administered by the state (public) or by private institutions in the form of limited liability companies. With the evolution of social protection in Indonesia, it is an effort made by the government, non-government organizations, and community groups to face risks and overcome poverty well. The evolution of social protection has led to comprehensive protection at the family and life cycle-based policy levels. However, this comprehensive social protection not only includes meeting basic needs but also sustainable empowerment (Sari & Sanjani, 2023).

The alarmingly increasing living standards are the result of inflation or price increase. To help families cope with this condition, government usually turns to cash transfers, because it is easier to disburse and require no additional cost in freight or transports. However, in-kind transfers are proven to be more beneficial towards poor families in the lower median economic spectrum (Greenblatt, 2020). In his study, he explains that in-kind transfers can provide families with some kind of insurance. What that means, is if there is a price increase for some goods, in-kind transfers value rises accordingly, contrary to cash transfers. This result is in-line with Cunha et al. (2019). They explained that cash transfers rise the price of goods in Mexico. Contrary to cash transfers, in-kind transfers lower the price of goods. Moreover, in-kind transfers also increase the supply of goods in short run. In America, In-kind transfers helps offsets the decline in income for families (Elwell *et al*, 2019). These results shows that in-kind transfers, when paired with cash transfers, are beneficial in assisting poor families with limited to no income, and even created an economic safety-net in case of an inflation.

METHOD

This research is quantitative research with descriptive methods. The descriptive method is a research method that conveys facts by describing what is seen, obtained, and felt. In journalistic language, researchers simply write about or report the results of their eye views. Where the author simply describes the subject of the object being researched without engineering or anything like that (Priadana & Sunarsi, 2021). Secondary data in this research comes from Indonesian Family Life Survey (IFLS) of 2014. The research sample consists of individuals who are the head of the family and adhere to the Islamic faith as the criteria for inclusion. Various categories of household expenses are calculated, including personal expenses and utility expenses (Utilities Expenditure). The study utilizes the following independent variables: Religious Transfer, Organizational Transfer, Income, Age, Education, and Urbanization (table 1). The data analysis was conducted using STATA 14.0 with Ordinary Least Square (OLS) method to estimate and see the effects of independent variables to dependent variables (Sabrina et al., 2023).

There are two models in this research as follows.

γ *personal expenditure*

$$= \beta_0 + \beta_1 \text{religioustransfer} + \beta_2 \text{organizationaltransfer} + \beta_3 \text{education} + \beta_4 \text{income} + \beta_5 \text{age} + \beta_6 \text{location} + \varepsilon_i$$

γ *utilities expenditure*

$$= \beta_0 + \beta_1 \text{religioustransfer} + \beta_2 \text{organizationaltransfer} + \beta_3 \text{education} + \beta_4 \text{income} + \beta_5 \text{age} + \beta_6 \text{location} + \varepsilon_i$$

Table 1
Variable Definition

Variable	Definition	Indicator	Scale
<i>Personal Expenditure (Y1)</i>	The sum of personal consumption in one year	Rupiah, natural log	Continuous
<i>Utilities Expenditure (Y2)</i>	Total expenses for utilities (electricity, water, telephone, fuel) incurred in a year.	Rupiah, natural log	Continuous
Religious Transfer (X1)	In-kind transfers disbursed by religious organization	1 = Religious organization 0 = other	Dummy

Organizational Transfer (X2)	In-kind transfers disbursed by other organization	Rupiah, natural log	Continuous
Education (X3)	The level of education that has been completed by the respondent. The Indonesian government sets a 12-year mandatory education.	1 = Completed 12-year mandatory education 0 = Have not completed 12-year mandatory education	Dummy
Income (X4)	The total income of one family for one year	Rupiah, natural log	Continuous
Age (X5)	Respondent's age	Numeric	Continuous
Location (X6)	Location where respondent lives	1 = Urban 0 = Rural	Dummy

source: Processed data

RESULT AND DISCUSSION

Two estimations investigate the analysis. The summary statistics of all variables used in the estimations are described in Table 2. Prior to doing the regression analysis, the presence of multicollinearity and heteroscedasticity was assessed using the Variance Inflation Factor (VIF) and Breusch-Pagan techniques, respectively. The results indicate that the model is fit and ready to use.

Table 2
Summary Statistics of Variables

Variable	Obs.	Mean	Std. Dev.	Min	Max
<i>Personal Expenditure (Y1)</i>	20,229	10.77559	1.029086	6.214608	14.91412
<i>Utilities Expenditure (Y2)</i>	20,757	11.94998	0.8927469	7.600903	18.09639
Religious Transfer	1,143	0.2528434	.04348322	0	1
Organizational Transfer	395	11.43056	1.390739	6.907755	16.30042
Income	21,093	0.1361589	0.3429654	0	1

Education	21,093	0.1361589	0.3429654	0	1
Age	21,093	44.79761	15.43727	18	96
Location	21,093	.5962642	.4906573	0	1

source: Processed data

The findings of the initial model analysis, presented in Table 3, indicate that the P-Value of religious transfer, income, education, age and urbanization are 0,00, 0,00, 0,05, 0,05, 0,05 (less than equal 0,05) respectively. Consequently, it can be inferred that partially religious transfer, income, education, age and urbanization significantly influence personal expenditure. In contrast, organizational transfer has a P-value of 0.603, which is greater than 0.05. In light of this, it is possible to conclude that organizational transfers have no significant impact on individual expenditures.

Table 3
OLS Estimation of The Impact of Religious Transfer on Households Personal Expenditure

Dependent variables	Coefficient	Robust Error	Std. P-value
Religious Transfer	0.364812***	0.1270202	0.004
Organizational Transfer	0.025264	0.048562	0.603
Income	0.2124358** *	0.576756	0.000
Education	0.2997669**	0.1538608	0.052
Age	-0.0092063**	0.0047208	0.052
Urbanization	0.2828659**	0.140846	0.046
Constant	7.150568***	1.128054	0.000

Observations = 277

note: *** = significant at the 1% level, ** = significant at the 5% level, * = significant at the 10% level

source: Processed data

The findings of the second regression model are presented in Table 4. The regression results show that the P-values of religious transfer, organizational transfer, and location do not have a significant effect on household utility expenditure. On the other hand, the variables income, education, and age have a significant effect on household utility expenditure.

Table 4
The Impact of religious transfer on Household's utilities expenditure

Dependent variables	Coefficient	Std. Error	P-value
Religious Transfer	0.205659*	0.1082753	0.059

Organizational Transfer	0.0010164	0.0337103	0.976
Income	0.1666167***	0.041103	0.000
Education	0.3419119**	0.1392355	0.015
Age	0.0090465***	0.0033867	0.008
Location	0.4706871***	0.1027487	0.000
Constant	8.518245***	0.7495502	0.000
<i>Observations = 280</i>			

*note: *** = significant at the 1% level, ** = significant at the 5% level, * = significant at the 10% level*
 source: Processed data

The regression model above shows that religious transfers has a positive relationship with utilities expenditure. Household receiving cash and in-kind transfer from religious organization have higher personal utilities expenditure by 20.57 percent compared to those who do not receive cash and in-kind transfer, *ceteris paribus*. The results are in line with Cunha et al. (2019), who explained that in-kinds and cash transfers increase the demand for normal goods. Other socio-economic variables are statistically significant as well, in line with the results from Handayani & Yulistiyono (2023), Illahi et al. (2019), Sari (2019), Madina (2019) and Hu et al. (2020).

DISCUSSION

The OLS analysis presented in Table 3 examines the impact of religious transfers on personal expenditures. The results indicate a positive association between religious transfers and individual spending. Specifically, households receiving cash and in-kind transfers from religious organizations exhibit a 36.48 percent increase in personal expenditures compared to those not receiving such donations, holding other factors constant. This relationship is statistically significant at the 5 percent level of significance. These findings align with prior research, which also found that transfer variables can augment specific consumption patterns (Istriawati & Dartanto, 2022). Additionally, several other socio-economic variables show statistical significance in accordance with previous studies Handayani & Yulistiyono (2023), Illahi et al. (2019), Sari, (2019), Madina (2019) and Hu et al. (2020).

However, the impact of religious transfers on household utility expenditure is positive but not statistically significant in this study. This suggests that the assistance received may not have an overall positive effect or a sustained impact over a longer timeframe (one month or more). Instead, the assistance appears to fulfill specific, more immediate needs such as certain personal expenses. This differs from research by Safitri & Ilman (2021), which found that assistance from religious institutions, such as zakat, significantly increased overall household consumption. Yet, other studies support the findings of this research, indicating that cash assistance is used for specific consumption purposes such as food, herbal medicine, masks, etc., without a significant overall effect on consumption (Pradani et al., 2021), or even showing no significant impact (Wafik & Putra, 2023). Essentially, social assistance, whether in cash or non-cash forms, functions more as a short-term social safety net rather than a comprehensive solution, thus yielding positive effects only in the short run (Gemiharto & Juningsih, 2021). The scenario changes when assistance is provided in the form of goods or capital for business development, contributing to income growth.

In Islam, this concept is referred to as productive zakat and productive waqf (Cahya, 2020; Rahman & Widiastuti, 2020; Ruhiat, 2020; Setiawan et al., 2021).

CONCLUSION

The subsidies distributed by the religious organization had a favorable impact on the consumption of Muslim households. Both cash and in-kind transfers augment the demand for commodities, particularly in the case of in-kind transfers, which additionally boost the supply of the goods produced. Nevertheless, the outcomes are somewhat constrained to a highly specific range of consumption. The outcome revealed that, due to the minimal disbursement, the funds are exclusively allocated for personal and utility expenses. These two expenses made just a minor contribution to the overall household cost. Thus, it is imperative for religious institutions to collaborate with other organizations, such as Lembaga Amil Zakat (LAZ), in order to streamline the distribution of financial resources. By embracing this approach, religious institutions can significantly enhance their societal impact and accelerate efforts to alleviate poverty.

The implication of this research is that assistance provided by religious organizations has the potential to increase consumption. In addition, when providing assistance, it is important to consider the context and specific characteristics of the assistance provided in evaluating its impact on household expenditure. By better understanding how aid can influence household spending patterns, those involved in planning and implementing aid programs can increase their effectiveness in meeting targeted needs.

One limitation of the study is its reliance on cross-sectional data from the Indonesian Family Life Survey 2014, which may not capture long-term trends or changes in household expenditure patterns over time. Additionally, the study focuses specifically on Muslim households in Indonesia, limiting the generalizability of the findings to other religious or cultural contexts. Furthermore, the study only examines the effects of cash and in-kind transfers from religious organizations on personal and utility expenditures without considering other potential impacts on savings, investments, or overall household well-being. Future research could address these limitations by employing longitudinal data collection methods, exploring a broader range of outcomes, and examining the effects of religious transfers across diverse populations and settings.

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