HUMAN DEVELOPMENT INDEX (HDI), GROSS REGIONAL DOMESTIC PRODUCT (GRDP) PER CAPITA AND INCOME DISTRIBUTION: AN ANALYSIS OF NATIONAL ZAKAT REVENUE

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Abstract

This study aims to look at the related factors that affect national zakat receipts, namely the Human Development Index, GDP per capita, and income distribution. This type of research is descriptive quantitative using cross-sectional design and the sample in this study is 34 provinces in Indonesia. The data used is secondary data obtained from the Central Statistics Agency (BPS) for HDI data, per capita GRDP, GINI Ratio Index, and BAZNAS for data on zakat acceptance in 2018. The data were then analyzed using multiple linear regression analysis methods. The results obtained are the variable Gini ratio (income distribution) has a significant positive effect with a percentage of 313.2%, while the other two variables have an indirect influence.

Keywords: Zakat, BAZNAS, HDI, GRDP per capita, Income Distribution

Abstrak

Tujuan penelitian ini adalah untuk melihat faktor- faktor terkait yang mempengaruhi penerimaan zakat nasional; IPM, PDRB per kapita, dan Distribusi Pendapatan. Jenis penelitian ini adalah kuantitatif deskriptif dengan menggunakan rancangan cross sectional, sampel dalam penelitian ini adalah 34 provinsi di Indonesia. Jenis data yang digunakan adalah data sekunder yang didapatkan dari Badan Pusat Statistik (BPS) untuk data IPM, PDRB per kapita, Indeks Gini Ratio. dan BAZNAS untuk data penerimaan zakat pada tahun 2018, data kemudian dianalisis dengan metode analisis regresi linier berganda. Hasil yang didapatkan adalah variabel gini ratio (distribusi pendapatan) berpengaruh secara positif signifikan dengan hasil persentase 313,2 %, sedangkan dua variabel lainnya berpengaruh secara tidak lansung. Secara keseluruhan seluruh variabel independen berpengaruh sebanyak 27,8% terhadap variabel dependen.

Kata Kunci: Zakat, BAZNAS, IPM, PDRB per kapita, Distribusi Pendapatan

INTRODUCTION

Advancing the general welfare and the intellectual life of the nation are the national ideals listed in the 1945 Constitution, which becomes the reference for every leader, both at the state and the provincial and regional levels. The essence of this hope is contained in every work program compiled by the government, which is carried out in each term of office.

In reality, poverty is still the main problem faced by the Indonesian State to this day. Although, the Central Statistics Agency noted that there had been a decrease in the poverty rate by 9.22%, equivalent to 24.79 million people. This figure is not too significant compared to the previous period, which only decreased by 0.19%. The decline factor was predominantly affected by the Non-Cash Food Assistance (BPNT) program, which was implemented by the government at the end of 2019 intensively. (Fauzia, 2020). This poverty phenomenon is becoming more and more worrying when compared to members of ASEAN countries. Vietnam's poverty rate for 2008 - 2010 reached when Vietnam's per capita income was only 42% of Indonesia's per capita income in 2018. (Saparini, 2020).

It is outlined in the UNDP report that Indonesia has joined the ranks of countries in the world with high human development, and the Asia-Pacific region has experienced the sharpest increase globally for human development. However, multidimensional poverty and inequality in Indonesia are scourges that have not been resolving. (UNDP, 2019).

Given the fact above, an alternative instrument is essential to reduce poverty levels. One such instrument is the zakah. Human development and its components such as health/life expectancy, education, and living standard/ income have strong correlation with the theory of welfare, which is also known as *maqashid shari'a in* Islamic perception. Zakah interprets as one of the most prominent concepts is present as a way to achieve that goal, not only from an economic perspective, but also various other indicators (I.K.Balyanda AKMAL,

2020). It is in line with what was narrated by Rasulullah SAW in a Hadith: "Indeed, Allah SWT has obliged Muslim journalists to have an obligation of zakat which can alleviate poverty. A poor person cannot suffer from hunger or lack of clothing, except because of the naughtiness that exists in Muslim journalists. Remember, Allah SWT will make careful calculations and hold them accountable and will further torture them with grievous torment". (at-Thabrani, 2012).

In the last few years, potency the development and utilization of zakat in Indonesia tend to increase. It can be seen from the amount of zakat collection by Baznas, which always increases every year. Bambang Sudibyo, the Chairperson of the National Amil Zakat Agency said that the potential for zakat in Indonesia could reach IDR 232 trillion if it paid by all Muslim communities in the country, which totaled 209 million people (Indonesia, 2019)

Source: National Zakat Statistics, 2018

Figure1. National Zakat Statistics

The preceding explanation conforms with the statement of President Joko Widodo at the Zakat Handover event at the State Palace that "Zakat is very important to drive good economic growth, alleviate poverty, improve people's welfare, and encourage Indonesia to become the center of the world's sharia economy " (Ashari, 2019). In addition, according to (Kasri, 2016) to maximize the potential of zakat, it is necessary to set zakat targets by related institutions in alleviating poverty.

Research on the impact of zakat and economic growth, HDI (Human Development Index), and Income Distribution has been conducted by many practitioners, academicians, with many variations in their findings. The research conducted by (Badruddin, 2019), studied the influence of zakat on economic growth and society welfare used the Human development Index, percentage of poor people and the GINI Index as variable. Another study by (Suprayitno, 2018) on the impact of zakat distribution on macroeconomic conducted in Malaysia finds that zakat has positive and significant relationship with economic growth, consumption and investment.
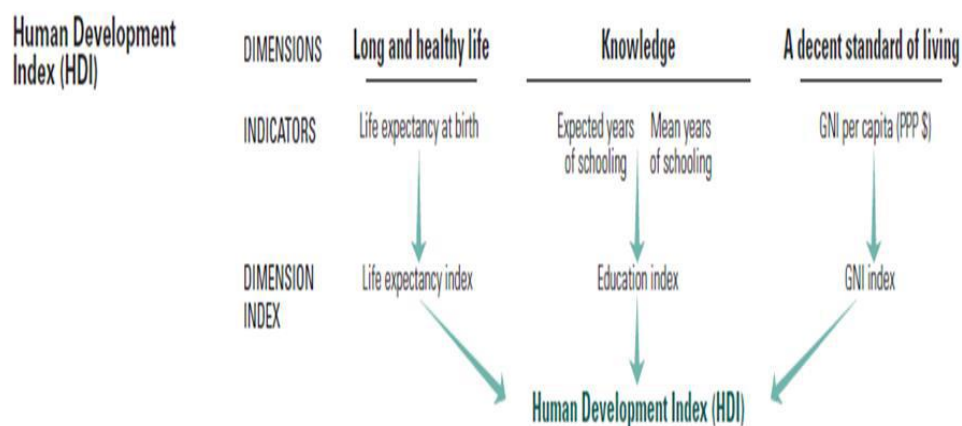
Several studies that have been conducted previously focused on the effect of zakat on macroeconomic variables using HDI, Gini Index, GRDP and others variables. To overview the overall picture in detail, the author wants to focus on examination the level of national zakat revenue with various related indicators in

terms of the Human Development Index (HDI), Gross Regional Domestic Product (PDRB), and distribution patterns of public income at every province in Indonesia. The aim of this study is that conclusions can be drawn about the zakat acceptance index on a macro level so that the government and related agencies or institutions (BAZNAS) can have views on aspects that can increase national zakat revenue.

LITERATURE REVIEW

Human Development Index (HDI)

One of the parameters to measure the success rate of development is by looking at the Human Development Index (HDI) or Human Development Index (HDI), which based on three indicators; 1) life expectancy at birth, 2) adult literacy rate, and mean years of schooling, 3) purchasing power parity

(Latuconsina, 2017).

Source: (Programme, 2019)

Figure2. Three Dimensions of the Human Development Index

Indonesia was ranked 111th out of 189 countries in achieving the HDI as reported by UNDP 2019 with an HDI of 70.7 percent, which is included in the country with the Medium Human Development Index category. A high HDI indicates the welfare and quality of human life; acts as an indicator to explain the extent of people's access to income, education, health *(Juliarini, 2018)*.

Gross Regional Domestic Product (GRDP) Per Capita

The definition of economic growth, in general, is an increase in an economy; producing goods and services, the resulting economic change is quantitative (quantitative change) can be calculated using GRDP data; revenue, the final market value of goods and services produced during a certain period of the year (Umaruddin Usman, 2018). According to the Central Statistics Agency (BPS), GRDP is defined as the amount of added value generated by all business units in an area or the total value of the final goods and services produced by all economic units in the region (Himawan Yudistira Dama, 2016).

Income Distribution

The administration of government carried out by the government essentially focuses on three main functions, namely the distribution function, the stabilization function, and the allocation function. The distribution function and stabilization function, in general, are more effectively carried out by the Central Government. Sources of Regional Income in Provinces consist of Regional Original Income (PAD), Transfer Funds, Regional Loans, and so on from legitimate income. (Juliarini, 2018). According to (Dewi Azizah Meydiasari, 2017), income distribution itself is the difference in the number of income earnings by the community and results in a large gap between layers in society, so that welfare can only be felt by certain groups, to determine the pattern of the income distribution can be measured through the Gini Index or Gini Ratio. The Gini index has a value between 0 (perfect evenness) to 1 (perfect inequality).

Zakat Potential

According to (Clarashinta Canggih, 2017) regarding the receipt of zakat funds and their potential. It is known based on previous studies that the estimation of zakat potential terminated in three ways, namely; 1) Based on traditional fiqh, 2) based on calculations from Qardawi, namely income zakat is calculated as 2.5%, then the net profit on fixed assets is calculated as 10%, 3) modification of the Qardawi version, namely all zakat originating from fixed assets and income is calculated the same at 2.5%. The conclusion of the study reveals that the potential for zakat in Indonesia ranges from 1 to 2 percent of GDP.

The absorption of zakat funds in an area clearly from the value of NZI which is composed of two dimensions, namely; macro dimension, including the value of APBN support for BAZNAS and database of zakat institutions. The micro dimension includes institutional indicators with the collection, management, distribution, and reporting variables. The second indicator is the impact of zakat including; Material and Spiritual Welfare (CIBEST Welfare Index), Education and Health (HDI Modification) as well as independent variables (Nasional, 2019).

METHOD
 Data Collection Technique
This study uses a correlational design to determine the relationship of two or more variables with a cross-sectional study approach. The type of data used is secondary data obtained from the Central Bureau of Statistics in 2018. In this study the authors will use a sample of data from 34 provinces in Indonesia in 2018. .

Operational definition of a variable

Table 1. Operational definition of a variable

Variable	Operational Definition	Indicator
Human Development Index (HDI) (X1)	Combined measure of health, education and income, published by United Nations Development (UNDP) (Varlitya, 2017)	1. Life expectancy at birth 2. Adult literacy rates and average length of schooling 3. Purchasing power.
Economic Growth (GRDP) (X2)	The final value of goods and services produced by the economic sector / business unit at a certain time, usually for a year. Per capita income is the average income of each resident in a year.	Real per capita income. Per capita income can be calculated by dividing national income by the number of residents.
Income Distribution (X3)	An even picture of whether or not the development of a country among the population is divided into two things, namely; first, increasing the standard of living of people who are below the poverty line, second, equal distribution of income as a	The Gini index has a value between 0 (perfect evenness) to 1 (perfect inequality).

	whole, narrowing the gap (Sobirin, 2016)	
Zakat (Y)	Micro National Zakat Index includes several variables including; collection, management, distribution, reporting, CIBEST Welfare Index, IPM modification, and Independence.	1. Institutional 2. Impact of Zakat

Source: Primary data processed, 2020

Method of Analysis

The analysis method used in this research is quantitative data analysis with inferential and descriptive types; with an effort to draw conclusions based on the statistical analysis by looking for the relationship or influence between two or more variables; independent and dependent (Muhson) using the results of the multiple regression SPSS statistical test.

The regression model used in this study will use multiple linear regression models, to analyze the relationship between independent and dependent variables.

$$Y = a + \beta_1 X1 + \beta_2 X2 + \beta_3 X3 + e$$

Information:

Y   : Impact of Zakat (Micro)
a   : Constanta
β_1 : Regression coefficient
β_2 : Regression coefficient
β_3 : Regression coefficient
X1   : HDI
X2   : GRDP
X3   : Gini Ratio
e   : Disturbance variable

RESULTS AND DISCUSSION
Regression Equations
$$Y = 3.254 + 6{,}946\ X1 + -0.005\ X2 + 0.904\ X3 + e$$

Table 2.Coefficient

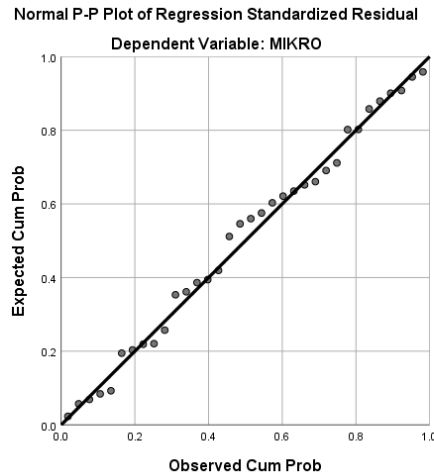| Model	Coefficient	Unstandardized Coefficients	Sig
1	(Constants)	- 193	0.635
	X1	0.004	0.466
	X2	-0.012	0.231
	X3	1796	0.004

Source: Primary data processed, 2020

Based on the above equation, it can be seen that:

a. A constant value of -193 indicates that if the HDI, GRDP, and Gini Ratio variables are zero or constant, then the value of the Zakat variable is -193 points.

b. The regression coefficient of the HDI variable (X1) is -0.004. This means that the average HDI has the opposite effect with Zakat. So if the average HDI has increased, then Zakat will decrease and if the average HDI decreases by 1 percent, Zakat will increase by -0.004 points.

c. The regression coefficient of the GRDP variable (X2) is -0.012. It means that the average GRDP has the opposite effect on Zakat. So that if the average GRDP rate increases, Zakat will decrease, and if the average GRDP rate decreases by 1 percent, zakat will increase by -0.0125 points.

d. The regression coefficient of the income distribution (X3) variable is 1.796. It means that the average Gini Ratio has the same effect as Zakat. So that if the average Gini Ratio increases, Zakat will increase, and if the average income distribution decreases by 1 percent, Zakat will decrease by 1,796 points.

Substance Analysis
  a. Normality test

Normal P-P Plot of Regression Standardized Residual

Dependent Variable: MIKRO

From the picture above, it can be seen that if the plotting data (dots) that describes the actual data follows the diagonal line, the be concluded that the regression model is normally distributed.

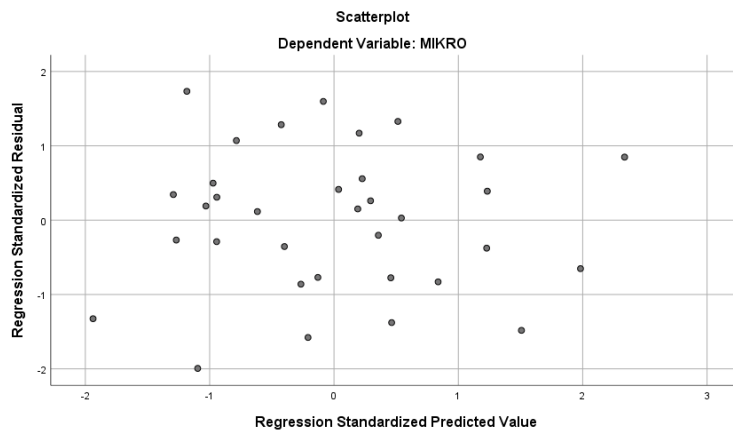**b.   Multicollinearity Test**

Table 3. Multicollinearity Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig	Collinearity Statistics	
	B	Std. Error	Beta			tolerance	VIF
1(Constant)	-.193	.402		-479	.635		
HDI	.004	.005	.115	.739	.466	.996	1,004
GRDP	-012	.010	-191	-1,223	.231	.991	1,009
GINI	1,796	.574	.489	3,132	.004	.986	1,014

a. Dependent Variable: MICRO

Source: Primary data processed, 2020

From the table above, it can be seen that the collinearity tolerance value for the variables X1 0.996, X2 0.991, X3 0.986, and the VIF values X1 1,004, X2 1,009, X3 1,014. If the tolerance value is> 0.100 and the VIF value is> 10.00, it can be concluded that there are no symptoms of Multicollinearity.

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c. Scatterplots Heteroscedasticity Test

Scatterplot
Dependent Variable: MIKRO

Based on the Heteroscedasticity test can be seen in the scatterplot graph above that shows the points are spreading irregularly or randomly, hence can be concluded that there is a variant error from the constant or homoscedastic equation in a regression.

d. T test

Table 4. T test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig		Collinearity Statistics
	B	Std. Error	Beta			tolerance	VIF
1(Constant)	-.193	.402		-479	.635		
HDI	.004	.005	.115	.739	.466	.996	1,004
GRDP	-012	.010	-191	-1,223	.231	.991	1,009
GINI	1,796	.574	.489	3,132	.004	.986	1,014

a. Dependent Variable: MICRO

Source: Primary data process, 2020

The table shows the t value of the variable X1 of 0.739, X2 -1.223, X3 of 3.132, while the t table value obtained was 2.042, meaning that if the value of t count> t table, then the independent variable (X) partially affects the dependent variable (Y) or other conclusions; X1 has no significant effect on Y, X2 has no effect on Y, and X3 has a significant positive effect on variable Y.

e.   F test

Table 4. F test

Model Summary b

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	.158	3	.053	3,850	.019b
Residual	.410	30	.014		
Total	.568	33			
a. Dependent Variable: MICRO					
b. Predictors: (Constant), GINI, IPM, GRDP					

Source: Primary data process, 2020

The effect of all independent variables simultaneously can be seen from the Sig value, the table above shows the Sig value; 0.019. If the value is Sig. > 0.05 means that the X1 HDI, X2 GRDP, X3 Gini Ratio variables affect variable Y, namely the Micro National Zakat Index.

f.   R Square

Table 5. R Square

Model Summary b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.527a	.278	.206	.11697

   a.   Predictors: (Constant), GINI, HDI, GRDP
   b.   Dependent Variable: MICRO

Source: Primary data process, 2020

Table 5 illustrates the coefficient determination result. The percentage of influence of variable X on variable Y observed from the value of R Square in the table above which is 0.278. Then variable X simultaneously or partially influences 27.8% on variable Y.

g.   Hypothesis Test

Furthermore, hypothesis testing is carried out to determine the effect of the dependent variable on each independent variable. By referring to the level of significance in the data processing results below:

Table 6. Regression Result

Model	**t**	**Sig.**
HDI	.739	.466
GRDP	-1,223	.231
Gini Ratio	3,132	.004

Source: Primary data process, 2020

- **HDI variable**

  Decision: Accept H0 because the P-value is <5% with sig. (0.739)

  Conclusion: The Human Achievement Index (HDI) variable has no significant effect on the Zakat variable.

- **GRDP variable**:
  Decision: Accept H0 because the P-value is <5% with sig (0.231)
  Conclusion: The PDRB variable has no significant effect on the Zakat variable.

- **Variable Gini ratio**:
  H0: β3 = 0
  H1: β3 ≠ 0
  Decision: Reject H0 because the P-value <5% with sig (0.004)
  Conclusion: The poverty variable has a significant effect on the Zakat variable.

Based on the results of previous data processing, it shows that simultaneously the independent variables, namely the Human Development Index (IPM), Gross Regional Domestic Product (GRDP), and income distribution have a significant effect on the dependent variable of national zakat receipts. Although partially, not all independent variables affect the dependent variable.

The first independent variable tested is the HDI variable, which the results of the analysis show that the HDI has no significant effect on the zakat variable. The coefficient value of HDI on zakat receipts is negative -0.004, which explained that if the average HDI increases, Zakat will decrease and vice versa if the average HDI decreases by 1 percent, Zakat will increase by -0.004 points. The results of this study contradict previous research conducted (Aksar, 2019) that HDI has a significant positive effect on zakat receipts in Indonesia. The results of different studies are observable from the type and amount of data used, including the year of research, in addition to the zakat variable in previous studies using total zakat collection data, including zakat fitrah and zakat maal. Meanwhile, in this study, researchers used the National Zakat Index; a performance measurement index based on macro and micro dimensions, with the aim that the resulting data can be more comprehensive.

As for the second variable, Gross Regional Domestic Product (GRDP), the test results show that GRDP has no significant effect on zakat receipts, with a probability value of 0.231 > from alpha 0.05%. It is in line with previous research by (Aksar, 2019) which states that GRDP has no significant effect on zakat receipts. In addition, opposite results were found on previous research by (Aziz, 2018) which showed that the GRDP variable had a significant outcome on zakat in East Kalimantan Province. Research with similar results by (Rahadiana, 2020) shows that GRDP as an economic benchmark has an effect on the development of the number of *muzakki*. Indirectly GRDP moderates between the increase in the number of *muzakki* and the amount of zakat receipts on a regional and national scale.

While the last independent variable, namely Income Distribution using the Gini Ratio index, has a significant positive effect on the zakat variable, with a positive coefficient value of 1.796, which means that the Gini Ratio average has the same effect as Zakah. In concept: income distribution is characterized by a

ratio between 0-1. The number 0 indicates perfect equality and the number 1 indicates the occurrence of perfect inequality. So if the average Gini Ratio increases, the Zakat will increase, and if the average income distribution decreases by 1 percent, Zakat will also decrease by 1,796 points. The results of this study are supported with other research by (Rakhmania, 2018) that partially, income variables have a significant positive effect on the interest of the people of Malang City in issuing their zakat. Specifically, the higher the public income, the greater the attentiveness in distributing zakat in terms of *nishab* of the treasure. Previous research by (Aksar, 2019) revealed a similar result, a factor of the number of wages received by the public in the Provincial Minimum Wage or muzakki income has a significant effect on motivation to pay zakat.

CONCLUSION

Based on the results and analysis achieved in this study, it can be concluded there is a direct relationship to the Gini ratio variable, which has a significant positive effect on Zakat with the greatest coefficient value of 3,132 points or 313.2%. The other two variables, namely, HDI and GRDP have a subtle influence on Zakat. Overall, all independent variables have an effect of 27.8% on the dependent variable.

In short, the suggestion given from the conclusion of this study is clearly to improve the quality of Indonesian human resources, especially in rural and peripheral areas in Indonesia, seeing more cases of poverty that occur in rural areas. Qualified human resources with the skills needed in the world of work will definitely affect the quality of work and increase the income of each individual and possibly create new jobs to reduce unemployment.

Increased public income and good education to all levels of society regarding the importance of paying zakat, which includes an in-depth understanding of the benefits and positive impacts of the payment, gradually people begin to spend part of their income to pay zakat which has only been allocating for consumption. In addition, the transparency of the National Zakat Agency urged to generate a sense of trust in each community to distribute their zakat through Baznas.

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