

THE ROLE OF ZAKAT, ECONOMIC GROWTH, AND HUMAN RESOURCE QUALITY IN INDONESIAN INEQUALITY

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ARTICLE INFORMATION

History of the article:

Received: 13 March, 2025

Revised: 9 May, 2025

Accepted: 16 May, 2025

Published: 30 June, 2025

Keywords:

Zakat, Economic Growth, Human Development Index, Income Inequality

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ABSTRACT

This study investigates the partial and simultaneous influence of Zakat, Infaq, and Sadaqah (ZIS), economic growth, and human resource quality on income inequality in Indonesia from 2013 to 2023. Addressing the research gap in prior studies that typically examined these factors in isolation, this research employs a quantitative approach using multiple linear regression analysis to evaluate annual time-series data. The independent variables include ZIS distribution, economic growth, and the Human Development Index (HDI), while the dependent variable is the Gini index. The findings reveal that individually, none of the three variables significantly affects income inequality. However, when assessed simultaneously, they exhibit a statistically significant impact, suggesting a complementary role in reducing inequality. ZIS and HDI display a negative correlation with inequality, indicating potential in mitigating disparities, while economic growth correlates positively. These results imply that zakat alone is insufficient and must be integrated with inclusive economic policies and human capital development to effectively address inequality. The study contributes to the discourse on Islamic economic instruments and offers policy insights for leveraging zakat as part of a broader socio-economic strategy.

How to cite: Yanti, D., & Mahamood, S. F. (2025). The Role of Zakat, Economic Growth, and Human Resource Quality In Indonesian Inequality. *Jurnal Ilmu Ekonomi dan Bisnis Islam*, 7(1), 43-58. <https://doi.org/10.24239/jiebi.v7i1.354.43-58>.

INTRODUCTION

Income inequality remains a critical issue in Indonesia and is consistently addressed in the country's short-term, medium-term, and long-term development plans (PI Lestari et al., 2023). It reflects disparities in income distribution that can negatively affect social welfare, political stability, and long-term

economic growth. As a global concern, inequality is also a central focus of the Sustainable Development Goals (SDGs) (Alisjahbana & Murniningtyas, 2018).

Income inequality in Indonesia is measured by the Gini index, also known as the *Gini ratio* or Gini coefficient. According to the

Gini index data released by the Central Statistics Agency, it is evident that this inequality problem warrants serious attention, as it reveals a trend that is difficult to overcome significantly. As in Figure 1, in the last 5 (five) years, the Gini index in Indonesia has only decreased by 0.008 from 2019 to 2023.

Indonesia's economic growth has shown a relatively good performance, but in terms of quality, it has not been able to reduce inequality (Nadya & Syafri, 2019). Even in some regions, economic growth has a significant impact on income inequality, indicating that increased growth contributes to increased inequality (Istiqamah et al., 2018; Lala et al., 2023; Maesza et al., 2022; Rambey, 2018; Ratnasari, 2016). Likewise, the Human Development Index (HDI) consistently shows positive performance year after year. It turns out that different findings were discovered in the field, with some indicating that this increase exhibited a negative correlation that could reduce

inequality (Lala et al., 2023; TA Lestari & Amaliah, 2023). However, in various studies conducted in other regions of Indonesia, some findings suggest the opposite (Fadillah et al., 2024; Fanshuri, 2022; Harahap, 2022; Nilasari & Amelia, 2022; Pasoman & Maria, 2024; Syamsir & Rahman, 2018; Wulandari, 2020). These inconsistencies suggest that income inequality is a multifaceted problem that cannot be addressed solely through economic development and human capital improvement.

Indonesia, whose citizens are predominantly Muslim, offers social finance opportunities worth considering. The social finance in question is in the form of Zakat, Infak, and Sedekah, which are collectively abbreviated as ZIS. The distribution of ZIS in Indonesia shows an increasing trend every year. This is evident in Figure 2, where the increase reflects a significant opportunity to mobilize financing for addressing development challenges, including income inequality.

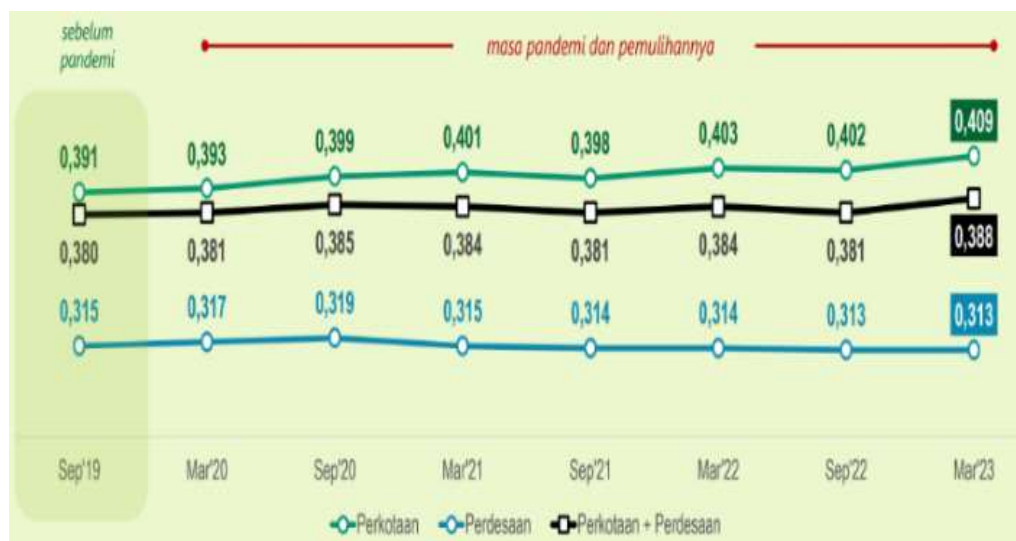


Figure 1. Development of Indonesia's Gini Index

Source: Badan Pusat Statistik, 2023

This trend of increasing zakat receipts should be viewed as an advantage for Indonesia, enabling it to utilize these funds

through zakat agencies or institutions to help alleviate poverty and inequality issues. A large number of studies have been conducted on the

role of zakat in overcoming various development challenges (Bouanani & Belhadj, 2020; Ridlo & Sari, 2020; Ridlo & Setyani, 2020). This is supported by the purpose of zakat itself, which is indeed necessary for the equal distribution of income and the alleviation of

poverty (Nurwati & Hendrawati, 2019). All sources of funds must not be idle and must be directed to the real sector, either as business capital, investment, paid zakat obligations, or provided voluntary donations and alms.



Figure 2. National Zakat Receipts

Source: Outlook Zakat Indonesia (BAZNAS, 2024)

As is known, inequality is like a tangled thread of poverty that cannot be unraveled by improving the economy and improving the quality of human resources. (Lala et al., 2023). In several Muslim countries, most of the funds obtained from zakat, infak, or alms are also distributed to address poverty issues in the form of productive zakat, non-cash assistance, health support, and education (Marenza & Karimuddin, 2024). For example, in Pakistan, Zakat is included in a draft law that states the priority of zakat fund recipients in 8 asnaf, where the main points will be distributed to the poor, especially widows and disabilities, either in the form of cash assistance, business capital, education costs, health costs, education assistance/skills training or non-cash assistance. Even in Malaysia (Yaakub, 2023), Saudi Arabia (Batubara et al., 2024), and Sudan

(Febriandika & Rohmah, 2024), zakat has been integrated as a source of state revenue, used explicitly for social funding, particularly in addressing poverty.

Research on the role of zakat and inequality has also been conducted, but with mixed results (Amani & Majid, 2022; Ayyubi, 2021; Dienillah & Sudarmawan, 2022; Fitri et al., 2021; Rahmi et al., 2024; Rini et al., 2013). Likewise, the impact of economic growth and the Human Development Index on economic inequality has been previously explained. Previous studies tend to only examine the impact of zakat, economic growth, and HDI partially on inequality, or combine them with other different variables (Amani & Majid, 2022; Aqilah et al., 2024; Dias & Indrawati, 2021; Julihanza & Khoirudin, 2024; AA Muttaqin & Safitri, nd; Nabila & Laut, 2021; Rahmawati et

al., 2024). This indicates that there has been no research that holistically analyzes the combined effect of ZIS fund distribution, economic growth factors, and HDI on income inequality in Indonesia. This study aims to examine the effect of ZIS distribution, along with economic growth and the Human Development Index, on income inequality in Indonesia from 2013 to 2023.

LITERATURE REVIEW

Inequality

Inequality reflects the uneven distribution of resources in society (Kuncoro, 2006). High inequality can trigger problems in society. Therefore, in addition to poverty, the government also identifies income inequality as one of its primary concerns (Syamsuri, 2019). The Gini index, also referred to as the Gini coefficient by some experts, is a commonly used indicator to measure inequality. This index compares the equality line with the Lorenz curve, which reflects the level of income inequality. The Gini index is helpful in assessing how far the distribution of household income deviates from perfect equality (Mahri et al., 2021).

Empirically, inequality is influenced by many factors, including human resources (Ariesta et al., 2022; Dias & Indrawati, 2021; Nilasari & Amelia, 2022; Pasoman & Maria, 2024), economic growth (Istiqamah et al., 2018; Lala et al., 2023; Maesza et al., 2022; Rambey, 2018; Ratnasari, 2016), unemployment (Nabila & Laut, 2021; Rizqullah, 2021), minimum wage standards (Pasoman & Maria, 2024; Raziq & Hasanah, 2023; Wijayanti & Putri, 2023), population (Aqilah et al., 2024; Rahmawati et al., 2024; Ramadhan & Wahyu, 2024), and 2021), investment (Harahap, 2022; Hartini, 2017; Janah, 2023; Khaeni, 2023), Zakat, Infak,

Alms (Amani & Majid, 2022; Ayyubi, 2021; Chy, 2025; Fitri et al., 2021; Hadi & Nuraini, 2025; Prihatini et al., 2021). So this research hypothesizes that zakat, economic growth, and the quality of human resources simultaneously influence inequality in Indonesia.

Zakat

Zakat is a form of charity in the aspect of assets that provides numerous benefits and wisdom, both for those who pay zakat (muzakki) in a certain amount, recipients of zakat (mustahik), assets that give zakat, and society at large (Widiastuti et al., 2022). Infak refers to all gifts given by someone, whether for good purposes or for things that are not beneficial. (Arifin & Herianingrum, 2024). Meanwhile, alms is the giving of property to people outside of Islam, individuals who are in need, or other groups who have the right to receive alms, without expecting anything in return. (NL Abdullah, 2023).

Zakat plays a crucial role in the economy, particularly in alleviating poverty. The existence of zakat will increase aggregate demand from the collection of mustahiq; then this will increase aggregate supply and employment. This is known as an economic multiplier. Zakat that is well-managed will bring significant benefits to the economy, particularly in alleviating poverty (Hardana, 2023). Empirical studies show that zakat influences inequality (Zakat, Infak, Sedekah) (Amani & Majid, 2022; Ayyubi, 2021; Chy, 2025; Fitri et al., 2021; Hadi & Nuraini, 2025; Madni & Ismail, n.d.; Prihatini et al., 2021). So the first hypothesis in this study is that zakat has a partial effect on inequality in Indonesia.

Economic Growth

The rate of economic growth is indicated by the rate of increase in Gross Domestic

Product (GDP) or Gross Regional Domestic Product (GRDP). The rate of increase is calculated using GDP/GRDP at constant prices. The calculation involves subtracting the GDP value of a given year (year n) from the GDP value of the previous year (year $n-1$), then dividing the result by the GDP value of year $n-1$, and finally multiplying it by 100%. This growth rate reflects the change in aggregate income from one time period to the next. (BPS Indonesia, nd-b) . Economic growth is recognized as a measure of a country or region's financial condition at a specific point in time. (wijanarko, nd) . Furthermore, empirical results demonstrate that economic growth can have a significant impact on income inequality (Istiqamah et al., 2018; Lala et al., 2023; Maesza et al., 2022; Pocho, 2025; Rambey, 2018; Ratnasari, 2016; Sotiropoulou, 2025). So the second hypothesis in this study is that economic growth has a partial effect on inequality in Indonesia.

Human Resources Quality

There is an indicator known as the Human Development Index (HDI), which serves as a measure to assess the quality of human resources (H. Abdullah & Astuti, 2023). The HDI describes the extent to which individuals can access the benefits of development, income, health, education, and others. Introduced in 1990 by the United Nations Development Program (UNDP), the HDI is periodically published in the Human Development Report (HDR). The HDI covers three fundamental dimensions: knowledge, a decent standard of living, and longevity and health. (BPS Indonesia, nd-a) . According to empirical observations, the Human Development Index can affect income inequality (Ariesta et al., 2022; Dias &

Indrawati, 2021; Nilasari & Amelia, 2022; Pasoman & Maria, 2024; Purusa et al., 2025). The third hypothesis in this study is that the quality of human resources has a partial effect on inequality in Indonesia.

RESEARCH METHOD

The influence between independent and dependent variables can be measured through a quantitative approach with a comparative causal relationship (DK Abdullah et al., nd.) . Where the secondary data used are data on the distribution of Zakat, Infaq, and Shadaqah sourced from the publication of the National Zakat Agency, data on financial increases interpreted through the speed of gross domestic product development at constant prices, data on the quality of human resources interpreted through the human development index, and inequality data interpreted through the gini ratio from the Central Statistics Agency.

The population in this study comprises national-level annual data on economic inequality in Indonesia. Specifically, the data includes indicators such as ZIS, economic growth, the Human Development Index (HDI), and the Gini Ratio, which represents inequality.

The sample used in this research comprises annual time series data from 2013 to 2023, totaling 11 observations. The data were obtained from secondary sources, including the Central Bureau of Statistics (BPS), the National Zakat Agency (BAZNAS), and other official government institutions.

The variables of ZIS, economic growth, and quality of human resources will be examined through multiple regression analysis to determine their simultaneous and partial effects on inequality. Additionally, it is possible to determine whether the ZIS distribution variable has the most significant influence on

reducing inequality among the independent variables, or vice versa, with a level of significance of 0.05 or 5%.

Fulfillment of classical assumptions is a requirement in applying multiple linear regression equations. The requirements of classical assumptions must be tested in order to obtain an unbiased and effective number of examiners. Normality, heteroscedasticity, multicollinearity, and autocorrelation are classical assumption tests that will be carried out (Indartini & Mutmainah, 2024).

Normality Test

If the sample used for analysis is normally distributed, multiple regression analysis can be performed with parametric statistics. However, if the data being tested is not normally distributed, the use of parametric statistics should be avoided. By using the Kolmogorov-Smirnov Goodness of Fit Test with the decision rule, the data can be considered normal if the significance level is greater than $\alpha = 0.05$ (a 5% error rate).

Multicollinearity Test

The multicollinearity test is used to see whether there is a perfect or definite linear relationship between the variables explained by the regression model. It will be challenging to determine the impact of all the variables explained if they are correlated with one another. Additionally, it will be challenging to obtain an accurate estimate of the regression coefficients. Variance Inflation Factor (VIF) can be used to determine whether there are symptoms of multicollinearity in the proposed multiple linear regression model. Generally, if the VIF exceeds 10 or the tolerance is less than 0.10, the variable is likely to have a multicollinearity problem.

Autocorrelation Test

There is a correlation between parts of an observation measured by period (e.g., in time series data) or by space (e.g., in cross-sectional data), and also between independent variables used as lagged variables of the dependent variable. Autocorrelation symptoms appear. Autocorrelation can be considered an inaccurate measure of correlation. The autocorrelation test, also known as the Run Test, is used to check whether there is a correlation between adjacent observations in time series data. This test aims to detect whether the residuals (errors) in the regression model occur randomly. If the value of *asympt. Sig. (2-tailed)* > 0,05, so there is no autocorrelation. But when *asympt. Sig. (2-tailed)* is smaller than 0.05, then there are symptoms of autocorrelation.

Heteroscedasticity Test

In the heteroscedasticity test, there is no correlation between the confounding variables or residual variables and each independent variable. The predicted values of the dependent and independent variables can be found in the scatterplot graph to determine whether the research model experiences heteroscedasticity.

Analysis method: 1. Heteroscedasticity occurs if a specific pattern—such as a wave pattern, expansion, or contraction—occurs. On the other hand, heteroscedasticity does not occur if there is no visible pattern and the points are spread both above and below the zero point of the Y-axis.

The linear relationship between two or more independent variables (X_1, X_2, \dots to X_n) and the dependent variable (Y) is investigated using multiple linear regression analysis. The goals of this analysis are to determine the relationship between the independent variables

and the dependent variable, evaluate whether a positive correlation exists between each independent variable, and predict whether the value of the dependent variable will increase or decrease. The following multiple linear regression equation is used for ratio or interval scale data:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 \dots \dots \beta_n X_n \dots \dots \dots (1)$$

Information:

- Y = Income inequality (Gini index)
- X₁ = ZIS Distribution
- X₂ = Economic Growth
- X₃ = HDI

Simultaneous Test (F Test)

Next, see the simultaneous influence of the regression model. The output results are in the table or the ANOVA output. If the value of sig <0.05, it can be said that the independent variable at the same time has an impact on the dependent variable and vice versa.

Then, the Partial Test (t-test) will be carried out to assess the simultaneous impact of the independent variables. If in the coefficient

sign t-table, the variable is <0.05, then the variable has a partial impact on the dependent variable, and vice versa.

Coefficient of Determination (R2)

R2 is said to be a coefficient of determination that shows the extent to which independent data can interpret dependent data. This item is an indicator of how much the independent (free) variables can explain the impact on the dependent variable. When using multiple linear regression, the value read is the Adjusted R-Square (Indartini & Mutmainah, 2024).

RESULT AND DISCUSSION

Result

Classical Assumption Test

The data used in this study passed the classical assumption tests on several key assumptions, including normality, heteroscedasticity, multicollinearity, and autocorrelation.

Table 1. Classical Assumption Test Results

Classical Assumption Test	Criteria	Result	Decision
Normality			
Asymp. Sig. (2-tailed)	Sig. > 0,05	0,827	Normally Distributed
Multicollinearity			
ZIS Distribution	VIF < 5	7,685	No Multicollinearity
Economic Growth		1,064	
Human Development Index		7,607	
Heteroscedasticity			
ZIS Distribution	Sig. > 0,05	0,081	No Heteroscedasticity
Economic Growth		0,249	
Human Development Index		0,065	
Autocorrelation	Sig. > 0,05		No. Autocorrelation
Asymp. Sig. (2-tailed)		0,540	

Source: Data processed using SPSS version 23

Multiple Linear Regression Analysis

The results of the SPSS calculation in Table 2 partially indicate that there are no independent variables that have a significant impact on economic inequality in Indonesia

during the period 2013-2023. Meanwhile, from the direction of the coefficient, the ZIS and IPM variables exhibit a negative correlation, which is opposite to inequality; however, this is not the case with the rate of economic growth, which has a positive correlation.

Table 2. Results of Multiple Linear Regression Analysis

Relationship	Coefficient	SE	T statistic	P-value	F statistic	R2
ZIS -> INQ	-1.0002E-013	0,000	-0,198	0,849	5,310	0,564
ECG -> INQ	0,000	0,001	0,284	0,784	(P=.032)	
HDI -> INQ	-0,004	0,003	-1,232	0,258		

Notes: ZIS: Zakat Distribution, ECG: Economic Growth, HDI: Human Development Index, INQ: Inequality, SE: Standard Error

Source: Data processed using SPSS version 23

Table 2 presents the results of the F-test, indicating that the combined effect of ZIS distribution, economic growth, and the Human Development Index (HDI) significantly influences income inequality, as shown by a p-value < 0.05. The adjusted R² value of 0.564 suggests that 56.4% of the variation in inequality is explained by these three variables, while the remaining 43.6% is attributed to factors outside the model.

There are no significant independent variables related to inequality, indicating that the performance of zakat, economic growth, and human development (HR quality) cannot overcome inequality alone. However, when viewed from the correlation coefficient, only ZIS and IPM, whose increases can reduce inequality during the 2013-2023 period, are notable. The findings of this study are comparable to the findings of Khairunisa et al (Khairunnisa & Ibrahim, 2024) and Muttaqin et al (Z. Muttaqin & Nasir, nd). These findings further strengthen the purpose of zakat within the broader framework of Islamic economics, namely to reduce disparities and inequality among people (Maruapey & Hamizar, 2024).

Analysis

Zakat is one of the primary instruments in Islamic economics, ensuring that wealth and property are not concentrated solely in one group or community. Zakat is used as one way to eradicate poverty and narrow the gap in societal inequality. Zakat has various types, including zakat fitrah, zakat on income, zakat on agricultural Products, and others, where its use can be distributed productively or consumed (Bank Indonesia and UII, 2016). Thus, the distribution of zakat should indeed harm inequality. The role of zakat in achieving the Sustainable Development Goals also needs to be highlighted, considering that this form of zakat philanthropy can channel funding to address the Sustainable Development Goals, not only in terms of poverty and inequality, but also in overcoming economic, educational, environmental, and health problems (Yanti et al., 2024).

Regarding the rate of financial development, it has a limited impact on inequality in Indonesia. Of course, in several previous studies, there were also similar findings (TA Lestari & Amaliah, 2023), (Ravi et

al., 2024). In development, high financial growth should be accompanied by balanced development as the primary target; however, high economic growth does not necessarily mean that citizens can reap the benefits evenly (Sondakh et al., 2023).

In the concept of Islamic economics, there is criticism of the concept of economic growth that has been developed so far. The growth in question is believed to only cover the volume of goods and services produced during one year, without considering the issue of compliance with Sharia. In other words, this expansion ignores the issue of halal-haram and other aspects of compliance with Sharia. In addition, there is a view that proposes a trade-off between distribution and growth, especially in terms of inequality, where both tend to go in different directions. Sometimes, distribution must be sacrificed to maximize growth. As a result, inequality arises when rapid growth is not followed by fair distribution. (Arsyianti & Beik, 2017). This is contrary to the studies of Ridho (Ridho, 2023) and Laras (Noorachmadan, 2024).

Another result of this paper is that the quality of human resources, as measured by the human development index, does not significantly affect inequality. This finding aligns with the results of previous studies conducted by Astuti (Astuti & Hukom, 2023) and Attaqi (Bs & Naufal, 2023). Although the quality of human resources is an important aspect in reducing inequality, its influence can be limited by various external and structural factors that must be addressed through comprehensive and inclusive policies. Without improvements in access, distribution of opportunities, and supportive policies, enhancing the quality of human resources is insufficient to effectively address inequality. For example, even though high-quality human

resources are available, if access to economic opportunities, education, and employment is uneven, inequality will persist. For example, individuals with higher education in remote areas may not have the same access to high-paying jobs as those in urban areas.

Similarly, low levels of social mobility also contribute to the perpetuation of inequality. If individuals do not have the opportunity to move up to a higher economic level despite having adequate skills and education, inequality will persist. In addition, the quality of human resources alone is not enough without adequate access to capital and technology. Companies or individuals with limited access to these resources will struggle to compete and grow, resulting in persistent inequality.

Although zakat has not been able to overcome inequality alone, when combined with other variables, it can also contribute to strengthening efforts to reduce inequality in Indonesia from 2013 to 2023. With this finding, it is hoped that it will strengthen previous studies related to the role of zakat both in the regions of Indonesia and in other Muslim-majority countries (Abiyani & Rizal, 2022; Afifah & Yarham, 2023; Atasoge et al., 2021; Bilo & Machado, 2020; Fitri et al., 2021; Pratama, 2023; Sapitri et al., 2024; Weiss, 2020; Zulkifli et al., nd).

CONCLUSION

This study aimed to examine the extent to which the distribution of zakat, infaq, sadaqah (ZIS), economic growth, and human resource quality as measured by the Human Development Index (HDI) influence income inequality in Indonesia from 2013 to 2023. Employing a quantitative approach and multiple linear regression analysis on national

time-series data, the study evaluated both the individual and combined effects of these variables on the Gini index.

The empirical findings present a complex dynamic. Individually, ZIS, economic growth, and HDI did not exhibit statistically significant effects on income inequality. However, when analyzed collectively, these variables demonstrated a significant joint influence, explaining 56.4% of the variation in the inequality index. The direction of the coefficients reveals that ZIS distribution and HDI are negatively associated with inequality, while economic growth is positively correlated indicating that economic expansion, when not accompanied by equity-focused measures, may aggravate disparities.

These results underscore two critical implications. First, zakat cannot function as a solitary mechanism for inequality reduction but possesses significant potential when aligned with broader human development and inclusive economic strategies. Second, the quality of human capital and the benefits of economic growth must be equitably distributed to ensure that development outcomes translate into reduced inequality. Absent targeted policy interventions, structural inequalities may persist despite aggregate economic gains.

Nonetheless, the study is subject to several limitations. The limited sample size of 11 annual observations restricts statistical generalizability, and the use of national-level data may overlook regional heterogeneity and institutional variation. Additionally, other relevant structural variables such as governance quality, labor market access, or financial inclusion were not incorporated.

Future research should consider using panel or regional data to capture spatial variation and institutional dynamics more comprehensively. Integrating qualitative

methods could also provide deeper insights into the mechanisms through which Islamic social finance influences inequality. Overall, achieving equitable development in Indonesia requires a synergistic approach that harmonizes zakat distribution, inclusive growth, and strategic investment in human capital.

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