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The Influence of the Zakat Fund Distribution on Poverty and Education Programs on Child Poverty in Indonesia 2015-2024

Nasywa Hanan Putri Aida[1], Muhammad Irfani[1], Agustina Wahyu Nurdianti[1], Noka Al Jazera Caesario[1], Tegar Rismanuar Nuryitmawan[2]
[1]Airlangga University
[2]Waqf Center for Indonesia Development & Studies

ABSTRACT

Child poverty is a complex problem in Indonesia. High levels of child poverty not only indicate economic hardship, but also signify a lack of access to adequate education. One potential solution to reduce child poverty is zakat, an Islamic social fund. This study aims to analyze the impact of zakat fund allocation for education programs in reducing child poverty in Indonesia. Utilizing data the study employs multiple regression analysis to evaluate the correlation between child poverty (the dependent variable) and zakat funds, GDP, and inflation. The results indicate that zakat distribution in the field of education has a significant negative impact on child poverty levels, meaning that an increase in zakat allocation for education can substantially reduce child poverty. Additionally, GDP also shows a significant negative effect, suggesting that overall economic improvement contributes to a reduction in child poverty. Conversely, inflation demonstrates a significant positive effect on child poverty, indicating that rising inflation exacerbates poverty by diminishing family purchasing power. These findings highlight the importance of effectively allocating zakat in efforts to combat child poverty and promote sustainable welfare.

Keywords: *Child Poverty, Zakat, Education Programs, Poverty Reduction*

INTRODUCTION

Poverty is one of the problems that has become the main focus in the national development process (Maharani et al., 2024). Poverty is one of the obstacles to the progress of every region in Indonesia because poverty causes a decrease in the quality of human resources. Of course, this is a result of not fulfilling the rights of each individual (Triono & Sangaji, 2023).

Poverty does not only occur in adults, but also in children. Child poverty in Indonesia has a percentage of 9.54 percent (BPS, 2022). This is quite high compared to poverty in general. About 13 out of 100 children, both in the infant and toddler age groups, are categorized as poor (Unicef, 2023). The increasing problem of child poverty has made Indonesia threatened by the phenomenon of child poverty.

In fact, poverty, especially child poverty, is not only an economic problem, but also affects various aspects of life, including children's education (Robasa & Arcana, 2022). Child poverty makes children have to experience conditions of loss or deprivation of their basic rights (BPS, 2022). The education factor is one of the important factors in the occurrence of poverty in children according to the Central Bureau of Statistics (2023), poverty in children in the context of education has an important role in freeing children of domestic workers in the circle

of poverty. Children of domestic workers who are unable to read and write have a poverty risk of 2.47 percent. Chzhen & Ferrone (2017) in Robasa & Arcana (2022) added that there are other factors such as demographic factors as a complement that affect child poverty such as the number of children, working status of the head of household, gender of the head of household, marital status of the head of household are factors that affect child poverty.

In the macro economy, Islamic philanthropic funds, namely zakat, have an important role in solving the problem of poverty and can improve people's welfare if managed properly (Iqbal, 2020). According to the 2023 National Zakat Management Report, the total Zakat, Infaq, Sadaqah, and Other Religious Social Funds (ZIS-DSKL) collected nationally in 2023 reached IDR 32.321 trillion, an increase of 43.74% compared to the previous year of IDR 22.485 trillion. The largest share of this collection came from zakat maal which reached IDR3.663 trillion, followed by infaq and sadaqah. Overall, the national zakat distribution rate has been running well, with a distribution of 88.82%. This means that the ZIS-DSKL funds given by muzakki have been distributed efficiently to help mustahik. The funds were distributed to eight recipient groups (asnaf), with the largest allocation to the poor. When viewed by field, the largest distribution is directed to humanitarian programs, followed by da'wah-advocacy, education, economy, and health. Humanitarian programs are generally aimed at the poor, with consumptive assistance aimed at meeting their basic needs. Until 2023, the total number of mustahik who have been assisted reaches 123,177,742 people, with a significant increase in the fields of health, economy, and education (BAZNAS, 2024).

The potential of zakat in Indonesia can be utilized optimally through various programs of utilization and distribution of zakat by the National Amil Zakat Agency (BAZNAS) which covers 5 fields, namely economy, health, religion, education and social (BAZNAS, 2024). The program has a positive influence in eradicating poverty and improving the welfare of mustahik (Almaida, 2023). Based on the BAZNAS performance report in 2023, 25.2 percent of the total ZIS fund revenue was distributed to education programs through baznas scholarship assistance, job skills training and improving the quality of education through school infrastructure development, curriculum development and teacher training. With this program, it can provide access to quality education for children from underprivileged families so as to create an intellectual young generation. (Menghayati, 2022).

There has been a lot of research on child poverty, but not many studies have focused on data in national strategic areas. New economic development in these areas should encourage equity and welfare through development programs. State financing, balanced with strong social buffers, such as zakat, can ensure that the benefits of the economy can be felt by all levels of society, including vulnerable groups such as children.

LITERATURE REVIEW

Child Poverty in Some Countries

Child poverty is a significant problem that affects a large number of children around the world (Arifin, 2024). Globally, living in “extreme poverty”

means surviving on less than $2.15 per day (Unicef, 2024). However, it is not only about money. Poverty in children can result from not having their basic rights fulfilled (BPS, 2022). The right to nutrition, the right to shelter, and the right to education. According to data from Unicef, nearly one billion children in the world experience child poverty and around 333 million children live in extreme poverty (Unicef, 2024). The problem of child poverty in the world makes Indonesia have Law No. 35 of 2014 concerning Amendments to Law No. 23 of 2002 which contains that the state guarantees the welfare of each of its citizens including children who must be protected (Abraham, 2023).

The success of previous child poverty programs

The United Nations Children's Fund (UNICEF) has been active in Indonesia since 1948 with a primary focus on child protection. As a strategic partner of the government and various private organizations, UNICEF is committed to providing comprehensive support to children. This includes policy advocacy, strengthening service systems, and ensuring that every child, especially those in vulnerable conditions, can live a healthy, protected life and have equal learning opportunities (Unicef, 2024). In the last three years, UNICEF has made significant progress in improving the welfare of children in Indonesia, especially for the 80 million most vulnerable children. Various programs have made a real contribution to meeting children's basic needs.

The COVID-19 pandemic has had a very significant impact on the welfare of children in Indonesia, especially in increasing poverty rates. At its peak in 2021, the child poverty rate reached 12.6% (Unicef, 2023). To overcome this problem, various efforts have been made. UNICEF, in collaboration with the government, has taken concrete steps by distributing 1 million safe school kits to 15,000 schools by 2022, to protect children from COVID-19 and ensure their continued education (Unicef, 2022). In addition, UNICEF is also supporting local resource management in 33 cities/districts to help out-of-school and at-risk children return to education (Unicef, 2023). The government's Smart Indonesia Program (PIP) has also made a major contribution by reaching millions of students, especially at the primary school level (PIP, 2024). Thanks to these efforts, the child poverty rate has been reduced to 11.8% in 2022 (Unicef, 2023). However, this figure is still relatively high. Therefore, UNICEF continues to expand its reach, involving 40 cities/districts by 2023 to invest in children's education (Unicef, 2024).

The program for distributing zakat funds specifically for education, model flow: who runs the success rate

Zakat, as one of the Islamic social finance instruments, has great potential to reduce poverty and improve people's welfare (Herianingrum et al., 2020), including in the field of education. Zakat funds can be allocated to subsidize education, which in turn can reduce unemployment and improve socioeconomic conditions. A study conducted by Raies (2020), comparing Islamic fiscal policy with conventional fiscal policy found that zakat used to subsidize education was more effective in

reducing unemployment. Based on data from BAZNAS, the distribution of ZIS in 2020 in education programs amounted to 668,684,708,307 rupiah or 5.59 percent of the total funds distributed and to 859,480,160,368 rupiah in 2021 or 6.12 percent of the total ZIS funds distributed (BAZNAS, 2022).

The flow of the zakat model generally involves three main parties: muzakki (zakat payers), amil (zakat managers), and mustahiq (zakat recipients) (Rohim, 2019). In Indonesia, zakat management is executed by official institutions such as the National Amil Zakat Agency (BAZNAS) and Amil Zakat Institute (LAZ), which are under Government supervision (BAZNAS, 2024).

The zakat program's success rate, especially in education, has shown positive results in reducing poverty in children. A study by Mutevere et al. (2024), revealed that the zakat scholarship program eases financial pressure, allowing students to concentrate on their studies by meeting basic needs and tuition fees. This financial support is essential to enable students to stay in school and perform better academically. In addition, zakat institutions focus on empowering recipients by providing resources that improve their long-term economic stability, which indirectly supports the development of mustahiq life skills (Herianingrum et al., 2024)

Zakat and Social Fund

Zakat is one of the essential social funding instruments for improving the economy and community welfare (Wardani et al., 2022). Based on data from BAZNAS, the zakat funds distributed in 2022 amounted to 514,885,469,550 rupiah and became 587,128,866,228 rupiah in 2023 (BAZNAS, 2023). Zakat funds will be distributed to mustahiq, which are divided into eight asnaf groups consisting of the fakir, miskin, amil, muallaf, riqab, gharimin, fisabilillah and ibnu sabil through social-humanitarian, social-educational, social-health, and economic programs (BAZNAS, 2024).

Effective distribution of zakat funds has the potential to increase mustahiq productivity, as studied by Ramadhona et al. (2023), through providing access to social assistance, training, initial capital assistance, and working capital assistance. It contributes to economic growth, income equity, and alleviating social inequality. In addition, the distribution of zakat funds seeks to transform mustahiq into muzakki. If this goal is not fully achieved, at least it is hoped that the mustahiq can achieve economic independence in carrying out their lives (Syahriza et al., 2019)

METHODOLOGY, DATA, MODEL AND HYPOTHESIS

Methodology

This study examines the relationship between child poverty and zakat funds allocated for education in Indonesia, utilizing data from the Indonesia Family Life Survey (IFLS) and the Indonesia Bureau of Statistics. The primary objective is to investigate how zakat funds can contribute to reducing child poverty by improving access to education.

Zakat funds can play a pivotal role in ensuring that children from low-income families have access to quality education. By providing financial assistance for school fees, uniforms, books, and other

educational expenses, zakat can remove significant barriers that prevent children from attending school. This is particularly crucial in regions with high poverty rates, where families may struggle to afford even basic educational necessities. By enabling children to stay in school, zakat funds can provide them with the opportunity to acquire the knowledge and skills they need to improve their future prospects. This study use to type of zakah fund allocation that are zakah for poor and zakah for education program. We also utilize macro indicator for control variable such as gross domestic product and inflation.

Education is a powerful tool for breaking the cycle of poverty. By providing individuals with the skills and knowledge they need to improve their economic circumstances, education can help individuals escape poverty and create a better future for themselves and their families. Zakat funds can play a crucial role in enabling children to access education and break the cycle of poverty by providing them with the opportunities they need to succeed.

Data Source

This study utilizes two types of zakat fund allocation: zakat for the poor and zakat for education programs. Additionally, macro indicators such as gross domestic product and inflation are used as control variables. The quantitative data used in this study is sourced from the Indonesia Family Life Survey (IFLS) and the Indonesia Bureau of Statistics. Time-series data on child poverty and its macroeconomic determinants are analyzed for the period from 2015 to 2024. The definition of each variable can be seen in table 1.

Table 1. Variable Operational Definition

Variable	Definition	unit	Source
Dependen Variabel			
Child Poverty	Child poverty is when children do not get their rights, one of which is to receive education.	Nominal	BPS and Unicef
Independent Variables			
Zakat for the Poor	Social funds allocated for poverty programs.	Nominal	Baznas
Zakat for the Education	Social funds allocated for Education programs.	Nominal	Baznas
Control Variables			
GDP	The market value by a country in a given period.		BPS
Inflasi	The country's economy is experiencing rising prices.	Nominal	BPS

Source: Researcher 2024

Model and Hypothesis

Multiple regression analysis is employed to examine the correlation between child poverty and zakat funds. The multiple correlation measures the degree of association between the

dependent variable (child poverty) and the explanatory variables (zakat funds and macro indicators) jointly.
The following multiple regression model specification is used:

$$ChilPov_i = \beta 1 + \beta 2 Zakahpov_i + \beta 3 Zakahedu_i + \beta 4\ GDP_i + e_I$$

Ordinary least squares estimation is used to estimate the parameters of the multiple variable regression model.
The primary hypothesis being tested is whether the equitable distribution of zakat funds among social classes leads to a decrease in child poverty. The overall significance of the multiple regression model is assessed. The joint hypothesis for overall significance is as follows:

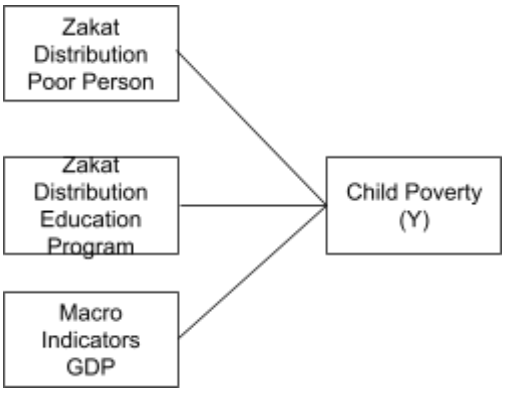
$$Ho: \beta 2 = \beta 3 = \beta 4 = \beta 5 = \beta 6 = \beta 7 = \beta 8 = 0$$

$$HI: \beta 2 = \beta 3 = \beta 4 = \beta 5 = \beta 6 = \beta 7 = \beta 8 \neq 0$$

Ho: Improvement in zakat fund allocation for educational programs does not lead to a decrease in child poverty. H1: Improvement in zakat fund allocation for educational programs will lead to a decrease in child poverty.

Result and Discussion

The results of the test conducted through multiple regression model are as follows:



Source: Analysis Regresi (data processed)

After hypothesis analysis, the right model is to use regression analysis. Then the classic assumption test will be carried out. The classical assumption test aims to determine the feasibility of the following regression model (Baltagi, 2008). In the regression model, the structure has been found to be free from multicollinearity, autocorrelation, and heteroscedastic. Therefore, the research can proceed to hypothesis testing. Hypothesis testing is done using the t test so that it can be seen the partial effect of each independent variable on the dependent variable by comparing the t test in the table. This analysis is considered significant if the test displays a value <0.1.

Table 2. Impact of Zakah on Child Poverty

VARIABLES	Model 1
lnzakahpov	0.153
	(0.331)
lnzakahedu	-1.977**
	(0.585)
lngdp	-3.045**
	(0.753)
Inflation	0.490*
	(0.195)
Constant	-22.36
	(21.96)
Observations	9
R-squared	0.912

Source: output (*data processed*)
Robust standard errors in parentheses
*** p<0.01, ** p<0.05, * p<0.1

Based on the findings of the analysis of output table 1 above, the partial effect of each independent variable can be explained as follows:

- The effect of the distribution of zakat funds for poverty programs on child poverty based on the 2 table, the probability value for the variable distribution of zakat funds to poverty programs is 0.153> 0.1. So it is obtained that the distribution of zakat funds for poverty programs has an insignificant result on child poverty. This has an interpretation that any increase in zakat that is intended for poverty programs broadly has no significant effect (Does not cause an increase/decrease) on child poverty.
- The effect of zakat fund distribution for education program on child poverty based on table 2 , the probability value for the variable of zakat fund distribution to education program is -1.977 <0.1. Zakat distributed through education program has significant negative value. This can be interpreted that every time there is a 100% increase in the distribution of zakat to education programs, there is a decrease in child poverty by 1.977. So that programs that are intended for children are considered to reduce poverty in children.
- GDP as the main macroeconomic factor shows the economic condition of a country, the rise and fall of GDP shows the actual condition of the country's economy. The effect of GDP as a macroeconomic factor on child poverty based on table 2, the probability value for the GDP variable is -3.045 <0.1. GDP statistically significantly affects child poverty, and has a negative coefficient value, meaning that the economic conditions of the country are very important in determining the level of poverty in the country, especially in children. then all stakeholders who are concerned about children and poverty must ensure that the country's macroeconomy is in good condition and conducive.
- The effect of inflation as a macroeconomic factor on child poverty based on table 2, the probability value for the inflation variable is 0.490 < 0.1. Inflation has a significant and positive result, meaning that an increase in inflation will increase the number of child poverty. This makes sense because inflation will encourage the economy to be less conducive. inflation will attack directly on purchasing power parity in individuals and households. inflation will make vulnerable groups more helpless to meet their needs.

Koefisien Determinasi (Adjusted R2)

According to (Ghozali, 2018) Adjusted R2 is used to determine the amount of variation in the dependent variable that can be explained by the variation in the remaining independent variables that cannot be explained as part

of the variation in other variables not included in the model.

Looking at the R2 test results in the table, the value is 0.9 or 90% of the variables we propose represent the actual conditions in the field, so it can be said that the proposed economic model meets the requirements and hypotheses. While the remaining 0.1 or 10% are other variables that do not exist and are outside this research model.

Robustness Test

Tabel 3. Impact of zakat on parents income with education as control variabel

VARIABLES	**Regression & Robustness Test**		Marginal Effect
	Percapita Income	Percapita Income	Percapita Income
Conditional Cash Trasfer x Mustahik	0.000531**	0.000565**	0.000565**
	(0.000263)	(0.000264)	(0.000264)
Education	0.0427***	0.0424***	0.0424***
	(0.00103)	(0.00103)	(0.00103)
Constant	12.28***	12.28***	12.28***
	(0.0103)	(0.0103)	(0.0103)
Observations	30,253	30,256	30,256
R-square	0.059	0.058	0.058
d			

Robust standard errors in parentheses
*** p<0.01, ** p<0.05, * p<0.1
Source: output (*data processed*)

In this study, Robustness testing was carried out by replacing proxies or changing indicators (Lu & White, 2014). This study changed the additional control variables into direct giving and allocation of income to education. Based on regression analysis and robustness test Table 3, the impact of zakat on parents income with education as control variable can be explained as follows:

- The effect of the control variable of zakat fund distribution directly to mustahik on child poverty based on table 3. The probability value for the control variable of direct distribution of zakat funds to mustahik is 0.000531 <0.1. So it is obtained that the distribution of zakat funds directly to mustahik has a significant result on child poverty.
- The effect of zakat on parents' income allocated to education on child poverty based on table 3. The probability value for the control variable zakat on parents' income allocated to education is 0.0427 < 0.1. So it is obtained that zakat on parents' income allocated to education has a significant result on child poverty.

The robustness test results show consistent results with after and before adding control variables with regression test analysis. This shows that the data passes the model robustness test.

The estimation results presented in Tabel 3 and 4 offer valuable insights into the effectiveness of zakat programs in reducing poverty in Indonesia. By examining the impact of zakat on parental income and the significance of targeted allocation, these findings provide a strong foundation for understanding the potential of zakat as a social safety net. The analysis reveals that zakat programs can significantly increase the per capita income of poor households. This is particularly significant in regions with high poverty rates, where families may struggle to meet their basic needs. By providing financial assistance, zakat can help alleviate poverty and improve the quality of life for vulnerable populations.

Tabel 4. The Marginal Effect After Regression of Impact Zakah on Poor Parents with Children

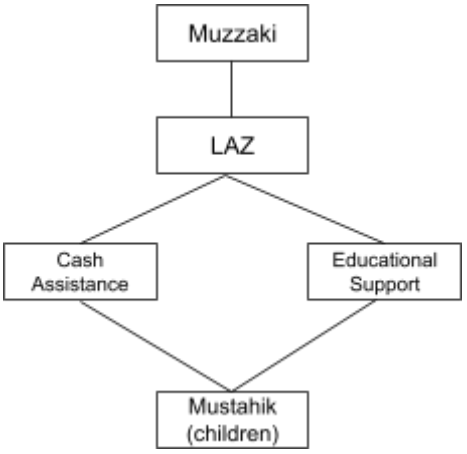
Marginal effects after regress
y = Fitted values (predict)
= **12.656971**

variable	dy/dx	Std. Err.	z	P>|z|	[95% C.I.]		X
CTzakat	**.0005652**	**.00026**	**2.14**	**0.032**	**.000048**	**.001083**	**3.47528**
educ	**.0424305**	**.00103**	**41.08**	**0.000**	**.040406**	**.044455**	**8.77832**

Source: output (*data processed*)

Table 4 demonstrates the impact of zakat allocation on the income of mustahik parents. For every 1% increase in targeted zakat allocation, parental income is estimated to increase by 0.5%. The study further demonstrates that the targeted allocation of zakat funds is crucial for maximizing its impact. By ensuring that zakat reaches those who need it most, it is possible to achieve more significant reductions in poverty. This highlights the importance of effective targeting mechanisms and transparent distribution processes. While the direct financial benefits of zakat are substantial, it is important to note that zakat can also have indirect impacts on poverty reduction. For example, zakat can support educational initiatives, healthcare programs, and community development projects. By investing in these areas, zakat can help break the cycle of poverty and create opportunities for sustainable economic growth.

Child Poverty Reduction Analysis



Source: output (*data processed*)

The right programs to reduce poverty in children are by Amil Zakat institutions collecting data, then seeing if the education assistance can be used seriously. Every institution is familiar with provinces, especially provinces that receive national development. The province is expected to produce a better standard of living for its people. At this

time, zakat institutions are considered as one of the points to support the implementation of a better standard of living for the community.

The right program is to bring LAZ institutions closer to children, so that amil zakat institutions can be maximized in helping children to get out of poverty. Every child has the right to get an education, but often limited costs become an obstacle. Resolving poverty in children is expected to break the chain of poverty as well. Therefore, the role of zakat becomes very important in accordance with existing data. That zakat has a significant role in reducing child poverty.

CONCLUSION AND RECOMMENDATION

Based on the multiple regression analysis, it can be concluded that zakat distribution in education program has a significant negative result, which means that an increase in zakat allocation in education program can substantially reduce child poverty. This confirms the importance of zakat-funded education programs in overcoming child poverty. Meanwhile, the distribution of zakat on poverty programs does not have a significant result on child poverty, which indicates that the broad distribution of zakat funds on poverty programs has not been specifically effective in reducing child poverty. In addition, the result of GDP has a significant negative result on child poverty, indicating that the macroeconomic conditions of a country greatly affect the welfare of children, where an increase in GDP can directly reduce child poverty. However, only inflation has a significant positive result, meaning that an increase in inflation will increase child poverty. This is due to the impact of inflation on people's purchasing power, which directly affects vulnerable groups. This is consistent with the macroeconomic influences do have an influence on poverty. In addition, in the distribution of zakat to reduce poverty in children, the assistance should be focused on children. This is because some families still do not understand what children's rights should be obtained.

Through the coefficient of determination (Adjusted R2) test above of 0.9 indicates that 90% of the variation in child poverty can be explained by the proposed regression model, while the remaining 10% is influenced by other factors outside the model. In the robustness test, this study also found that direct zakat distribution to mustahik as well as zakat allocation on parents' income used for education showed consistent and significant results in reducing child poverty. Therefore, in the above test, the distribution of zakat in the poverty program does not have a significant effect on child poverty, while the distribution that is specifically for children such as the distribution to the poverty program has a significant effect on child poverty.

Based on the conclusions for future researchers, suggestions can be given by using other control variables that are thought to influence the poverty level in children, such as non-monetary aspects. Furthermore, it can further examine the effectiveness of education programs from zakat funds in influencing children's welfare. Hopefully, these suggestions can expand the interpretation of the dynamics of child poverty.

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