

THE ROLE OF ISLAMIC SOCIAL FUNDS IN REDUCING POVERTY AND CRIME RATES IN INDONESIA

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ABSTRACT - Several studies indicate that poverty is closely related to crime rates. In Islam, poverty alleviation can be achieved through the utilization of zakat, infaq, sedekah, and other religious social funds (ZIS-DSKL). This study aims to analyze the role of religious social funds (ZIS-DSKL) in reducing poverty, which in turn will help decrease crime rates in Indonesia. Using panel data from 34 provinces for the period 2018-2023, this study develops two static panel regression models with a random effects approach. The first model examines the impact of ZIS-DSKL on the percentage of the poor population (p_0), while the second model assesses the impact of ZIS-DSKL on the number of criminal cases. Results from the first model show that ZIS-DSKL, life expectancy, and the open unemployment rate significantly influence poverty. The second model reveals that ZIS-DSKL, per capita income, population size, the percentage of the poor population, and gross enrollment rate in higher education significantly affect the number of criminal cases. These findings suggest that the allocation and effectiveness of ZIS-DSKL can contribute to reducing poverty and crime. Recommendations are provided to improve the management of religious social funds to maximize their impact on social policy.

Keywords: Zakat, Poverty, Criminal Cases, Economics of Crime

ABSTRAK – Peran ZIS-DSKL dalam Mengurangi Kemiskinan dan Tingkat Kriminalitas di Indonesia. Beberapa penelitian menunjukkan bahwa kemiskinan memiliki kaitan erat dengan tingkat kriminalitas. Dalam Islam, pengentasan kemiskinan dapat dicapai melalui pemanfaatan zakat, infaq, sedekah, dan dana sosial keagamaan lainnya (ZIS-DSKL). Penelitian ini bertujuan untuk menganalisis peran dana sosial keagamaan (ZIS-DSKL) dalam mengurangi kemiskinan, yang pada gilirannya akan membantu menurunkan tingkat kriminalitas di Indonesia. Dengan menggunakan data panel dari 34 provinsi untuk periode 2018-2023, penelitian ini mengembangkan dua model regresi panel statis dengan pendekatan efek acak. Model pertama memeriksa dampak ZIS-DSKL terhadap persentase penduduk miskin (p_0), sementara model kedua menilai dampak ZIS-DSKL terhadap jumlah kasus pidana. Hasil dari model pertama menunjukkan bahwa ZIS-DSKL, usia harapan hidup, dan tingkat pengangguran terbuka berpengaruh signifikan terhadap kemiskinan. Model kedua mengungkapkan bahwa ZIS-DSKL, pendapatan per kapita, ukuran populasi, persentase penduduk miskin, dan angka partisipasi kotor dalam pendidikan tinggi berpengaruh signifikan terhadap jumlah kasus pidana. Temuan ini menunjukkan bahwa alokasi dan efektivitas ZIS-DSKL dapat berkontribusi pada pengurangan kemiskinan dan kriminalitas. Rekomendasi diberikan untuk meningkatkan pengelolaan dana sosial keagamaan guna memaksimalkan dampaknya terhadap kebijakan sosial.

Kata Kunci: Zakat, Kemiskinan, Kasus Pidana, Ekonomi Kriminal.



INTRODUCTION

Crime rates remain a significant public issue for every nation, particularly in developing countries. High crime rates reflect elevated risks and economic costs borne by economic agents, thereby potentially hindering economic growth. Numerous studies have demonstrated that economic motives are the most dominant drivers behind criminal behavior (Bhattacharya & Marshall, 2011; Buonanno, 2003; Buonanno et al., 2022; Liu, 2004; S. J. Machin & Meghir, 2000; Wu & Wu, 2012). M. I. Mubarok & Saepudin (2024) indicate that an increase in poverty levels leads to a rise in crime cases. A common governmental approach to improving public welfare and alleviating poverty is the provision of social protection assistance.

According to data from Statistics Indonesia (2024), social protection is one of the areas of significant concern for the government, as evidenced by the consistent allocation of over 10 percent of the budget to social protection, ranking third after general public services (33.54%) and economic affairs (26.11%). During the period from 2018 to 2024, the central government's budget allocation for social protection showed a tendency to increase annually, particularly during the COVID-19 pandemic. The peak growth in the social protection budget occurred in 2021, with an increase of 14.86%. In 2024, the government allocated IDR 270 trillion for social protection funds, representing a 12.08 percent increase compared to the previous year.

Table 1. Allocation of Social Protection Budget by the Central Government

Description	2018	2019	2020	2021	2022	2023	2024
Social Protection Budget (in Billion IDR)	162557	200801	226416.5	260063.6	251678	241035.2	270151
Growth of Social Protection Budget (%)	3.09	23.53	12.76	14.86	-3.22	-4.23	12.08
Percentage of Social Protection Budget in APBN (%)	11.18	12.29	13.45	13.31	12.94	10.81	10.95

(source: Statistics Indonesia, 2024)

Based on data from Statistics Indonesia (2024), presented in Figure 1, there has been a significant decline in the percentage of the poor population in Indonesia from 2011 to 2024, both in urban and rural areas. In 2011, the



percentage of the poor in urban areas was recorded at 9.23%, while in rural areas it was 15.72%. This figure has steadily decreased, reaching 7.09% in urban areas and 11.79% in rural areas by 2024. This trend indicates economic improvements that have successfully reduced the number of poor people, although the rate of decline in rural areas has been greater compared to urban areas.

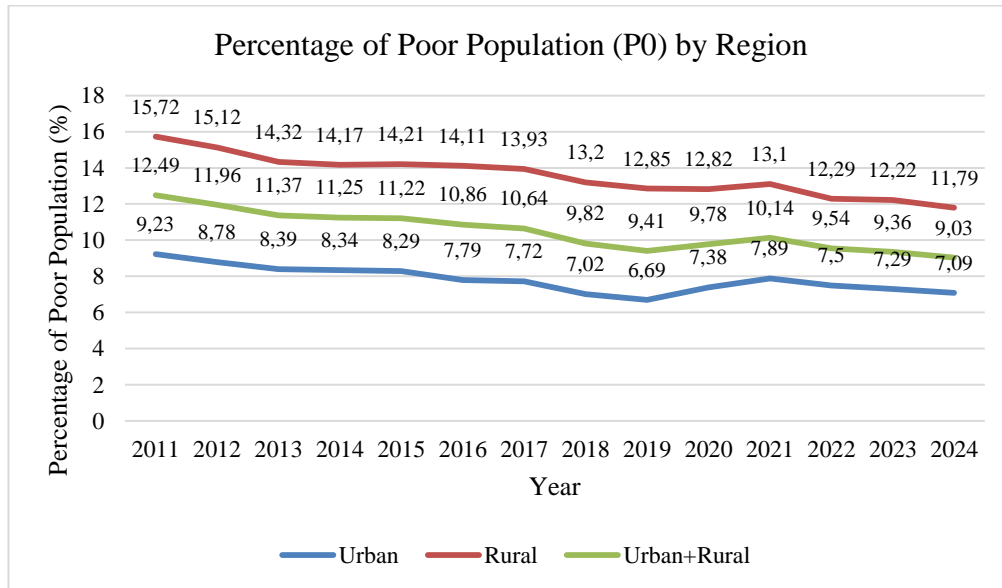


Figure 1. Percentage of Poor Population (P0) in Urban and Rural Areas. (sumber: Statistics Indonesia, 2024)

The stark difference between poverty levels in urban and rural areas remains a major focus. Throughout the period, rural areas have consistently recorded higher poverty percentages compared to urban areas, highlighting a disparity in well-being between these regions. This disparity reflects differences in access to various resources such as infrastructure, education, and healthcare, which are more readily accessible to urban residents compared to those in rural areas. The COVID-19 pandemic, which struck globally in 2020, had a significant impact on poverty levels in Indonesia, particularly in urban areas. The percentage of the poor in urban areas surged from 6.69% in 2019 to 7.38% in 2020. The economic impact of the pandemic caused many urban residents to lose their livelihoods, ultimately increasing the number of poor individuals. Nevertheless, post-pandemic, poverty levels in both urban and rural areas have shown a declining trend, although the rate of decrease has not been as rapid as before the pandemic.



This reduction in poverty rates cannot be separated from government policies that have played a crucial role in addressing poverty, particularly in rural areas. Social assistance programs, infrastructure development, and economic empowerment have been the primary drivers in reducing poverty rates. Alongside these efforts, one instrument with significant potential in alleviating poverty is zakat. Zakat, as an obligation in Islam, functions not only as a form of worship but also as a mechanism for wealth redistribution that can enhance community welfare, especially among the underprivileged. In the context of poverty alleviation efforts, the role of zakat has become increasingly relevant. According to data from the National Zakat Agency (BAZNAS), the total collection of Zakat, Infak, Sedekah, and Other Religious Social Funds (ZIS-DSKL) in Indonesia has continuously increased throughout the year, as shown in Figure 2.

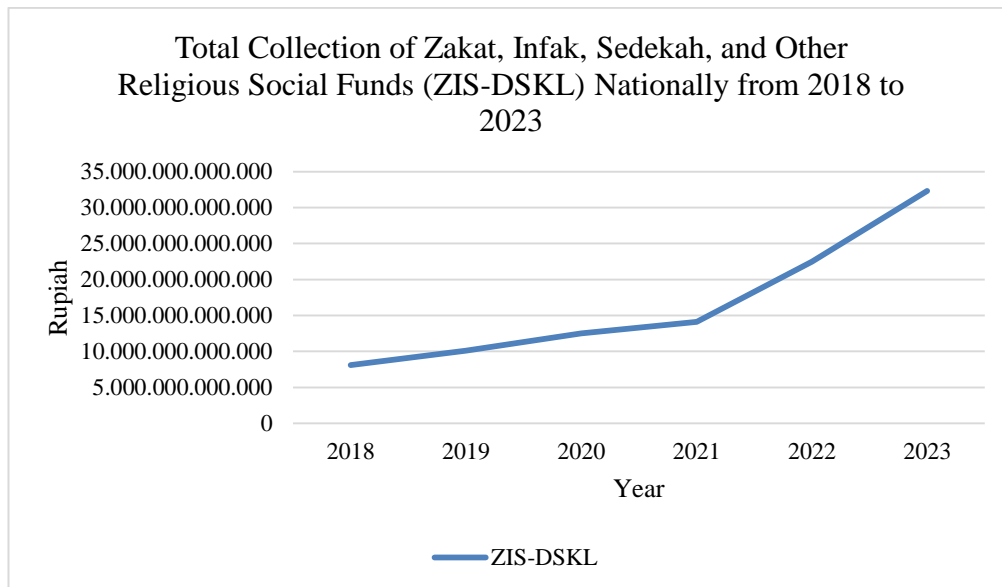


Figure 2. National Collection of Zakat, Infak, Sedekah, and Other Religious Social Funds (ZIS-DSKL) from 2018 to 2023
(Source: BAZNAS Report on Zakat Management, 2018-2023)

Figure 2 presents data on the total collection of Zakat, Infak, Sedekah, and Other Religious Social Funds (ZIS-DSKL) in Indonesia from 2018 to 2023. The data indicates a consistently significant increase year over year. In 2018, the total collection of ZIS-DSKL reached approximately IDR 8.12 trillion. This amount saw a 24.68% increase in 2019, with the total collection rising to IDR 10.12 trillion. In 2020 and 2021, the total funds collected were approximately IDR 12.51 trillion and IDR 14.12 trillion, respectively, demonstrating steady growth despite the economic challenges posed by the



COVID-19 pandemic. The most notable increase occurred in 2022, when the total collection of ZIS-DSKL surged to IDR 22.48 trillion, nearly doubling from the previous year. This upward trend continued into 2023, with total collections reaching IDR 32.32 trillion, marking an increase of over 43.84% compared to 2022.

The substantial increase in ZIS-DSKL collections reflects growing public participation and the effectiveness of fundraising strategies employed by relevant institutions. This consistent growth highlights the significant potential for accelerating poverty alleviation efforts in Indonesia. With the increasing funds, the implementation of economic empowerment programs, educational initiatives, healthcare services, and social assistance can be enhanced in both reach and quality. The rise in ZIS-DSKL funds is anticipated to make a significant contribution to reducing poverty levels, which, in turn, is expected to help decrease crime rates, particularly among economically disadvantaged communities. This study aims to evaluate the significance of collected ZIS-DSKL funds in addressing poverty and reducing crime rates in Indonesia.

LITERATURE REVIEW

Poverty

The definition of poverty has evolved from a mere measurement of income to a more complex, multidimensional concept (L. Collins, 2020; Macpherson & Silburn, 2002; Stępień, 2021). Laderchi et al. (2003) identify four approaches to defining poverty: the monetary approach, the capability approach, the social exclusion approach, and the participatory approach, with the monetary approach being the most commonly used reference. Ringen (1988) further categorizes the definition and measurement of poverty into three combinations: indirect definition-indirect measurement, direct definition-indirect measurement, and direct definition-direct measurement. The first combination defines poverty indirectly as a lack of resources and measures it indirectly through income-based poverty lines. The second combination defines poverty as deprivation in meeting needs but still measures it solely through income-based poverty lines. The third combination defines poverty as deprivation in fulfilling needs and measures it by considering the adequacy of those needs.



Oniang'o (2016) defines poverty as a condition where an individual experiences a lack of financial or resource-based support, making it difficult to meet basic living needs and enjoy life. Todaro & Smith (2020) refer to the term "absolute poverty," which describes a situation in which an individual cannot or struggles to meet primary needs such as clothing, food, shelter, and basic healthcare services. Statistics Indonesia defines poverty as the inability to meet basic food and non-food needs, measured from an expenditure perspective. Thus, according to Statistics Indonesia, the poor population category includes those whose expenditures fall below the poverty line, which, as of March 2024, is set at Rp582,932.00 (Badan Pusat Statistik, 2024)

One theory explaining the causes of poverty is Vicious Circle of Poverty by Myrdal (1968), which posits that poverty perpetuates itself in a never-ending cycle. Poverty levels reflect the poor quality of education, which leads to a low-quality workforce that is subsequently underpaid. Low wages make it difficult for individuals to meet basic needs, thus creating what is known as the vicious circle of poverty. Nurkse (1953), as cited in Myrdal (1968), describes this concept as a cyclical set of forces that interact to perpetuate a country's poverty. Specific examples of such cycles are easily imaginable. For instance, a poor man might be physically weak, leading to reduced work capacity, which results in continued poverty and, in turn, insufficient food, thereby perpetuating the cycle. When applied to an entire country, this scenario is aptly summarized by the familiar adage: "a country is poor because it is poor".

Numerous studies offer solutions to poverty alleviation from various perspectives, with a focus on job creation and systemic change. Morris et al. (2020) entrepreneurship as a mechanism to break the cycle of poverty. Yunus (2007) emphasizes the importance of self-employment and accessible credit systems for the poor, arguing that poverty is primarily caused by flawed socioeconomic structures rather than individual shortcomings. Paul et al. (2018) propose a federal job guarantee program to eradicate poverty by eliminating involuntary unemployment and increasing workers' bargaining power. Oshima (1990) underscores the interconnected nature of poverty's causes, including lack of education, poor health, and insufficient land, all of which are linked to employment. Collectively, these studies assert that creating employment opportunities, whether through entrepreneurship, self-employment, or government programs, is essential for long-term poverty



reduction. Additionally, they emphasize the need for systemic changes and accessible resources to support the poor in achieving economic stability.

Poverty policy has been a subject of extensive research and debate over the past several decades, focusing on trends in poverty rates, the effectiveness of various anti-poverty measures, and the impact of social welfare programs on work incentives and family structures (Danziger & Plotnick, 1986; Ziliak, 2019). Social safety nets have emerged as crucial tools within this context, playing a vital role in poverty alleviation and economic development across different countries. For instance, in Africa, these programs have significantly expanded since the mid-2000s, demonstrating positive impacts on equity, resilience, and opportunity (Beegle et al., 2018). Similarly, in the United States, safety nets have been essential in mitigating the effects of economic shocks, such as the Great Recession, on child poverty (Bitler et al., 2017).

While cash transfers alone have shown limited progress in reducing poverty, incorporating in-kind transfers and refundable tax credits into poverty measurements has revealed more substantial gains (Ziliak, 2019). These programs, by providing regular and predictable transfers to vulnerable populations, reduce food insecurity, increase demand for education and health services, and strengthen social contracts between states and citizens (Hall & Woolard, 2014). Researchers have identified key factors influencing the effectiveness of poverty policies, including political frameworks, economic resources, and community participation (Yusriadi & Sibali, 2023). For example, in Pakistan, the 'Ehsaas' program, including initiatives like the Livelihood Enhancement and Protection (LEP) programme, has shown that asset provision and skills training can increase earnings and provide sustainable livelihood opportunities for poor households (Javed et al., 2021). To address poverty effectively, proposed policy changes include ensuring decent-paying jobs, raising minimum wages and earned income tax credits, providing a robust social safety net, improving access to essential services like healthcare and housing, and exploring concepts such as universal basic income (Rank et al., 2021). These measures, combined with the expansion of social safety nets, are crucial for achieving long-term poverty reduction and economic stability.

Poverty in Islamic Perspective

Islam defines poverty (*al-faqr*) as the inability to fulfill basic human needs, either due to a lack of livelihood or the inability to sustain a decent standard



of living (Ulya, 2018). Poverty in Islam is not merely an individual concern but a collective responsibility, with the community's human resources being pivotal in the economy (Istan, 2017). Zakat, a fundamental Islamic obligation, serves as a powerful tool for poverty alleviation, aiming to redistribute wealth from the affluent to the less fortunate (Haikal & Musradinur, 2023). However, despite its historical success, the impact of zakat on poverty reduction has diminished over time, with studies in Indonesia revealing its limited effect on poverty gap and severity indices (Choiriyah et al., 2020; Nadzri et al., 2012)

Islamic poverty alleviation strategies involve both spiritual and economic measures. Iqbal (2017) emphasizes the need for spiritual reformation and the spirit of Islamic brotherhood (*ukhuwah islamiyah*) alongside poverty alleviation efforts. In the realm of economic policy, Aprianto (2018) outlines two strategies: indirect measures focusing on political reforms to address economic disparities and direct policies linking institutional strategies with poverty reduction. Hakim & Syaputra (2020) further elaborate on Islamic solutions, including individual practices of frugality and hard work, societal encouragement of almsgiving, and the leadership's duty to ensure justice.

Despite the challenges facing current zakat management, such as short-term assistance and inadequate organization, there is potential for improvement. Effective zakat management can enhance access to education, healthcare, and basic needs for disadvantaged communities, thereby reducing poverty rates (Maghfirah, 2021; Suryani & Fitriani, 2022). In Indonesia, the regulation and implementation of zakat are governed by national institutions like BAZNAS and LAZ, with the goal of preventing wealth concentration among a few and fostering long-term, productive programs (Pranata et al., 2022). Collaboration with other organizations, such as microfinance institutions, and the implementation of comprehensive strategies can further optimize zakat's impact on poverty alleviation (Maghfirah, 2021; Nadzri et al., 2012).

Moreover, zakat's role extends beyond merely alleviating poverty to promoting broader economic stability and social welfare within Islamic societies. It contributes to poverty reduction by developing human capital and fostering a culture of compassion within society (Alhashmi, 2024). Research has shown that zakat can effectively reduce multidimensional poverty and support the achievement of Sustainable Development Goals (Aziz et al., 2020). Its utilization is increasingly visible in government efforts to alleviate poverty, particularly in the social, humanitarian, and educational sectors (Nurwati & Hendrawati, 2019). However, zakat remains underutilized in



many Muslim countries, despite its significant potential for poverty reduction. Comparative studies of zakat implementation in Bangladesh, Malaysia, and Indonesia reveal varying levels of success in integrating zakat into national poverty reduction strategies (Ali & Hatta, 2014). To fully unlock zakat's potential for economic prosperity, it is essential to involve all societal segments and refine distribution mechanisms, ensuring that zakat funds are utilized effectively in the fight against poverty (Aziz et al., 2020; Nurwati & Hendrawati, 2019)

Poverty and Crime

The relationship between poverty and crime is intricate and multifaceted, encompassing a broad array of economic, social, and political dimensions. Extensive research consistently underscores the significant role poverty plays in driving criminal behavior, particularly in the context of property crime. Empirical studies demonstrate a direct correlation between economic deprivation and elevated crime rates, suggesting that individuals often resort to illegal activities as a means of survival or economic advancement when faced with poverty (Imran et al., 2018; Zhao et al., 2014). However, it is crucial to acknowledge that crime is not confined solely to economically disadvantaged groups; various theoretical perspectives, including political ideologies, offer differing explanations for the root causes of criminal behavior. For instance, left-leaning paradigms frequently link crime to economic deprivation, whereas right-leaning frameworks tend to emphasize social disorganization and individual culpability (Denney, 2019). Poverty's impact on crime extends beyond the economic sphere, influencing broader social challenges such as energy poverty. In regions with elevated local crime rates, poverty can exacerbate energy poverty, further entrenching individuals in cycles of deprivation and criminality (Churchill & Smyth, 2022). Consequently, policymakers are increasingly urged to prioritize poverty alleviation as a strategic approach to mitigating property crime (Imran et al., 2018)

The intricate relationship between poverty, crime, and joblessness is also well-documented in scholarly literature. Evidence suggests that areas afflicted by both poverty and unemployment exhibit higher rates of violent crime compared to regions characterized by poverty alone (Dollar et al., 2019). The COVID-19 pandemic has further illuminated the nexus between poverty and crime, as economic disruptions have intensified conditions of deprivation and social instability (Kirchmaier & Villa-Llera, 2020). Additionally, income



inequality plays a critical role in this dynamic, as it is positively correlated with poverty through mechanisms involving crime, the legal system, and punitive sanctions (Duque & McKnight, 2019). A comprehensive understanding of poverty necessitates a holistic approach that extends beyond economic indicators to encompass social suffering, capability deprivation, and structural violence. Factors such as gender, education, and intergenerational mobility are pivotal in addressing and ameliorating poverty's impact on criminality (Brady & Burton, 2016).

On a global scale, a persistent positive correlation between poverty, income inequality, and crime rates has been observed. Higher incidences of assault, theft, homicide, and intimate partner violence are consistently associated with both absolute and relative measures of poverty across various nations (Dunn, 2023). In Indonesia, for example, greater income inequality and wider poverty gaps are directly linked to heightened crime rates (Sugiharti et al., 2023). Similarly, a study encompassing 16 diverse countries found that income inequality and unemployment contribute to higher crime rates, while trade openness appears to mitigate them (Anser et al., 2020). These findings suggest that even as nations achieve greater affluence, persistent inequality can elevate the risk of criminal activity, necessitating policy interventions focused on education, investment, and the enhancement of crime prevention programs (Sugiharti et al., 2023).

Urban environments further complicate the poverty-crime nexus. For instance, extreme weather events such as heat waves have been found to exacerbate crime rates, particularly in low-income neighborhoods, thereby intensifying spatial inequalities in urban living conditions (Heilmann et al., 2021). In Nigeria, empirical evidence supports the crime-wealth hypothesis, which posits a unidirectional causal relationship between crime and poverty (Adekoya & Razak, 2016). Moreover, poverty, when coupled with heightened economic and social aspirations, can lead to an upsurge in criminal activities, especially in developing nations (Odumosu, 1999). Researchers advocate for a broader analytical focus that extends beyond residential areas to include the network of neighborhoods individuals traverse in their daily lives. This expanded perspective considers non-residential contexts and inter-neighborhood connections, which significantly influence exposure to criminal behavior, offending tendencies, and victimization risk (Graif et al., 2014). Addressing these urban challenges requires enhanced governance structures aimed at reducing crime and alleviating its social consequences.



Conditional Cash Transfer (CCT) programs have emerged as a promising policy tool for reducing both poverty and crime rates in developing countries. Large-scale CCT initiatives in Argentina and Brazil, for instance, have been associated with significant reductions in property crime, robbery, and theft (Loureiro, 2012; Meloni, 2014). Nevertheless, the effectiveness of these programs varies, contingent upon factors such as the centralization of administration and the specificity of local interventions (Vergara, 2012). Despite these interventions, intergenerational poverty remains a formidable challenge, with limited upward mobility observed across successive generations (Vergara, 2012). The relationship between inequality, crime, and public policy is inherently complex, involving considerations of wealth redistribution, residential segregation, and the role of law enforcement in perpetuating class-based disparities (Braithwaite, 2013). These insights underscore the necessity for targeted and comprehensive policy approaches to effectively address the intertwined issues of poverty and criminality.

METHODOLOGY

This research employs a quantitative approach, chosen for its capacity to collect numerical data from 34 provinces in Indonesia as provided by Statistics Indonesia. The dataset utilized comprises panel data from 34 provinces over the period from 2018 to 2022, resulting in 170 observations. Data for the years 2023 and 2024 were excluded due to the unavailability of published criminal case statistics beyond 2022.

The analysis method applied in this study is static panel data regression, involving two distinct models. The first model examines the determinants of poverty and aims to analyze the impact of the collection of Zakat, Infaq, Sedekah, and Other Religious Social Funds (ZIS-DSKL) on poverty levels. The independent variables in this model include total ZIS-DSKL, life expectancy, higher education participation rate, and unemployment rate. Life expectancy serves as a proxy for public health quality, indicating that higher life expectancy reflects better health conditions and longer lifespan. The higher education participation rate is used as a measure of educational quality; a higher rate signifies improved human resource quality in a province. The unemployment rate is considered because higher unemployment is associated with lower productivity, which, in turn, contributes to increased poverty levels.

$$p0_{it} = \beta_0 + \beta_1 \ln ZIS_{it} + \beta_2 \ln UHH_{it} + \beta_3 APKPT_{it} + \beta_4 TPT_{it} + \varepsilon_{it}$$



(1)

Keterangan:

$p0_{it}$: Poverty rate in province i at year t
$lnZIS_{it}$: Total ZIS-DSKL collection in province i at year t, after logarithmic transformation
$lnUHH_{it}$: Life expectancy in province i at year t, after logarithmic transformation
$APKPT_{it}$: Gross Higher Education Participation Rate in province i at year t
TPT_{it}	: Unemployment rate in province i at year t
ε_{it}	: Error term

The second model is designed to depict the determinants of crime and aims to analyze the impact of Zakat, Infaq, Sedekah, and Other Religious Social Funds (ZIS-DSKL) on crime rates. The proxy for crime rates used in this study is the number of criminal cases recorded by local police departments. For this variable, the number of criminal cases in the Polda Metro Jaya jurisdiction is used as the representative number of criminal cases for the DKI Jakarta province.

$$lnPIDANA_{it} = \alpha_{it} + \alpha_1 lnZIS_{it} + \alpha_2 lnKAPITA_{it} + \alpha_3 lnPENDUDUK_{it} + \alpha_4 lnGINI_{it} + \alpha_5 TPT_{it} + \alpha_6 APKPT_{it} + \alpha_1 p0_{it} + u_{it} \quad (2)$$

Keterangan:

$p0_{it}$: Poverty rate in province i at year t
$lnZIS_{it}$: Total ZIS-DSKL collection in province i at year t, after logarithmic transformation
$APKPT_{it}$: Gross Higher Education Participation Rate in province i at year t
TPT_{it}	: Unemployment rate in province i at year t
$lnKAPITA_{it}$: GDP per capita in province i at year t, after logarithmic transformation
$lnPENDUDUK_{it}$: Population in province i at year t, after logarithmic transformation
$lnGINI_{it}$: Gini ratio in province i at year t, after logarithmic transformation
$lnPIDANA_{it}$: Number of criminal cases recorded in province i at year t, after logarithmic transformation
u_{it}	: Error term

RESULT AND DISCUSSION



Data Collection on ZIS-DSKL, Poverty Rate, and Crime Rates in Indonesia

In 2022, the data on the number of criminal cases, the total funds collected from zakat, infak, sedekah, waqf, and other religious social funds (ZIS-DSKL), as well as the percentage of the poor population, revealed significant variations across Indonesia's provinces. The national average for criminal cases per province was approximately 10,967, with East Java recording the highest number of cases at 51,905. In contrast, North Maluku had the lowest number of criminal cases, with only 1,220. These disparities highlight the uneven distribution of crime rates across regions, potentially influenced by factors such as population density, poverty levels, and the effectiveness of local law enforcement.

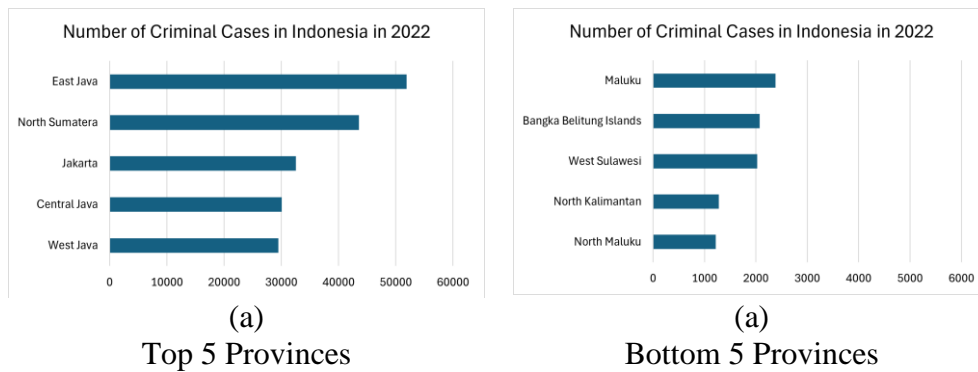
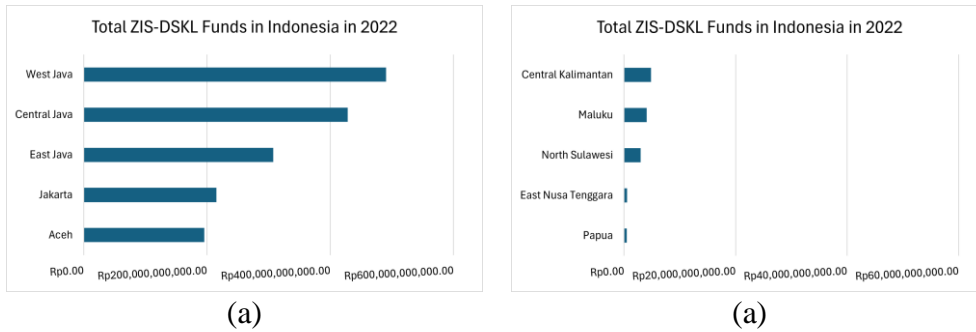


Figure 3. Number of Criminal Cases in Indonesia in 2022 by Province (source: Statistics Indonesia, 2024)

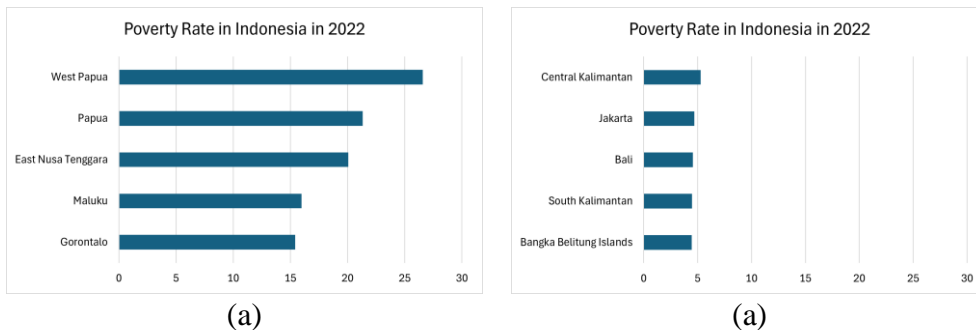
In terms of ZIS-DSKL collections, the national average reached IDR 85,451,965,110.19 per province. West Java led with the highest total ZIS-DSKL amounting to IDR 490,409,872,121, followed by Central Java (IDR 428,504,833,330), East Java (IDR 307,664,351,619), Jakarta (IDR 215,261,206,337), and Aceh (IDR 195,571,794,390). Provinces with lower ZIS-DSKL collections tend to be located in Eastern Indonesia, where Muslims are a minority. Papua recorded the lowest total ZIS-DSKL, at IDR 460,667,093, reflecting the region's smaller Muslim population.





(a) Top 5 Provinces (a) Bottom 5 Provinces
 Figure 4. Total ZIS-DSKL in Indonesia in 2022 by Province
 (source: Statistics Indonesia, 2024)

The poverty rate also showed significant variation. The national average poverty rate was around 9.54%. West Papua had the highest poverty rate at 26.56%, while the Bangka Belitung Islands recorded the lowest at 4.45%. These disparities underscore the stark differences in socioeconomic conditions between provinces, with those having higher poverty levels often facing greater challenges in accessing basic services and infrastructure.



(a) Top 5 Provinces (a) Bottom 5 Provinces
 Figure 5. Poverty Rate in Indonesia in 2022 by Province
 (source: Statistics Indonesia, 2024)

From a geographical perspective, provinces with high numbers of criminal cases, such as East Java, Jakarta, Central Java, and West Java, are located on the island of Java, which serves as the economic hub and the most densely populated area in Indonesia. This concentration may explain the higher crime rates and the substantial ZIS-DSKL collections in these regions. Conversely, provinces with lower numbers of criminal cases, such as the Bangka Belitung Islands and Papua, are situated in more remote areas with lower population



densities, which is also reflected in the smaller ZIS-DSKL collections in these regions.

This analysis reveals a complex relationship between the number of criminal cases, total ZIS-DSKL, and poverty levels. Provinces with high poverty rates, such as West Java and Central Java, often also have high numbers of criminal cases, possibly driven by economic constraints that lead to increased criminal activity. However, this relationship is not always consistent, as some provinces with high poverty rates also exhibit relatively low ZIS-DSKL collections.

On the other hand, provinces with high ZIS-DSKL collections, such as Jakarta and West Sumatra, tend to have lower poverty rates. This suggests that substantial religious social contributions may play a role in poverty reduction and social improvement in regions with better economic conditions. Overall, provinces with high poverty rates are often located in less developed areas with limited access to basic services, whereas regions with lower poverty rates and higher ZIS-DSKL contributions, such as Jakarta and Bali, benefit from better access to economic opportunities and social programs that support poverty alleviation.

The Impact of Zakat on Poverty and the Determinants of Poverty

Table 2 presents the results from the panel regression model on poverty, using the *random effect model* as determined by the Breusch Pagan Lagrange Multiplier (BP-LM) and Hausman tests. The analysis shows that religious funds, life expectancy, and the open unemployment rate significantly affect poverty levels. Specifically, a 1 percent increase in ZIS-DSKL (religious social funds) correlates with a 0.0009 percent reduction in poverty. This finding is consistent with existing research, which underscores zakat's crucial role in poverty alleviation and economic empowerment. Zakat provides essential resources for the poor, despite challenges in its collection and distribution, and has been shown to reduce both the incidence and severity of poverty while promoting social equity (Afifah & Yarham, 2023; Arafah, 2022; Fauziah et al., 2021; Suharti, 2022).

The analysis of life expectancy reveals a significant negative impact on poverty levels, with a 1 percent increase in life expectancy reducing poverty by up to 0.56 percent. This suggests that higher life expectancy, indicative of better quality of life, enhances productivity and mitigates poverty, aligning



with findings from Kevin et al. (2022) and Hasanah et al. (2021). Further research underscores that life expectancy and health are intricately linked to poverty, with multidimensional poverty indices providing a more comprehensive explanation of life expectancy variations compared to income-based measures alone (Tafran et al., 2020). Poverty is associated with earlier biological aging and higher mortality risks (Crimmins et al., 2009), while economic growth, though not always directly impacting poverty reduction, can improve health outcomes and support economic development. Access to clean water, education, and healthcare is vital for enhancing life expectancy and reducing poverty (Kumar & Mitra, 2009). Markovian models further demonstrate that individuals above the poverty threshold experience higher survival rates, particularly in middle age, with notable disparities in life expectancy between ages 40-60 (Bernstein et al., 2018).

The analysis reveals a positive relationship between the unemployment rate and poverty, with a 1 percent increase in unemployment leading to a 0.264 percent rise in poverty levels in Indonesia. This association underscores that higher unemployment contributes to a larger segment of the population being non-productive, resulting in lower income and increased likelihood of falling into poverty. This finding aligns with research by Sinaga et al. (2023), Pasaribu (2024), and Prasetyoningrum & Sukmawati (2018). The broader literature supports this connection, demonstrating a complex and multifaceted relationship between unemployment and poverty. Studies in Nigeria, for instance, indicate a positive correlation between unemployment and poverty rates (Adenike, 2021; Okorie & Anowor, 2017)

Key factors influencing urban poverty and unemployment include education level, economic growth, health, and labor force participation (Fatuohim et al., 2023). Unemployment not only has severe financial and psychological impacts but also hinders efforts to escape poverty, making reemployment crucial. Systemic factors such as employment bias, labor law gaps, and technological advancements also affect employment dynamics (Thompson & Dahling, 2019). Additionally, insecurity exacerbates both poverty and unemployment, with these issues responding positively to shocks from insecurity (Adenike, 2021). Addressing unemployment and poverty effectively requires comprehensive strategies, including investment in education, implementation of sound economic policies, and creation of employment opportunities (Adenike, 2021; Fatuohim et al., 2023).

Table 2. Determinants of Poverty Model



Variabel	FEM	REM
ln_zis	-0.091	-0.091*
ln_uhh	-51.353***	-56.148***
apk_pt	0.003	0.019
tpt	0.262***	0.264***
_cons	229.525	249.350
R-Squared	0.3138	0.3279
Observations (N)	170	170
Hausman Test		7.51
BP-LM Test		327.59***

***Significant at the 1% level; **significant at the 5% level; *significant at the 10% level

(Source: Author's analysis based on data from Statistics Indonesia, 2024)

The Impact of Zakat on Crime and Determinants of Crime Rates

Table 3 presents the crime determinant model. Based on the BP-LM and Hausman tests, the most suitable model is the random effect model. The regression results indicate that variables influencing crime rates include ZIS-DSKL funds, per capita income, population size, higher education participation rate, and poverty rate. ZIS-DSKL has a negative impact on crime, with each 1% increase in ZIS-DSKL reducing crime rates by 0.084%. This finding aligns with Lawal & Mu (2024), who demonstrated that zakat in metropolitan cities, whether distributed in cash or non-cash forms, is effective in reducing crime rates such as robbery, theft, and vandalism, which are often associated with poverty and unemployment. The majority of respondents in their study agreed that zakat plays a crucial role in addressing the root causes of crime by empowering disadvantaged communities.

Moreover, zakat, as a mandatory practice in Islam, has been proposed as a potential instrument to address social issues such as prostitution and corruption in Indonesia. Several studies suggest that zakat can help prevent and reduce prostitution by providing facilities, enhancing productivity, and increasing income for sex workers (F. Mubarak, 2022). Similarly, zakat is considered a tool for combating corruption by instilling ethical and moral values that counter corrupt behavior (Makkarateng & Mayyadah, 2021). The divine approach of zakat, which emphasizes the transient nature of wealth, has the potential to curb excessive materialism and greed, which are often the root causes of corruption (Syamsuri & Fuadah, 2022). Although government efforts to eradicate corruption have not yet fully succeeded, researchers argue that the spiritual foundation of zakat can help eliminate the greed and avarice that underpin corrupt actions (Syamsuri & Fuadah, 2022).



Table 3. Determinants of Crime Rates Model

Variabel	FEM	REM
ln_zis	-0.110*	-0.084**
ln_kapita	1.068***	0.571***
ln_penduduk	0.688	0.882***
ln_gini	0.175	-0.429
tpt	0.012	-0.014
apk_pt	-0.002	0.015*
p0	-0.050	0.032*
_cons	-17.14621	-14.043
R-Squared	0.3251	0.6953
Observations (N)	170	170
Hauman Test		6.5
BP-LM Test		179.13***

***Significant at the 1% level; **significant at the 5% level; *significant at the 10% level

(Source: Author's analysis based on data from Statistics Indonesia, 2024)

The regression results reveal a contradiction within the variables that serve as indicators of economic welfare. Gross Regional Domestic Product (GRDP) per capita exhibits a positive influence on crime rates, indicating that as GRDP per capita increases, so does the crime rate. A 1% increase in GRDP per capita is estimated to raise the crime rate by 0.571%. Conversely, the poverty rate variable also shows a positive effect on crime rates, where a 1% increase in the poverty rate is expected to raise the crime rate by 3.2%. This phenomenon can be explained by the research of Wagué & Warriar (2021), who identified an inverted U-shaped relationship between economic growth and crime rates. Initially, as economic development progresses, accompanied by rising per capita income and social inequality, crime rates tend to increase. However, as the economy of a region matures—marked by higher income levels and reduced social inequality—economic welfare variables begin to play a role in curbing crime rates at a certain point.

An intriguing finding from the analysis is the positive influence of higher education participation rates on crime rates. An increase of 1 percent in the higher education participation rate is associated with a 1.5 percent increase in crime rates. This result contradicts previous research that has demonstrated a negative relationship between education and crime rates. Generally, literature indicates that higher levels of education are associated with reduced criminal activity, particularly property crimes (Machin et al., 2011). Increased education spending per pupil correlates with decreased property crime rates, with a \$1000 increase in spending leading to an average reduction of 2.35% in



crime rates. Unequal education funding within cities is associated with higher property crime rates, and chronic student absenteeism is linked to increased violent crime rates (Ades & Mishra, 2021). These findings suggest that improving access to education, its quality, and funding can be effective strategies for crime reduction and yield significant social benefits. However, this relationship is complex. One study found a positive correlation between education levels and crime rates in Indonesia (Edwart & Azhar, 2019). They argue that this phenomenon might be due to the failure of the job market in Indonesia to absorb graduates, resulting in high unemployment rates. Nadilla & Farlian (2018) suggest that this phenomenon could also be attributed to the lower moral standards among higher education graduates, who might use their intelligence to exploit legal loopholes and engage in criminal activities.

The variable of population size demonstrates a positive effect on crime rates. Specifically, a 1 percent increase in population growth is associated with a 0.882 percent rise in crime rates. This finding aligns with previous research that indicates a significant relationship between population density and crime rates, with rapid population growth potentially exacerbating crime in disadvantaged areas (Saha et al., 2022). Numerous studies have corroborated this, revealing a consistent positive effect of population density on crime rates across various regions (Aisyah et al., 2020; Dari & Asnidar, 2022; Dona & Setiawan, 2015). This correlation highlights the potential for increased criminal activity in areas experiencing high population growth, particularly in regions with existing socio-economic challenges.

CONCLUSION

The results of this study underscore the significant role of ZIS-DSKL funds in both poverty alleviation and crime reduction. The first model highlights that ZIS-DSKL funds, when strategically invested in productive activities such as education, healthcare, and economic opportunities, have the potential to significantly reduce poverty. By focusing on essential areas such as building educational and healthcare infrastructure, providing scholarships for underprivileged students, and supporting micro, small, and medium enterprises (MSMEs), ZIS-DSKL can create a multiplier effect that enhances the quality of life and economic stability for communities.

The second model demonstrates that ZIS-DSKL funds can also play a crucial role in reducing crime rates. The positive impact of these funds on crime



reduction suggests that improving welfare distribution and addressing poverty through effective ZIS-DSKL allocation can diminish the likelihood of criminal activities. This correlation indicates that ZIS-DSKL funds not only help in equitable wealth distribution but also contribute to lowering crime rates by reducing the socio-economic disparities that often lead to criminal behavior. Thus, targeted use of ZIS-DSKL funds in enhancing social welfare and economic opportunities can be a potent tool in the fight against poverty and crime, promoting overall social stability and security.

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