

## Islamic Human Development Index Against Poverty Levels in Indonesia 2022-2024 (A Approach Sharia Principles )

Mir'atul Hayati, <sup>1</sup>Ahmad Mifdhol Muthohar<sup>2</sup>

<sup>1</sup>State Islamic University of Salatiga

<sup>1</sup>hayatimiratul476@gmail.com

## ABSTRACT :

Issue poverty Still become challenges that must be faced by a area. Poverty is a conditions that make helplessness public in overcome problems important For continue good life . Researcher using secondary data obtained from the official website of the Central Statistics Agency (BPS) and the official website of the Central Statistics Agency (BPS) with range 3 years period starting from 2022-2024. Based on results study Poverty Rate Variable influential negative significant to Poverty . Life expectancy variable has an influence negative significant to Poverty . variable resident influential positive significant to poverty . Zakat variable has an effect positive significant to Poverty . Zakat Education variables have an influence positive significant to Poverty .

Key words: Poverty, I-HDI, Maqhosid Syariah.

## **INTRODUCTION**

Issue poverty Still become challenges that must be faced by a area. Poverty is a conditions that make helplessness public in overcome problems important For continue good life or condition lack income For overcome problems main life including clothes, food and place stay. Kemeninan originate from existence backwardness, and the resulting lack of human resources low HDI will cause low productivity. As a result income will low and will experience difficulty in fulfil need base (Rukiah, Nuruddin, and Siregar 2019).

Amount poor population in Indonesia in March 2024 reached 25.22 million people. Compared to March 2023, the number poor population decreased by 0.68 million people. Meanwhile If compared to by September 2022, the number poor population decreases as many as 1.14 million people. Percentage poor population in March 2024 was recorded by 9.03 percent, down 0.33 percent points towards March 2023 and decreased by 0.54 percent points towards September 2022 (<u>https://www.bps.go.id/</u>).



One of reason poverty in indonesia is low level education so that in a way general individual will own low ability, experience and information so that No sufficient sustainability his life. (Yusuf Muhammad al-Fatih; 2021) With this is important For improve human resources for create people with quality more development good. With increase education, and health, the community included in poor category has more assets good that will impact on energy his work. With Thus, those who are qualified Good will more have a chance get work as expected can reduce poverty. Viewed from the IPM which reflects human resources quality, indonesia have IPM from 2022-2024 continues increased. It means will lower number poverty, but the reality number poverty Still fluctuating (Fitriyani and Rasaili 2019). The following is the Human Development Index data in Indonesia. 2022-2024.

#### Table 1.2 Human Development Index



For measure quality of human resources, Central Statistics Agency (BPS) in Indonesia Still use The concept of HDI ( Human Development Index ). In Islam, the estimation of human

resource nature depends on the benchmark measuring maqasid sharia or called the Islamic Human Development Index (I-HDI). This I-HDI based on 5 needs base in maqasyid sharia used For measure performance welfare material and non- material.

I-HDI is calculated based on religious dimension (ad - dien ) namely Religion is need the most essential human being. Religion is not just customs, but religion also tries direct belief, giving order or order live and build quality ethics humans . People need religion constantly . Indicators that can made into reject measuring For measure dimensions This is numeric data crime , dimension soul (an - nafs ) Instructions used as measure measuring For measure aspect This is information number hope life Because reflect components life and well-being (Hasanah, Syaparuddin, and Rosmeli 2021), dimensions intellectual (a-' aql) Expand information is one of the matter the main thing people do for push development development and improvement welfare . This is type magasid sharia. Ibn Ashur revealed that al aql can used from something that can to eliminate man with security insight, Indicators used as reject measuring For measure the wisdom of reason is amount number expected years of schooling and average years of schooling (Ustama 2020), dimensions descendants (an- nasl) People have associated with descendants and family For follow development life . One of method For get descendants is through marriage . In the Qur'an, the command For carry out wedding stated in QS. An-Nur (24): 32 and QS. An-Nisa' (4): 1 it means that Allah SWT. develops men and women. Measurement index hifdzu an- nasl use reject measuring namely indicators that reflect descendants from rate growth resident (Damanik and Sidauruk 2020), dimensions wealth (al- maal) AL-Maal is needed by humans For overcome problems general which includes need life consists of from food, clothing, shelter, etc. In addition , wealth is also needed man For fulfil worship needs through payment of zakat, infaq, alms, performing the Hajj, going through education, etc., Indicator used For measuring the list of al maal is the level of poverty that is seen as failure monetary For fulfil need essential they . As pictured in QS. Al Baqarah 201 (Nurlayli and Jumarni 2022):

# وَمِنْهُمْ مَّنْ يَقُوْلُ رَبَّنَا أَتِنَا فِي الدُّنْيَا حَسَنَةً وَفِي الْأَخِرَةِ حَسَنَةً وَقِنَا عَذَابَ النَّارِ (إِنَّ)

, "Ya Tuhan kami, berilah kami kebaikan di dunia dan kebaikan di akhirat serta lindungilah kami dari azab neraka."

Moral, spiritual, material, social and financial aspects No inseparable in achievement development in Islam. Maqashid sharia is the goal desired by Allah SWT. in the form of maslahah (benefit) to His servants and the protection of His servants from forgiveness destruction). One of the ways for poor people to off from poverty is with multiply position open For Work so that poor people can more productive and cause they own more income high. As a result, the more Lots work absorbed For allow they get more Lots income For fulfil need life them, and more and more big opportunity they For go out from poverty. This research was conducted to know How the influence of the Islamic Human Development Index (I-HDI) partial to level poverty in indonesia.

#### Methods

This research use method approach in a way quantitative . Quantitative data consists of from poverty , figures crime , figures hope life , number of years of school , and zakat. And the type of data used is in the form of a time series during period five year period 2022-2024 This research location take objects in existing provinces in indonesia Research Time Research Time This started from November 2024, data collection techniques used is Documentation that is look for data document with method search data with source journal , magazine , letter news and so on . Writer in make study This do data collection with two stage . First stage with gather journals and articles that have been published . The second stage that is with collect the necessary secondary data use analysis research . Sources of data collected through BPS data, and source related sources with study this , such as print media and others. The techniques used in this data collection with method note , copy , download data source originating from from related websites (Sugiyono 2015)

#### Results

theory of poverty is the first person to introduce the theory of the vicious circle of poverty, which is defined as a set of forces that interact with each other to create a condition where poor countries will remain poor and have a difficult impact on achieving a better level of development (Nabibah and Hanifa 2022).

Crime is a actions that can cause problems and anxieties for life in the society, Soesilo (1988) stated that crime is the one who has two type its meaning that is in a way legally and legally sociology. In formal legal, crime is behavior in demand crimes that violate law existing criminal law. Definition in a way sociology is covering all behavior in demand human, even though No or not yet determined with Constitution.

Life expectancy (AHH) is an estimated average Lots the year that can taken somebody since born . AHH reflects degrees welfare a society . AHH is counted based on results from census and survey population (Valiant Kevin, Bhinadi, and Syari'udin 2022) .

Zakat comes from Arabic which is a form of masdhar for rich, Zakat is part of one of the five pillars of Islam which aims to purify and cleanse the soul and wealth. Zakat becomes matter main life and society in the religion that is believed namely the Islamic religion, because often called in the Quran and accompanied with order pray.

BPS Institution in Statistics Indonesia (2013) describes resident is all persons domiciled in a geographical area Republic of Indonesia for 6 months or more and or those who

are domiciled not enough from 6 months but aiming For settled . While according to (Hasibuan, Kamaluddin, and Hardana 2022) what is meant with resident is number of people residing living in an area at a time certain and is results from demographic processes that is fertility, mortality, and migration.

Education is one of the indicator main development and quality source Power human, so that quality source Power humans are very dependent from quality education. Education is a very important and strategic field in development national, because is one of determinant progress a nation. Education even is the most effective means For increase quality life and degree welfare society, and those who can deliver nation reach prosperity (Susanto and Pangesti 2019).

## **Descriptive Test**

## Table 4.1

	POVERTY	AK	АНН	ZAKAT	RESIDENT	ALS
Mean	1079.229	3.81E+09	7227.257	4.32E+09	1119414.	425.3325
Median	1019.000	2.80E+09	7138.000	3.12E+09	1019840.	2.271716
Maximum	1759,000	1.91E+10	8319.000	2.28E+10	2010617.	439445.0
Minimum	398.0000	8.20E+08	6567.000	3.03E+08	192322.0	2.727533
Std. Dev.	348.3015	3.35E+09	438.7283	3.74E+09	439235.0	2.145291
Skewness	0.246802	2.945391	0.924671	2.254545	0.175598	3.135334
Kurtosis	2.271766	12.23983	3.335524	9.173353	2.787539	8.171343
Jarque-Bera	3.386116	525.3315	15.45530	255.6845	0.737095	15.21983
Probability	0.183956	0.000000	0.000440	0.000000	0.691738	0.000000
Sum	113319.0	4.00E+11	758862.0	4.54E+11	1.18E+08	2.11E+18

## **Descriptive Test**

Sum Sq.						1.26E+11
Dev.	12616653	1.17E+21	20018184	1.46E+21	2.01E+13	
Observations	105	105	105	105	105	105

Source : 2024 data processing

Crime Rate Variable has a Mean of 3 .81E+09 and standard deviation as big as 3.35E+09, matter This Mean value more big with mark standard deviation, then considered Crime Rate Variable show good result with very healthy condition. The results of the statistical test in table 4.3 show minimum value of Crime Rate as big as 8.20E+08 which shows very healthy condition . While mark Maximum Crime Rate as big as 1 .91E+10 result This show that the Crime Rate in very healthy condition.

Life Expectancy variable has a mean of 7227.257 and standard deviation as big as 438.7283 things This Mean value more big with mark standard deviation, then considered Life Expectancy variable shows good result with Healthy condition. The results of the statistical test in table 4.3, show The minimum value of Life Expectancy is 6567,000 which shows condition healthy. While mark maximum life expectancy of 8319,000 results This show that IPM in very healthy condition.

Variables Liquidity Resident has a Mean of 1119414 and standard deviation as big as 439235.0. This is means Mean value more big with mark standard deviation, then considered IKLH variable shows good results. The results of the statistical test in table 4.3 show minimum population value of 192322.0 which indicates Very Healthy. While mark maximum resident as big as 2010617 results This show that resident in Healthy condition.

Variables Poverty has a Mean of 1079.229 and standard deviation as big as 348.3015.

Zakat variable has mean value of 4.32E+09 means because of mean value more big compared to mark Standard Deviation, then considered Zakat variable shows very good result with Very Healthy condition. The results of the statistical tests in the table show The minimum value of Zakat is 3.03E+08 which indicates There is moment where is Zakat in Healthy condition . In addition mark maximum Zakat amount is 2.28E+10 which shows Zakat condition is very healthy.

This research use Stationary test method Unit Root Test with type test hadri Zstat. Data will be it is said stationary if probability < 0.05, if probability (Probability) > 0.05then the data is said to be No stationary. Here stationarity test results in research This :

#### Table 4.2

No	Variables	Probability	Information	Position
1.	AK	0.0017	Stationarity	1st Difference
2.	АНН	0.0000	Stationarity	1st Difference
3.	Amount resident	0.0000	Stationarity	1st Difference
4.	charity	0.0000	Stationarity	1st Difference
5.	Poverty	0.0000	Stationarity	1st Difference
6.	Education Figures	0.0000	Stationarity	1st Difference

The table above show stationarity test results AK, AHP, Zakat, Amount variables Population , Education and Poverty with application of the Hadri test which produces results all mark probability < 0.005 which means all over variable has fulfil stationarity and feasibility test requirements For perform the next data test.

Tabel 4.3 Uji Chow

Redundant Fixed				
Equation: Untitle	ed			
Test cross-section	n fixed effe	cts		
Effects Test		Statistic	d.f.	Prob.

Cross-section F		173.403103	(34,66)	0.0000
Cross-section Cł	ni-square	472.862999	34	0.0000
Cross-section fix	ed effects to	est equation	:	
Dependent Varia	able: KEMI	SKINAN		
Method: Panel L	east Square	S		
Date: 16/11/24	Time: 10:2	26		
Sample: 2022 20	24			
Periods included	: 3			
Cross-sections ir	ncluded: 35			
Total panel (bala	nced) obser	vations: 105	5	
			t-	
Variable	Coefficient	Std. Error	Statistic	Prob.
С	4545.662	421.5347	10.78360	0.0000
AK	-1.69E-08	8.11E-09	- 2.081038	0.0400
АНН	-0.502303	0.058394	- 8.601891	0.0000
PENDUDUK	0.000145	5.67E-05	2.554569	0.0121
ZAKAT	1.53E-08	6.72E-09	2.276004	0.0250
PENDIDIKAN	0.51E-18	6.12E-12	2.222304	0.0120
Root MSE	237.8567	R-square	d	0.529157

Durbin-Watson stat	0.196844	Prob(F-st	tatistic)	0.000000
Hannan-Quinn criter.	13.92766	F-statistic	2	28.09627
Schwarz criterion	14.00283	Log likeli	hood	-723.5137
Akaike info criterion	13.87645	Sum squz resid	ured	5940460.
S.D. dependent var	348.3015	S.E. of re	gression	243.7306
Mean dependent var	1079.229	Adjusted squared	R-	0.510323

Based on table 4.2 on the results of the Chow test, the common effect model vs fixed effect model above , it was obtained mark the probability (P-value) of the cross section F is  $0.0000 \leq 0.05$  then The hypothesis H0 is rejected and H1 is accepted , which means that the Fixed Effect Model (FEM) is a better model . appropriate For used .

# Tabel 4.4

## Uji Hausman

Correlated Random Effects - Hausman Test					
Equation: Untitled					
Test cross-section random effects					

		Chi-Sq.		
Test Summary	-	Statistic	Chi-Sq. d.f.	Prob.
Cross-section rando	)m	14.925726	5	0.0049
Cross-section rando	om effects t	est compari	sons:	
Variable	Fixed	Random	Var(Diff.)	Prob.
AK	-0.000000	-0.000000	0.000000	0.4097
АНН	-0.078318	-0.338544	0.012425	0.0196
PENDUDUK	-0.000018	-0.000013	0.000000	0.0097
ZAKAT	0.000000	0.000000	0.000000	0.0468
PENDIDIKAN	-0.000008	-0.000003	0.000000	0.0077
Cross-section rando	om effects t	est equation	1:	
Dependent Variabl	e: KEMISK	INAN		
Method: Panel Leas	st Squares			
Date: 16/11/24 T	ime: 10:30			
Sample: 2022 2024				
Periods included: 3				
Cross-sections inclu	ided: 35			
I'otal panel (balanc	ed) observa	tions: 105		

	Coefficien			
Variable	t	Std. Error	t-Statistic	Prob.
С	1729.464	913.8043	1.892598	0.0628
АК	-2.18E-08	2.15E-08	-1.013979	0.3143
АНН	-0.078318	0.135425	-0.578309	0.5650
PENDUDUK	-1.82E-05	1.03E-05	-1.763535	0.0824
ZAKAT	4.41E-09	2.81E-09	1.570984	0.1210
PENDIDIKAN	4.22E-02	2.11E-19	1.220984	0.2210
	Effects Sp	pecification		
Cross-section fixed	(dummy va	uriables)		
Root MSE	25.02662	R-squared	đ	0.994787
Mean dependent var	1079.229	Adjusted	R-squared	0.991786
S.D. dependent var	348.3015	S.E. of re	gression	31.56638
Akaike info criterion	10.02061	Sum squa	ared resid	65764.80
Schwarz criterion	11.00637	Log likeli	hood	487.0822
Hannan-Quinn criter.	10.42006	F-statistic	331.4677	
Durbin-Watson stat	3.975041	Prob(F-st	catistic)	0.000000

From table 4, it is known mark The probability of random cross-section is 0.0049 which explains probability < 0.05, so finally the chosen one namely the fixed effect model.

# Table 4.5 LM Test

Lagrange Multiplier	Tests for Ran	dom Effects	
Null hypothesis: No	effects		
Alternative hypothes	ses: Two-side	d (Breusch-P	agan) and
one-sided			
(all others) alter	rnatives		
	Т	est Hypothes	sis
		<u> </u>	Γ
	Cross-		~ 1
	section	Time	Both
Breusch-Pagan	88.01178	0.226088	88.23787
	(0.0000)	(0.6344)	(0.0000)
Honda	9.381460	-0.475488	6.297473
	(0.0000)	(0.6828)	(0.0000)
King-Wu	9.381460	-0.475488	1.749140
	(0.0000)	(0.6828)	(0.0401)

Standardized Honda	9.951547	-0.094943	2.724558
	(0,0000)	(0.5270)	(0,0022)
	(0.0000)	(0.5378)	(0.0032)
Standardized King-			
Wu	9.951547	-0.094943	-0.225033
	(0.0000)	(0.5378)	(0.5890)
Gourieroux, et al.			88.01178
			(0.0000)

Based on table 4. known BreuschPagan Cross-section Probability that is 0.0000 explains that probability < 0.05, meaning the research model namely Random Effect.

## Table 4.6

#### Panel Data

## **Regression Test Results**

Dependent Variable: POVERTY	
Method: Panel Least Squares	
Date: 16/11/24 Time: 10:31	
Sample: 2022 2024	
Periods included: 3	

Cross-sections includ	ded: 35			
Total panel (balance	d) observati	ons: 105		
Variable	t	Std. Error	t-Statistic	Prob.
С	4545.662	421.5347	10.78360	0.0000
AK	-0.502303	0.058394	-8.601891	0.0000
АНН	-1.69E-08	8.11E-09	-2.081038	0.0400
PENDUDUK	0.000145	5.67E-05	2.554569	0.0121
ZAKAT	1.53E-08	6.72E-09	2.276004	0.0250
PENDIDIKAN	1.22E-02	6.12E-07	2.233024	0.0050
R-squared	0.529157	Mean dep	endent var	1079.229
Adjusted R-squared	0.510323	S.D. depe	ndent var	348.3015
S.E. of regression	243.7306	Akaike info criterion		13.87645
Sum squared resid	5940460.	Schwarz criterion		14.00283
Log likelihood	-723.5137	Hannan-Quinn criter.		13.92766
F-statistic	28.09627	Durbin-Watson stat		0.196844
Prob(F-statistic)	0.000000			

Based on results regression with random effect model (REM) shows that there is mark constant 4545.662 with probability as big as 0.0000. Equation regression on the adjusted R2 value of 0.529157.

## Table 4.8

## **Multicollinearity Test**

					EDUCATI
	AK	AHH	RESIDENT	ZAKAT	ON
AK	1,000,000	0.346329	0.248769	0.273343	0.220962
AHH	0.346329	1,000,000	0.042281	0.005285	0.029385
RESID					0.123281
ENT	0 248769	0 042281	1 000 000	0 184033	
	0.210702	0.01==01	1,000,000	0.1010000	
ZAKA					0.235033
		<b></b>			0.200000
Т	0.273343	0.005285	0.184033	1,000,000	
PENDI					1,000,000
DIKA					
Ν	0.223343	0.115235	0.123433	0.138633	

In table 4.8 is multicollinearity test results show mark correlation cross that has not enough from 10 then in research This can concluded No there is problem multicollinearity.

## Tabel 4.9

# Uji Heteroskedastisitas

Dependent Variable: ABS_RES	
Method: Panel Least Squares	
Date: 16/11/24 Time: 10:56	
Sample: 2022 2024	

Periods included: 3				
Cross-sections inclu	ıded: 35			
Total panel (balance	ed) observa	tions: 105		
Variable	Coefficien t	Std. Error	t-Statistic	Prob.
С	1826.260	1579.953	1.155895	0.2519
AK	-0.252613	0.234148	-1.078862	0.2846
АНН	2.06E-08	3.71E-08	0.556131	0.5800
PENDUDUK	8.56E-05	1.79E-05	4.792952	0.0550
ZAKAT	4.51E-09	4.85E-09	0.930144	0.3557
PENDIDIKAN	4.22E-08	2.15E-09	0.660234	0.0653
	Effects Sp	pecification		
Cross-section fixed	(dummy va	ariables)		
Root MSE	43.27062	R-squared	1	0.900249
Mean dependent var	194.4369	Adjusted R-squared		0.842816
S.D. dependent var	137.6612	S.E. of regression		54.57777
Akaike info criterion	11.11568	Sum squa	red resid	196596.4
Schwarz criterion	12.10144	Log likeli	hood	- 544.5733

Hannan-Quinn criter.	11.51513	F-statistic	2	15.67485
Durbin-Watson stat	3.047418	Prob(F-st	Prob(F-statistic)	

Based on test data results 4. can withdrawn conclusion that mark probability from all over variable more from (>) 0.05. So that can withdrawn conclusion that No there is problem heteroscedasticity in research This .

## Tabel 4.10

## Uji Autokorelasi

Dependent Varia	ble: KEMISK	INAN		
Method: Panel Le	east Squares			
Date: 16/11/24	Time: 11:45			
Sample: 2022 202	24			
Periods included:	3			
Cross-sections in	cluded: 35			
Total panel (balaı	nced) observa	tions: 105		
Variable	Coefficien	Std. Error	t-Statistic	Prob.
С	4545.662	421.5347	10.78360	0.0000
АК	-1.69E-08	8.11E-09	-2.081038	0.0400
АНН	-0.502303	0.058394	-8.601891	0.0000

PENDUDUK	0.000145	5.67E-05	2.554569	0.0121
ZAKAT	1.53E-08	6.72E-09	2.276004	0.0250
PENDIDIKAN	2.23E-06	6.22E-09	2.336304	0.0152
Root MSE	237.8567	R-squared	1	0.529157
Mean dependent				
var	1079.229	Adjusted	0.510323	
S.D. dependent var	348.3015	S.E. of regression		243.7306
Akaike info				
criterion	13.87645	Sum squared resid		5940460.
				-
Schwarz criterion	14.00283	Log likelihood		723.5137
Hannan-Quinn				
criter.	13.92766	F-statistic	28.09627	
Durbin-Watson				
stat	0.196844	Prob(F-st	catistic)	0.000000

Autocorrelation test results with Durbin-Watson provides chi-square prob. result is 0.196844 more big from 0.05, then can concluded No happen autocorrelation .

## Table 4.11 T-test

Cross-sections inclue	ded: 35			
Total panel (balance	d) observati	ons: 105		
	Coefficien			
Variable	t	Std. Error	t-Statistic	Prob.
С	4545.662	421.5347	10.78360	0.0000
АК	-0.502303	0.058394	-8.601891	0.0000
АНН	-1.69E-08	8.11E-09	-2.081038	0.0400
PENDUDUK	0.000145	5.67E-05	2.554569	0.0121
ZAKAT	1.53E-08	6.72E-09	2.276004	0.0250
PENDIDIKAN	2.23E-06	6.22E-09	2.336304	0.0152
R-squared	0.529157	Mean dep	endent var	1079.229
Adjusted R-squared	0.510323	S.D. depe	ndent var	348.3015
S.E. of regression	243.7306	Akaike info criterion		13.87645
Sum squared resid	5940460.	Schwarz criterion		14.00283
Log likelihood	-723.5137	Hannan-Quinn criter.		13.92766
F-statistic	28.09627	Durbin-Watson stat		0.196844
Prob(F-statistic)	0.000000			

Poverty Rate Variable have t- Satistic as big as -2.081038 with Prob. value ( significance ) is 0.0400 (<0.05) then the bias is drawn conclusion that variable X1 Poverty Rate influential negative significant against Y Poverty. The results of the T-test mean that the Poverty Rate B has an effect to Poverty.

Life Expectancy variable has a t- Satistic as big as -8.601891 with Prob. value ( significance ) is  $0.0000 \ (< 0.05)$  then it can be drawn conclusion that variable X2 Life Expectancy has an effect negative significant against Y Poverty. The results of the T-test mean that Life Expectancy has an effect to Poverty.

Variables resident have t- Satistic as big as 2.554569 with Prob. value (significance) is 0.0121 (< 0.05) then the bias can be drawn conclusion that variable resident influential positive significant against Y poverty. The results of the T-test mean resident influential to Poverty.

Zakat variable has t- Satistic as big as 2.276004 with Prob. value (significance) is 0.0250 (< 0.05) then the bias can be drawn conclusion that Zakat variable has an effect positive significant on Y Poverty. The results of the T-test mean that Zakat has an effect to poverty.

Education variable has t- Satistic as big as 2.336304 with Prob. value (significance) is 0.0152 (< 0.05) then the bias can be drawn conclusion that Zakat Education variable has an influence positive significant on Y Poverty. The results of the T-test mean that education has an effect to poverty.

Based on table 4.10 results multiple linear regression obtained mark probability 0.0000 < 0.05 ( $\alpha$ ), p This means GRDP, HDI, number of population , and Zakat in general simultaneously ( simultaneously ) influential to Poverty.

R2 Test (Coefficient Determination) From table 4.10 the results of the multiple linear regression test obtained adjusted R-squared value of 0.529157. This is means that there is influence variables independent to variable dependent.

#### Conclusion

Poverty Rate Variable have t- Satistic as big as -2.081038 with Prob. value (significance) is 0.0400 (<0.05) then the bias is drawn conclusion that variable X1 Poverty Rate influential negative significant against Y Poverty. The results of the T-test mean that the Poverty Rate B has an effect to Poverty.

Life Expectancy variable has a t- Satistic as big as -8.601891 with Prob. value (significance ) is 0.0000 (< 0.05) then it can be drawn conclusion that variable X2 Life Expectancy has an effect negative significant against Y Poverty. The results of the T-test mean that Life Expectancy has an effect to Poverty.

Variables resident have t- Satistic as big as 2.554569 with Prob. value (significance) is 0.0121 (< 0.05) then the bias can be drawn conclusion that variable resident influential positive significant against Y poverty. The results of the T-test mean resident influential to Poverty.

Zakat variable has t- Satistic as big as 2.276004 with Prob. value (significance) is 0.0250 (< 0.05) then the bias can be drawn conclusion that Zakat variable has an effect positive significant on Y Poverty. The results of the T-test mean that Zakat has an effect to poverty.

Education variable has t- Satistic as big as 2.336304 with Prob. value (significance) is 0.0152 ( < 0.05) then the bias can be drawn conclusion that Zakat Education variable has an influence positive significant on Y Poverty. The results of the T-test mean that education has an effect to poverty.

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