

**THE EFFECT OF MACROECONOMICS AND ZAKAT, INFAK,
SHADAQAH (ZIS) ON POVERTY IN INDONESIA**



THESIS

**SUBMITTED TO THE FACULTY OF ECONOMICS AND ISLAMIC
BUSINESS
SUNAN KALIJAGA YOGYAKARTA STATE ISLAMIC UNIVERSITY
AS ONE OF THE REQUIREMENTS TO OBTAIN A DEGREE
BACHELOR OF ISLAMIC ECONOMICS**

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**BACHELOR OF SHARIA ECONOMICS PROGRAM
FACULTY OF ISLAMIC ECONOMICS AND BUSINESS
STATE ISLAMIC UNIVERSITY OF SUNAN KALIJGA
YOGYAKARTA**

2025

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YOGYAKARTA**

2025



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ON POVERTY IN INDONESIA

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THESIS APPROVAL PAGE

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To

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In Yogyakarta

Assalamualaikum wr. wb.

After reading, examining, providing instructions, and correcting and making necessary improvements, I as the supervisor am of the opinion that your thesis:

It can be submitted to the Faculty of Islamic Economics and Business, Department/Study

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NIM : 21108010025
Thesis Title : The Effect of Macroeconomics and Zakat, Infaq, Shadaqah (ZIS) on Poverty in Indonesia

Program of Islamic Economics, UIN Sunan Kalijaga Yogyakarta as one of the requirements to obtain a Bachelor's degree in Economics.

I hereby hope that the thesis above can be approved soon. Thank you for your attention.

Wassalamualaikum wr.wb.

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AUTHENTICITY STATEMENT PAGE

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Type of Work : Thesis

Declare that the thesis entitled "**The Effect of Macroeconomics and Zakat, Infaq, Shadaqah (ZIS) on Poverty In Indonesia**" is truly the result of the author's own work and is not a duplication or adaptation of someone else's work except for the parts that have been referred to and mentioned in the body note and bibliography. If at another time there is evidence of deviation in this work, then the full responsibility lies with the author.

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Yogyakarta, February 04, 2025

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PUBLICATION APPROVAL PAGE

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MOTTO PAGE

مَنْ جَدَّ وَجَدَ

“Whoever makes an effort, will succeed.”

(Book *Man Jadda Wajada*, Akbar Zainudin (2013: 105))



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DEDICATION PAGE

With the grace of Allah SWT, the Most Compassionate and Merciful for His favors and gifts so that the process of preparing this final project can be completed properly. Sholawat and salam are always poured out to the Prophet Muhammad SAW, who is a role model for all people.

For my all-time heroes, Mr. Ahmad Irsam Subandi and Mrs. Eka Malikhah, as well as my extended family who always pray, guide, motivate, and support with affection, both moral and material, for the success in the future..

To all lecturers who have provided valuable knowledge, insight, guidance, and experience. To Dr. Taosige Wau, S.E., M.Si. who has guided and directed me throughout this process. I thank you for your service and dedication, may it bring blessings and provide great benefits in the future.

For my beloved friends, who always accompany me, provide motivation, enthusiasm and accommodate all my complaints. Your presence provides irreplaceable color and support in this journey.

And to the alma mater of pride, UIN Sunan Kalijaga Yogyakarta which provides valuable experiences, learning and memories. Hopefully all the good things obtained will become provisions to step into the future with confidence..

ARABIC - LATIN TRANSLITERATION GUIDELINES

Transliteration is the transfer of writing from one language into writing from another language. In this thesis, the transliteration referred to is the transfer of Arabic writing into Latin. The writing of Arabic-Latin Transliteration in this thesis uses transliteration based on the Joint Decree of the Minister of Religious Affairs of the Republic of Indonesia and the Minister of Education and Culture of the Republic of Indonesia Number: 158 of 1987 and Number: 0543 b/U/1987. In general, the description is as follows:

A. Single Consonants

Arabic letters	Name	Latin Letters	Name
أ	Alif	Not symbolized	Not symbolized
ب	Ba	B	Be
ت	Ta	T	Te
ث	Ša	š	es (with the dot above)
ج	Jim	J	Je
ح	Ha	h	ha (with the dot below)
خ	Kha	Kh	ka dan ha
د	Dal	D	De
ذ	Žal	Ž	Zet (with the dot above)
ر	Ra	R	er
ز	Zai	Z	zet
س	Sin	S	es
ش	Syin	Sy	es dan ye
ص	Šad	š	es (with the dot below)

ض	Ḍad	ḍ	de (with the dot below)
ط	Ṭa	ṭ	te (with the dot below)
ظ	Za	z	zet (with the dot below)
ع	`ain	`	inverted commas (above)
غ	Gain	G	ge
ف	Fa	F	ef
ق	Qaf	Q	ki
ك	Kaf	K	ka
ل	Lam	L	el
م	Mim	M	em
ن	Nun	N	en
و	Wau	W	we
هـ	Ha	H	ha
ء	Hamzah	‘	apostrof
ي	Ya	Y	ye

B. Duplicate Consonants due to Syaddah Written in Double

متعددة	Written by	<i>muta'addidah</i>
عدة	Written by	<i>'iddah</i>

C. Ta' Marbutah

1. Ta' marbutah live

Ta' marbutah live or which gets the harakat fathah, kasrah, and dammah, transliteration is “t”.

حكمة	Written by	<i>hikmah</i>
جزية	Written by	<i>jizyah</i>

2. Ta' marbutah dies

Ta' marbutah dies or which gets a sukun harakat, the transliteration is “h”.

كرامة الأولياء	Written by	<i>karāmah al-auliya'</i>
----------------	------------	---------------------------

3. If the last word with ta' marbutah is followed by a word that uses the article al and the two words are read separately, then the ta' marbutah is transliterated with “h”.

زكاة الفطر	Written by	<i>zakāh al-fīṭr</i>
------------	------------	----------------------

D. Short Vowels and Their Applications

َ	Faḥah	Written by	<i>a</i>
ِ	Kasrah	Written by	<i>i</i>
ُ	Ḍammah	Written by	<i>u</i>
فَعَلَ	Faḥah	Written by	<i>fa'ala</i>
ذُكِرَ	Kasrah	Written by	<i>zūkira</i>
يَذْهَبُ	Ḍammah	Written by	<i>yazhabu</i>

E. Long Vowels

1. Faḥah + alif	Written by	<i>ā</i>
جاهلية	Written by	<i>jāhiliyyah</i>
2. Faḥah + yā' mati	Written by	<i>ā</i>
تنسي	Written by	<i>tansā</i>
3. Kasrah + yā' mati	Written by	<i>ī</i>
كريم	Written by	<i>karīm</i>
4. Ḍammah + wāwu mati	Written by	<i>ū</i>
فروض	Written by	<i>furūd</i>

F. Double Vowels

1. <i>Fathah</i> + <i>yā' mati</i>	Written by	<i>ai</i>
بينكم	Written by	<i>bainakum</i>
2. <i>Fathah</i> + <i>wāwu mati</i>	Written by	<i>au</i>
قول	Written by	<i>qaul</i>

G. Consecutive Short Vowels in One Word Separated by an Apostrophe

أأنتم	Written by	<i>a'antum</i>
أعدت	Written by	<i>u'iddat</i>
لئن شكرتم	Written by	<i>la'in syakartum</i>

H. Compound words Alif + Lam

1. When followed by a Qomariyah letter, it is written using the letter “a”

اقرآن	Written by	<i>al-Qurān</i>
القياس	Written by	<i>al-Qiyās</i>

2. When followed by a Shamsiyyah letter, it is written according to the first letter of the Shamsiyyah.

السماء	Written by	<i>as-Samā</i>
الشمس	Written by	<i>asy-Syams</i>

I. Putting Words into Sentences

- J. Written according to its pronunciation

ذوى الفرض	Written by	<i>ẓawī al-furūd</i>
أهل السنة	Written by	<i>ahl -as-sunnah</i>

FOREWORD

Bismillahirrahmanirrahim

Alhamdulillahirabbil a'lamin, Praise be to Allah SWT, the Most Compassionate and Merciful. With His grace and grace, the author can complete the Final Thesis as one of the requirements for obtaining a Bachelor of Economics degree. This thesis is entitled “**The Effect of Macroeconomics and Zakat, Infaq, Shadaqah (ZIS) on Poverty in Indonesia**” and was successfully prepared as expected. The completion of this thesis is certainly inseparable from the help, prayers and support of various parties who sincerely contributed during the preparation process. Therefore, the author would like to express his deepest appreciation and gratitude to the following honorable parties:

1. Mr. Prof. Noorhaidi, M.A., M.Phil., Ph.D., as the Rector of UIN Sunan Kalijaga Yogyakarta.
2. Mr. Prof. Dr. Misnen Ardiansyah, S.E., M.Si., Ak., ACPA, as the Dean of the Faculty of Economics and Islamic Business of UIN Sunan Kalijaga Yogyakarta.
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least, my appreciation goes to the cool and great people at ForSEBI. Thanks to your support and cooperation, the author has the opportunity to participate in various prestigious competitions at the regional, national and international levels. In fact, through ForSEBI the author can set foot in various regions, this will be an extraordinary experience that will never be forgotten.

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14. All parties involved and cannot be mentioned one by one in this preface. Thank you for your prayers, support and help.
15. To myself Lilis Diana Putri. Thank you for your extraordinary struggle, endless patience, and determination to never give up in completing every lecture process and this thesis. Thank you for persevering in the face of various challenges, standing firm despite difficulties, and continuing to move forward with enthusiasm. May this thesis be the first step on the road to greater success in the

future. May this thesis not only be a proof of hard work, but also a foothold to achieve various good things that come in the future.

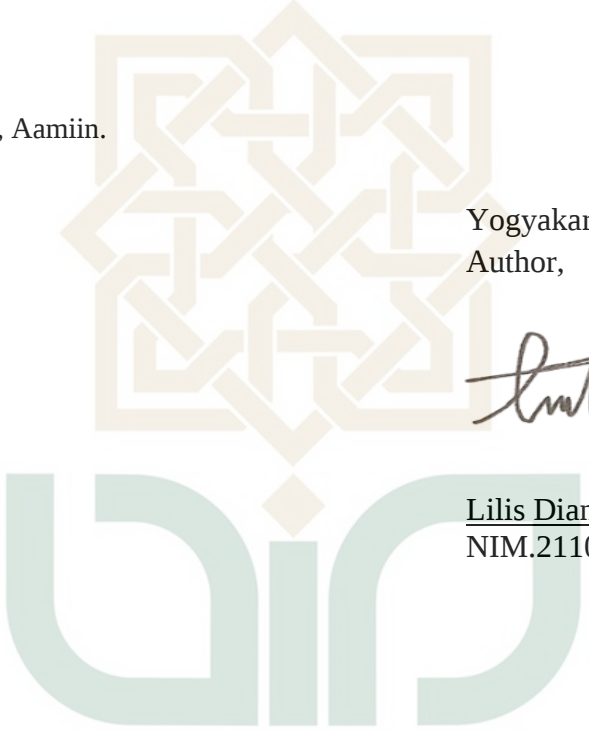
May Allah always reward all their kindness with more blessed and perfect favors. Finally, the author realizes that this research is far from perfect, therefore criticism and suggestions as well as the development of this research are highly expected for the sake of the perfection of this thesis.

Hope it is useful, Aamiin.

Yogyakarta, February 04, 2025
Author,



Lilis Diana Putri
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ABSTRAK

Penelitian ini bertujuan untuk menganalisis faktor-faktor yang memengaruhi tingkat kemiskinan di Indonesia dengan menggunakan data dari 34 provinsi di Indonesia selama periode 2018-2023. Data penelitian yang digunakan merupakan data sekunder yang diperoleh dari *website* resmi Badan Pusat Statistik (BPS) dan Badan Amil Zakat Nasional (BAZNAS). Metode analisis menggunakan regresi data panel yang diolah dengan *software Eviews 10*. Hasil penelitian ini menunjukkan bahwa variabel Kualitas sumber daya manusia dan pengangguran berpengaruh positif dan signifikan terhadap kemiskinan. Sementara variabel upah minimum berpengaruh negatif dan signifikan terhadap kemiskinan. Adapun variabel distribusi Zakat, Infak, dan Shadaqah (ZIS) tidak berpengaruh signifikan terhadap kemiskinan. Pemerintah dan pemangku kebijakan perlu meningkatkan kualitas sumber daya manusia melalui pendidikan yang berkualitas, serta optimalisasi distribusi ZIS dengan memperbaiki literasi masyarakat. Dengan demikian, strategi-strategi ini diharapkan dapat menjadi solusi efektif dalam menekan kemiskinan di Indonesia.

Kata Kunci: Kemiskinan, Eviews, Kualitas Sumber Daya Manusia, Pengangguran, Upah Minimum, ZIS.

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ABSTRACT

This study aims to analyze the factors that influence the poverty rate in Indonesia by using data from 34 provinces in Indonesia during the period 2018-2023. The research data used is secondary data obtained from the official website of the Central Statistics Agency (BPS) and the National Amil Zakat Agency (BAZNAS). The analysis method uses panel data regression processed with software Eviews 10. The results showed that variables of human resource quality and unemployment have a positive and significant effect on poverty. While the minimum wage variable has a negative and significant effect on poverty. And the variable distribution of Zakat, Infaq, and Shadaqah (ZIS) has no significant effect on poverty. The government and policy makers improve the quality of human resources through quality education, and optimize ZIS distribution by improving public literacy. Thus, these strategies are expected to be an effective solution in reducing poverty in Indonesia.

Keywords: *Poverty, Eviews, Human Resource Quality, Unemployment, Minimum Wage, ZIS.*

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CHAPTER I

INTRODUCTION

A. Background

Poverty is defined as a person inability to fulfill basic needs (Intan et al., 2023). According to the Central Bureau of Statistics, people are considered to be in poverty if their income and expenses fall below the threshold established for poverty. One of the nations that has not been able to overcome its poverty issue is Indonesia (Zulfanetti et al., 2022). In fact, all countries, from developed to developing countries, have problems related to poverty (Agung & Budiarti, 2022).

There are several theories and approaches to poverty. One of them is the non-liberal theory put forward by Shanon, Spicker, Cheyne, O'Brien, Belgra, which explains that poverty in society is an individual problem due to the weaknesses, shortcomings and failures of these individuals. According to this theory, people who do not have enough skills, experience and education are unable to take advantage of available opportunities and cause high unemployment (Supriaman, 2020). With a solution in the form of expanding market power, the problem of poverty and social injustice will be reduced, this is because more jobs will be created and the wages received by the community will be higher (Pangesti, 2016).

In reducing the high poverty rate in Indonesia, it is first necessary to identify the problems that cause poverty. This is because there are various factors that can cause poverty, even from one region to another. In this case,

poverty factors can be seen from the macroeconomic, microeconomic and social sides. One of the factors affecting poverty is the low quality of human resources.

Human resources (HR) are the abilities and skills of people that influence their productivity towards social and economic development. Average years of schooling (AYS) is a metric used to assess the quality of human capital. It describes the length of formal education pursued by the population aged 15 years and above (Rahminawati, 2023). If individuals are able to obtain higher education, they will tend to acquire better knowledge and skills, so that individuals have a great opportunity to get a job and a high salary. So that they are able to fulfill their daily lives and their standard of living will increase (Sabrina et al., 2022). Therefore, the high RLS rate certainly reflects the better quality of human resources so as to reduce the number of poor people (Ika et al., 2022). This is in line with research conducted by Faritz & Soejoto (2020); Kevin *et al.* (2022); Syabrina *et al.*, (2021) & Reynalda *et al.*, (2023) found that the quality of human resources as measured by the average length of schooling has a negative effect on poverty, when the average length of schooling increases, poverty will tend to decrease.

Then one of the important indicators in assessing the economic and social welfare of a country is the unemployment rate. Unemployment is a condition where individuals do not have a job, are looking for work, or are

actively looking for work and the position with the highest salary (Razali, 2021). Unemployment that occurs is closely related to imbalances in the labor market. In this case, assessing the extent to which the labor market is able to absorb the available labor force. With unemployment continuing to increase, economically it can reduce a person's opportunity to increase productivity, followed by reduced income in society. This results in a decrease in the level of community welfare because it is unable to meet the needs of life and makes people live below the poverty line (Wulandari & Aisyah, 2021). This is in line with research conducted by Hilmi *et al.*, (2022); Sinaga *et al.*, (2023) & Aini & Nugroho (2023) found that unemployment has a positive effect on poverty, meaning that if the amount of unemployment increases, it will increase the amount of poverty.

The existence of welfare in the workforce is important and can be reflected in the existence of a minimum wage. Minimum wage is a reward for a person's hard work after completing a job in the form of money or other objects based on mutual agreement. The minimum wage in each region is different, this is because the value of living needs for each region is different (Alisman *et al.*, 2022). The existence of a minimum wage aims to create income equality, increase workers' purchasing power, create wider employment opportunities and improve labor welfare. If there is an increase in wages, companies tend to prefer to use technology, resulting in an increase in unemployment among low-skilled workers, which in turn increases poverty (Mauludi & Rahmawati, 2021). Therefore, it is important

to set the right minimum wage in order to increase people's purchasing power and reduce poverty and create economic growth in a country. This is in line with research conducted by Sabyan & Widyanti (2022); Rahmawati & Sebayang (2023); & Ashari & Athoillah (2023) discovered that poverty is negatively impacted by the minimum wage, meaning that raising the minimum wage will have an impact on poverty, which has already declined.

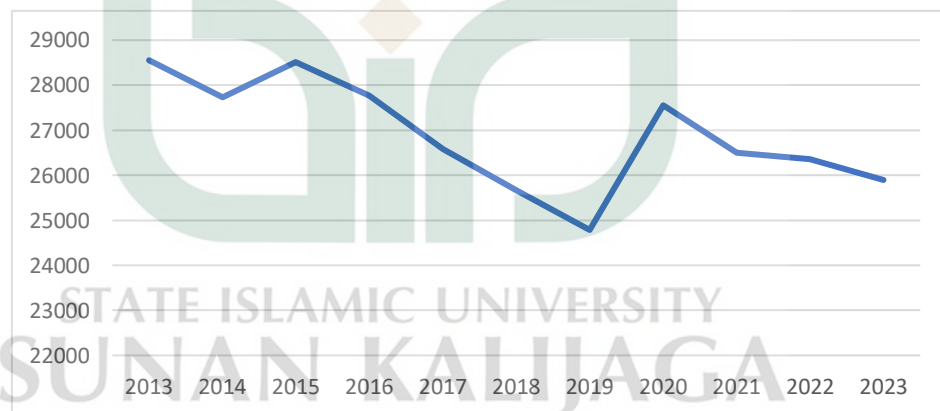
An important aspect of poverty alleviation and social development is philanthropy in the form of Zakat, Infaq and Shadaqah (ZIS). Philanthropy is a person's action for others that is intended on the basis of feelings of love for fellow human beings and human values (Tamim, 2016). In the theory of wealth redistribution, ZIS funds function as a tool in the distribution of wealth from individuals who are capable and have excess assets to individuals who are less capable. Utilizing the distribution of ZIS funds, whose potential is almost 327 trillion annually, will avoid people from hoarding wealth in certain groups of people, especially those who are able to help people living below the poverty line (Mubarok & Cahyono, 2023). That way the distribution of ZIS to mustahik has a role to increase the purchasing power and economy of the poor (Chaniago, 2015).

The distribution of ZIS funds in the form of business capital or productive funds, it aims to make mustahik more productive by establishing small businesses and then creating jobs so that the poor are able to meet their basic needs and get out of poverty (Amanda & Fathoni, 2023). This is in

line with research conducted by Hany & Dina (2020); Munandar *et al.*, (2020); & Martaliah *et al.*, (2023) which obtained the results that zakat, infaq and shadaqah (ZIS) have a negative effect on poverty.

Poverty, which has existed for a long time in Indonesia, has not been able to show signs of ending and the numbers have actually increased, causing various new problems (Zulfanetti *et al.*, 2022). According to data from Indonesia's Central Bureau of Statistics, the country's poverty rate varies, reaching over 25,000 in 2023. The graph below shows statistics on Indonesia's poverty rate from year to year.

Figure 1. 1 Amount of Poor People in Indonesia (Thousand People)



Source: Indonesian Central Statistics Agency

From figure 1.1, it can be seen that the poverty rate in Indonesia has fluctuated over time but the numbers have increased significantly from 2019 to 2021, this is due to the impact of the covid-19 pandemic which has paralyzed all sectors in the country.

The high poverty rate in Indonesia is the result of contributions from each region. Almost all regions in Indonesia face poverty problems, and some of them even fall into extreme poverty. Poverty is one of the complex problems and requires special handling (Andrianus & Alfatih, 2023). Therefore, the issue of poverty is an urgent matter to be resolved immediately. This is also in line with Islamic teachings contained in the Al-Qur'an Surah At-Taubah verse 103, where Allah SWT commands its people to alleviate poverty.

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ

وَاللَّهُ سَمِيعٌ عَلِيمٌ

“Take zakat from their wealth (to purify and sanctify them), and pray for them for your prayers are peace for them. Allah is All-Hearing, All-Knowing” (Q.S. At-Taubah: 103).

There are differences in the results of previous research, so this study aims to fill the gap of previous research to examine the effect of Quality of Human Resources, Unemployment, Minimum Wage, and Zakat, Infaq, Shadaqah (ZIS) on Poverty in Indonesia in 2018-2023. Research conducted by Zuhdiyaty & Kaluge (2018); Nafi (2021); Sinurat (2023); Munandar *et al.*, (2020); & Hutajulu (2023) so far only explains related to factors that affect poverty in Indonesia in the form of the Human Development Index, Inflation, and Unemployment. This research will try to reveal what factors

cause poverty in 34 provinces in Indonesia from 2018 to 2023 because in that year there were significant changes in the economic structure and poverty levels caused by the covid-19 pandemic in 2019-2021.

Based on the explanation above and supported by previous relevant studies, this study aims to comprehensively analyze the effect of macroeconomic factors and the distribution of ZIS funds on poverty levels in Indonesia. Therefore, the author is interested in studying this topic by taking the title **“The Effect of Macroeconomics and Zakat, Infaq Shadaqah (ZIS) on Poverty in Indonesia”**.

B. Problem Formulation

Researchers narrowed down the research problem based on the background described above, namely:

1. How does the quality of human resources effect the poverty rate in Indonesia in 2018-2023?
2. How does unemployment effect the poverty rate in Indonesia in 2018-2023?
3. How does the minimum wage effect the poverty rate in Indonesia in 2018-2023?
4. How does the distribution of Zakat, Infaq and Shadaqah (ZIS) effect the poverty rate in Indonesia in 2018-2023?

C. Research Objectives

Through this collection of problems, the targets that researchers want to achieve in this study include:

1. To test and analyze the effect of the quality of human resources on the poverty rate in Indonesia in 2018-2023.
2. To test and analyze the effect of unemployment on the poverty rate in Indonesia in 2018-2023.
3. To test and analyze the effect of the minimum wage on the poverty rate in Indonesia in 2018-2023.
4. To test and analyze the effect of Zakat, Infaq and Shadaqah (ZIS) distribution on the poverty rate in Indonesia in 2018-2023.

D. Research Benefits

The benefits of this study include:

1. Theoretical Benefits

This study can be used as literature that can be used in adding knowledge, understanding and knowledge for other individuals. In addition, the results of this study can be taken for individuals, especially young people, in creating an effort to reduce poverty in Indonesia.

2. Practical Benefits

- a. The study's findings are intended to serve as a standard for decisions about national or local government policies and initiatives aimed at eradicating poverty.

- b. It is anticipated that the findings of this research will serve as material for government collaboration with stakeholders in an effort to strengthen poverty alleviation strategies, especially with philanthropic organizations.

E. Systematization of Discussion

In completing the final project of the Faculty of Economics and Islamic Business, UIN Sunan Kalijaga Yogyakarta, the writing consists of five main chapters..

Chapter first contains a preamble, then contains the background of the research, the formulation of research problems, the objectives of the research, the benefits of the research, and the writing structure.

Chapter second contains the theoretical basis, which consists of two parts, namely Literature Review and Framework of Thought. In the literature review, explanations are given regarding theories and concepts related to poverty, human resource quality, unemployment, minimum wage and zakat, infaq, shadaqah (ZIS).

Chapter three is a section that explains the research method, which includes aspects such as research design, operational definitions of variables in the research, population and research samples, sources of information, and data collection techniques used in the research. In addition, this chapter also explains the model and analysis methods used, including data and hypothesis testing.

CHAPTER V

CLOSING

A. Conclusion

Using panel data regression analysis using the Fixed Effect model approach, the research findings on the impact of human resource quality, unemployment, minimum wage, and the distribution of zakat, infaq, shadaqah (ZIS) on poverty in Indonesia over a six-year period, from 2018 to 2023, it is concluded that:

1. The Human resource quality has a positive effect on poverty in Indonesia in 2018-2023. This is due to the low average length of schooling, low quality of education in Indonesia and the lack of skills and skills needed in the world of work. Therefore, the government is expected to be able to provide solutions such as providing scholarships and subsidizing education for underprivileged people to the secondary or vocational level, improving workforce skills through online and offline industry-based training that can be accessed by all groups, improving educational facilities and infrastructure, especially for underdeveloped areas. This step is expected to reduce poverty.
2. Unemployment has a positive effect on poverty in Indonesia in 2018-2023. This shows that an increase in the unemployment rate contributes to an increase in poverty. The high unemployment rate in Indonesia is one of the main factors that cause poverty to continue to grow. Therefore, collaborative steps are needed such as

accelerating infrastructure development and connectivity, especially in remote areas, increasing financial inclusion and supporting MSMEs and providing training activities, especially for the poor. By doing so, it is expected that unemployment will be reduced so that poverty can be reduced.

3. Minimum Wage has a negative effect on poverty in Indonesia in 2018-2023. With the right minimum wage policy, as evidenced by the minimum wage increase that occurs every year in almost all provinces in line with the increase in various needs, this is useful for protecting workers because it ensures they get a decent income. so that workers can make ends meet and the number of poor people can be reduced.

4. The distribution of Zakat, Infaq, and Shadaqah has no effect on poverty in Indonesia in 2018-2023. This is due to the low and uneven distribution of ZIS throughout Indonesia. There is still a lack of literacy, awareness, and public interest in paying ZIS. In addition, there are still many people who have not channeled ZIS through official institutions, then the distribution of ZIS is mostly in the form of consumptive funds so that the effectiveness of ZIS is not optimal in reducing poverty. Therefore, coordinated strategic steps are needed between various parties such as increasing literacy and public interest in paying ZIS to official institutions, channeling ZIS in the form of productive funds including business capital, job

training and economic empowerment programs and increasing financial literacy to mustahik so that they can manage funds properly. So that poverty can be reduced.

B. Limitations and Suggestions

The limitation in this study lies in the time span used, which is limited to the period 2018 to 2023. This is a result of the National Amil Zakat Agency's (BAZNAS) extremely restricted ZIS distribution statistics for each Indonesian province. Furthermore, just a few independent factors are used in this study: ZIS distribution, unemployment, average years of education and provincial minimum wage. Therefore, suggestions for future research include:

1. Further research is recommended to extend the time span. This aims to provide a more comprehensive picture of poverty in Indonesia.
2. Adding other independent variables by considering relevant factors such as access to health services or other socio-cultural factors that influence poverty.

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