

**THE POVERTY AS A MULTIDIMENSIONAL PHENOMENON ON
SUMATERA**



THESIS

**SUBMITTED TO THE FACULTY OF ISLAMIC ECONOMICS AND
BUSINESS SUNAN KALIJAGA STATE ISLAMIC UNIVERSITY
YOGYAKARTA AS ONE OF THE REQUIREMENTS FOR OBTAINING
BACHELOR'S DEGREE IN SHARIA ECONOMICS**

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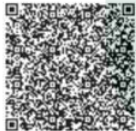
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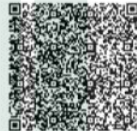
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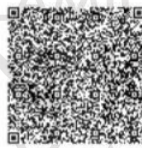
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Assalamualaikum wr.wb

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With this, I hope that the thesis mentioned above can be submitted soon. I thank you for your attention.

Yogyakarta, 27 Februari 2026

Acknowledged,

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MOTTO

Not Perfect, Just Progressing

It will pass

(Unknown)



ACKNOWLEDGMENT SHEET

With greatfelt attitude, I dedicate this thesis to my beloved Ayah and Bunda, who always given their endless prayers, love, support, and sacrifices. Thank you for all the love that can never be repaid by anything.



LITERACY GUIDELINES

In preparing this thesis, the transliteration of Arabic words follows the guidelines set forth in the Joint Decree of the Minister of Religious Affairs and the Minister of Education and Culture of the Republic of Indonesia No. 158 of 1987 and No. 0543b/U/1987.

A. Single Consonant

Arabic script	Name	Latin script	Explanation
ل	lif	not represented	not represented
ب	ā'	b	be
ت	ā'	t	te
ث	ā'	ṡ	es (with a dot above)
ج	im	j	je
ح	ā'	ḥ	ha (with a dot below)

خ	hā'	kh	ka and ha
د	āl	d	de
ذ	āl	ẓ	zet (with a dot above)
ر	ā'	r	er
ز	āi	z	zet
س	īn	s	es
ش	yīn	sy	es and ye
ص	ād	ṣ	es (with a dot below)
ض	ād	ḍ	de (with a dot below)
ط	ā'	ṭ	te (with a dot below)
ظ	ā'	ẓ	zet (with a dot below)

ع	ain	‘	inverted comma above
غ	ain	g	ge
ف	ā‘	f	ef
ق	āf	q	qi
ك	āf	k	ka
ل	ām	l	el
م	īm	m	em
ن	ūn	n	en
و	āwu	w	w
-	ā’	h	ha
ء		’	apostrof

	amzah		
ي	ā'	Y	ye

B. Double Consonants due to Syaddah are Written as Double Letters

ممتددة	written	<i>muta'addidah</i>
عدة	written	<i>'iddah</i>

C. *Tā' Marbutāh* at the End of a Sentence

- a. Written with *h* if pronounced *Sukun*.

حكمة	written	<i>ḥikmah</i>
جزية	written	<i>jizyah</i>

- b. When followed by the definite article '*al*' and the two words are read separately, it is written with an *h*.

كالولاء	written	<i>karāmah al-auliya'</i>
---------	---------	---------------------------

- c. When *Tā'marbutāh* is followed by *fathāh*, *kasrah*, or *dāmah*, it is written as *ny t* or *h*.

زكاة	written	<i>zakatā al-fitrāh</i>
------	---------	-------------------------

D. Short Vowels and Their Application

Every *tā' marbūṭah* letter is transliterated into the letter 'h', both when it is at the end of a single word and when it is in the middle of a series of words (for example, when followed by the article 'al-'). However, this rule does not apply to words borrowed from Arabic that have become part of the Indonesian vocabulary, such as *shalat*, *Zakah*, and so on, unless the original spelling is explicitly desired.

-----	fathah	written	a
-----, --	kasrah	written	i
-----	ḍammah	written	u
فَا	fathah	written	fa'ala
كَر	kasrah	written	ẓukira
بُ	ḍammah	written	yaẓhabu

E. Long Vowels

fathah + alif	written	ā
جَاهِلِيَّة		jāhiliyah
fathah + yā'mati	written	ā
تَانَسِي		tans ā

	kasrah + yā'mati كريم	written	<i>i</i> <i>karim</i>
	ḍammah + wāwu mati فروض	written	<i>ū</i> <i>furūd</i>

F. Double Vowels

	fathah + yā'mati بائكم	written	<i>ai</i> <i>bainakum</i>
	fathah + wāwu mati قول	written	<i>au</i> <i>qaul</i>

G. Consecutive short vowels in a single word are separated by an

apostrophe

ا'antum	written	ا'antum
---------	---------	---------

اِئْتَدَّتْ	written	<i>u'iddat</i>
لَنْ تُكْرِمَ	written	<i>la'in syakartum</i>

H. The definite article alif + Lam

- a. If followed by a *Qamariyyah* letter, it can be written using the initial letter “al”.

الْقُرْآنُ	written	<i>al-Qur'ān</i>
الْقِيَاسُ	written	<i>al-Qiyās</i>

- b. If followed by a *Syamsiyyah* letter, it is written according to the first letter of that *Syamsiyyah*.

السَّمَاءُ	written	<i>al-Samā'</i>
الشَّمْسُ	written	<i>al-Syams</i>

I. Writing Words in Sentences

Written according to their spelling

ذَوَالْفُرُوضِ	written	<i>zawi al-furūd</i>
أَهْلُ السُّنَّةِ	written	<i>ahl as-sunnah</i>

PREFACE

All praise be to Allah, the Most Gracious, the Most Merciful. The grateful author offers thanks to Allah SWT for His abundant mercy and guidance, which enabled the successful completion of this thesis entitled **“The Poverty As a Multidimensional Phenomenon On Sumatera”**. May peace and blessings be upon our Prophet Muhammad SAW, his family, companions, and all his followers until the end of time.

Thanks to the support of various parties, this thesis has finally been completed successfully. Therefore, on this occasion, the author would like to express her deepest gratitude to:

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4. Mrs. Anggari Marya Kresnowati, S.E., M.E., as the Secretary of the Sharia Economics Study Program, Faculty of Islamic Economics and Business, Sunan Kalijaga Yogyakarta State Islamic University.

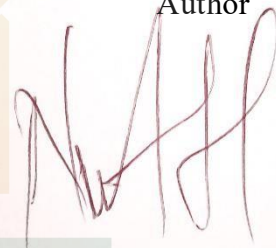
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Yogyakarta, 10 April 2026

Author



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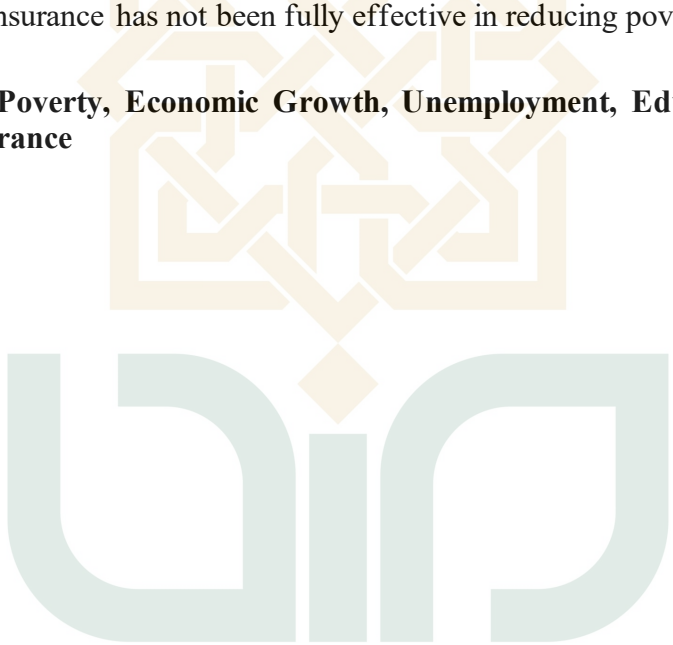
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ABSTRACT

This study aims to analyze the effect of economic growth, unemployment, education, health, and social insurance on poverty level in 10 provinces on Sumatera during the period 2011-2024. The data used in this study are secondary data obtained from the Central Statistics Agency (BPS). The analytical method used is panel data regression with the Random Effect Model (REM) selected as the best model based on model selection tests. The result shows that partially economic growth has a negative and significant effect on poverty levels, indicating that an increase in economic growth is able to reduce poverty. Meanwhile, unemployment, education, and health variables do not have a significant effect on poverty levels. On the other hand, social insurance has a positive and significant effect on poverty, indicating that social insurance has not been fully effective in reducing poverty sustainability.

Keyword: Poverty, Economic Growth, Unemployment, Education, Health, Social Insurance



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CHAPTER I

INTRODUCTION

A. Background

Social and economic issues are an integral part of people's lives, one of which is poverty. Poverty is a condition in which a person lacks sufficient income to meet their basic daily needs, including clothing, food, and shelter. In a broader definition, poverty can be interpreted as a person's inability to meet their needs. Humans are diverse, which can be seen from various aspects such as clothing needs, food needs, housing needs, education needs, and others (Giovanni, 2013).

Poverty includes the unfulfillment of basic needs, which cover primary and secondary aspects. Primary aspects include a lack of knowledge and skills, while secondary aspects include a lack of social networks, financial resources, and informal resources, such as malnutrition, water, housing, poor health care, and relatively low education (Ajeng Windi Astuti et al., 2024).

Islam views poverty as a dangerous problem, as it can bring a person closer to disbelief. A person living in poverty is often unable to fulfill their obligations to the fullest extent, whether in terms of worship, education, health, or a decent life. This has been explained by Allah SWT in Surah An-Nisa verse 9, which prohibits Muslims from leaving their descendants in a state of weakness, whether physically or mentally (Yanti et al., 2024).

The phenomenon of poverty is not only a national issue, but also a serious challenge for developing countries, including Indonesia, which continues to strive

to reduce poverty through various national policies and programs. One of the efforts to achieve social welfare is through poverty alleviation.

One important factor that is directly related to improving the quality of life is education. The higher the level of education in a community, the greater their chances of finding suitable employment and earning an adequate income. People with a good level of education will be rich in basic knowledge and skills, giving them the option to find work that is relevant to their skills, from increasing productivity to increasing income. Thus, education can break this vicious cycle (Arsani et al., 2020).

In addition to education, health also contributes to reducing poverty levels. One of the factors that determines a person's standard of living is their health. Healthy people will be able to carry out all their daily activities, from doing their jobs to performing everyday tasks. Therefore, everyone will strive to achieve this state of health by investing in or consuming health goods and services (Aliyah & Yusuf Bahtiar, 2025).

Although improvements in education and health can strengthen human capital, these benefits will not be optimal if they are not balanced with adequate employment opportunities. Unemployment is a factor that can worsen poverty. High unemployment and a lack of available jobs lead to low incomes and increased poverty (Faturohim et al., 2023).

In addition to employment factors, regional macroeconomic conditions also play an important role in influencing poverty levels, one of which is economic

growth. According to research conducted by (Sukawati et al., 2021) economic growth is one of the dominant factors in reducing poverty levels in this country. This study states that the decline in economic growth and increase in unemployment are multi-complex problems. The higher a country's economic growth rate, the more prosperous the country will be.

The poverty that still exists today shows that some people still need direct support from the government to meet their basic needs. Social assistance is a tool that's directly aimed at helping poor people. Social assistance programs around the world are designed to tackle poverty, improve social welfare, and encourage inclusive development. These programs are implemented by governments, international organizations, and non-governmental organizations with the aim of providing support to vulnerable populations. According to research conducted by (Frisnoiry et al., 2024) in Karo, North Sumatra, significant success was found, with social assistance programs contributing significantly to improving socio-economic indicators among beneficiaries. There has been a noticeable increase in household income, especially among program participants who have benefited from the intervention of these social assistance programs. In addition, the availability of health and education services has also shown an increase, highlighting the activities of these social assistance programs.

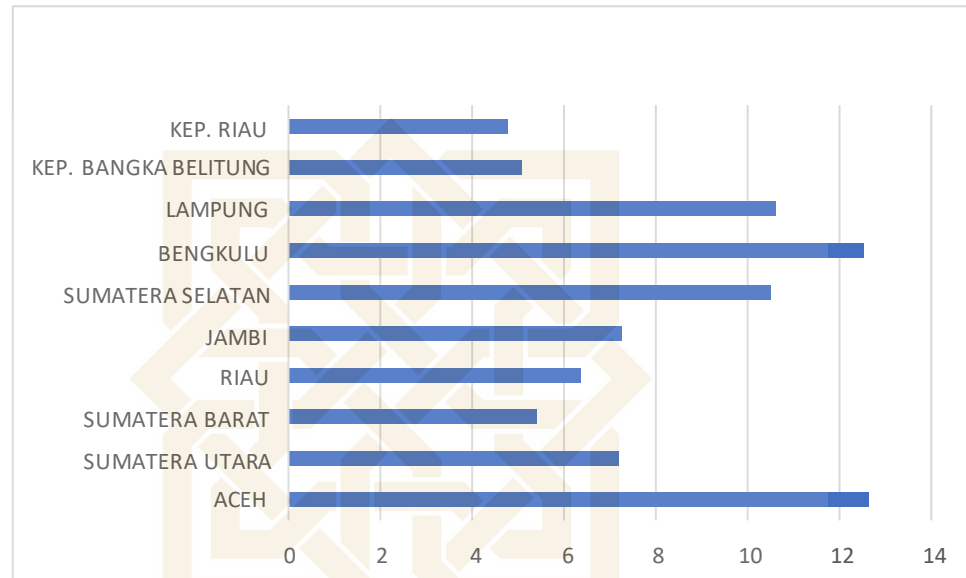
Various efforts made by the government will not be successful if they are not supported by other development components, both from the private sector and the community, especially from the individuals themselves. To break free from the cycle of poverty, strong determination and willpower are required from the

individuals themselves, as well as planned support from various parties, especially in terms of access to self-empowerment and involvement from other parties (Öge Güney, 2026)

However, in practice, the results of regional autonomy implementation vary between regions. There are regions that have been able to take advantage of existing opportunities to gradually reduce poverty levels. However, there are also many regions that have not been able to achieve their goals. One region that is interesting to study is the island of Sumatra (Purnama, 2017).

The island of Sumatra has economic, social, and geographical characteristics that different from other regions such as Java or Kalimantan. Sumatra is known as one of the regions with the highest palm oil production in Indonesia, but it still faces challenges in terms of equitable development. The disparity between more developed provinces such as North Sumatra and Riau and relatively underdeveloped provinces such as Bengkulu and Aceh shows that economic growth has not been fully accompanied by equitable welfare (Rusdi et al., 2018).

Figure 1.1 Percentage of Poor Population (Percent) by Province in Sumatra Island in 2024



Sources: Central Statistics Agency, 2026 (Processed Data)

This inequality can be seen in the graph above, which shows considerable variation between provinces on the island of Sumatra. Provinces based on economy and trade, such as West Sumatra, Riau, Bangka Belitung, and the province of Riau, which was split from Riau province, have a lower percentage of poor people compared to provinces based on agriculture, such as Aceh and Bengkulu. This variation shows that the problems on the island of Sumatra have diverse characteristics even though they are geographically located on the same island. This is influenced by various factors such as economic, social, and regional policies. Therefore, the Sumatra region is relevant for in-depth study to understand the factors that influence the overall poverty rate (Umiyati, 2014).

In line with the dynamics shown in the graph above, this research period focuses on 2011-2024 because the socio-economic developments during this phase are more relevant and up to date with current conditions. During this period, the implementation of regional development and poverty alleviation policies has been more consistent and has not been affected by the post-reform impact or regional autonomy adjustments, due to the considerable time gap between the reform period and the research period in this study.

In addition, previous studies have mostly focused on the national level or on specific regions, such as Java as the center of Indonesian government. Meanwhile, studies highlighting Sumatra in its current condition with the most recent time frame are still relatively limited. Furthermore, previous studies tended to assess certain factors such as education, unemployment, health, social assistance, and economic growth separately, so that the five indicators were not presented together in a single study. Given Sumatra's diverse economic, social, and resource characteristics across provinces, a study that comprehensively examines the factors causing poverty is needed. Furthermore, many previous studies used data from before 2011 or did not reflect the dynamics of socioeconomic policies over the last decade, particularly regarding social assistance programs and changes in economic conditions after the COVID-19 pandemic.

This study offers something new by comprehensively examining the influence of population growth, unemployment, education, health, and social assistance on poverty levels in Sumatra. The focus of analysis on Sumatra is an important aspect because not many previous studies have specifically examined it

as a whole, rather than regional comparisons or case studies in certain provinces. In addition, this study also uses a more current analysis period, namely 2011-2024, so that it is able to describe the current dynamics of poverty. Based on the background description above, the author is interested in conducting a study entitled **“Poverty As a Multidimensional Phenomenon on Sumatra”**.

B. Research Question

The research questions in this study are as follows:

1. How does economic growth affect poverty on the island of Sumatra?
2. How does unemployment affect poverty on the island of Sumatra?
3. How does education affect poverty on the island of Sumatra?
4. How does health affect poverty on the island of Sumatra?
5. How does Social Assistance affect Poverty on the Island of Sumatra?

C. Research Objective

Based on the background and problem formulation described above, the objectives of this study are as follows:

1. To explain the effect of economic growth on poverty in Sumatra.
2. To explain the effect of unemployment on poverty in Sumatra.
3. To explain the effect of education on poverty in Sumatra.
4. To explain the effect of health on poverty in Sumatra.
5. To explain the effect of social funds on poverty in Sumatra.

D. Benefits of Research

a. Theoretical Benefits

This research is useful for the government as a policy maker in addressing poverty issues. With the results of this research, the government can evaluate and design more targeted policies to reduce poverty on the island of Sumatra.

b. Practical Benefits

This study is useful for adding insight into the field of development economics and socio-economic studies related to the dynamics of poverty. This study is also useful for adding to the literature on socio-economic dynamics, namely poverty. The findings of this study can also form the basis for further research that seeks to explore the relationship between economic growth, unemployment, education, health, and social funds with poverty.

E. Systematization of Writing

To provide a clear overview of the content and material discussed in this study, the author has outlined the writing system as follows

Chapter I Introduction: contains the background of the problem, problem formulation, research objectives and benefits, and writing system.

Chapter II Theoretical Basis and Literature Review: contains the theoretical basis of the literature review, theoretical framework, and hypothesis development.

Chapter III Research Methods: contains the research design, variables and operational definitions of research variables, population and sample, data, data sources and collection techniques, and hypothesis testing methods.

Chapter IV Research Methods and Discussion: contains answers to the questions in the problem formulation. This chapter presents the research results and discussion on economic growth, the effects of unemployment, education, health, and social assistance on poverty on the island of Sumatra.

Chapter V Conclusion: contains the conclusions and results of the research and recommendations to the relevant parties. In addition, the shortcomings in conducting this research will also be presented so that they can be used as a basis for future studies.

CHAPTER V

CONCLUTION

A. Conclusion

The following conclusions can be drawn from the analysis and discussion of the impact of economic growth, unemployment, education, health, and social assistance on poverty in Sumatra from 2011 to 2024:

1. The economic growth variable has a negative and significant effect on poverty on the island of Sumatra. This indicates that economic growth can reduce poverty levels on the island of Sumatra, as it can drive increases in income and employment opportunities for the population.
2. The unemployment variable has a positive but insignificant effect on poverty levels in the 10 provinces on the island of Sumatra. Statistically, unemployment does not affect poverty levels on the island of Sumatra.
3. The education variable has a positive but insignificant effect on poverty levels in the 10 provinces on the island of Sumatra. The length of one's schooling does not guarantee a decent job.
4. The health variable has a negative but insignificant effect on poverty levels in Sumatra. This is because living longer does not necessarily mean living more prosperously.
5. The Social Assistance variable has a positive and significant effect on poverty rates in Sumatra. In theory, social assistance can reduce poverty rates, but this

result may occur because social assistance is not well-targeted and is only short-term.

B. Research Limitations

1. The time period used by the researchers is still limited to annual data covering a 14-year span from 2011 to 2024.
2. The variables used are still limited, while poverty is influenced by many other factors outside the model.
3. The relatively low coefficient of determination indicates that there are still other variables influencing poverty levels.

C. Recommendations

Based on the research conducted, the following recommendations are offered to policymakers and future researchers for further development:

1. The government needs to promote job creation, as unemployment has been shown to have a significant impact on rising poverty. In addition, improving access to and the quality of education must be a priority, as these measures have proven effective in reducing poverty; the government also needs to ensure that economic growth is more inclusive and evenly distributed across regions so that its benefits are felt by all segments of society.
2. Future researchers are encouraged to include additional variables such as income inequality (Gini coefficient), investment, or government spending, and to combine quantitative data with qualitative approaches to gain a better understanding of the actual living conditions of the poor

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