DINASTI INTERNATIONAL JOURNAL OF ECONOMICS, FINANCE AND ACCOUNTING (DIJEFA)
E-ISSN : 2721-303X
P-ISSN : 2721-3021
https://dinastipub.org/DIJEFA dinasti.info@gmail.com +62 811 7404 455

DOI: https://doi.org/10.38035/dijefa.v5i3
Received: 04 July 2024, **Revised:** 20 July 2024, **Publish:** 07 August 2024

The Influence of Human Development Index and Gross Regional Domestic Product on Poverty in Medan City With Zakat Funds As a Moderation Variable

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Abstract: This research aims to determine the influence of the Human Development Index (HDI) and Gross Regional Domestic Product (GRDP) on poverty in Medan City, with zakat funds as a moderating variable. The research method uses a quantitative approach with the help of the Eviews 9 program. Secondary data was obtained from the Central Statistics Agency (BPS) and BAZNAS in Medan. The research results show that: HDI has no effect on poverty, GRDP has no effect on poverty, HDI and GRDP have an effect on poverty, zakat funds can moderate the relationship between HDI and poverty, zakat funds can moderate the relationship between GRDP and poverty, and zakat funds can moderate the relationship between HDI, GRDP and poverty.

Keyword: Gross Regional Domestic Product, Human Development Index, Poverty, Zakat Funds

INTRODUCTION

Poverty is one of the most pressing and complex social problems in Indonesia, including in the city of Medan, and although various efforts have been made by the government to reduce poverty, the poverty rate still remains high; The Human Development Index (HDI), which includes health, education and living standards, and the Gross Regional Domestic Product (GRDP), which reflects the total added value generated by all economic activities in a region, are two important indicators that are often used to measure economic and social welfare, while zakat, which is one of the pillars of Islam and is managed by the National Zakat Amil Agency (BAZNAS) and other zakat amil institutions in Indonesia, has great potential to help reduce poverty (Hafidhuddin, 2022).

Islam views poverty as something that is capable of endangering morals, family and society, causing a reduction in harmony between rich and poor people, as well as triggering population inequality and even disbelief. According to Manawy, disbelief and disbelief have a very strong connection, because disbelief is a step towards disbelief (Al, 2017). Poverty

gives rise to envy of the poor towards the rich, which ultimately eliminates goodness. According to (Malik, 2017), poverty is characterized by lack of nutrition and poor health, low level of education, living in a bad environment, and having a low income. (Sminar, 2019) also states that the magnitude of poverty can be measured with or without reference to the poverty line.

The Central Statistics Agency (BPS) noted that the percentage of poverty in Indonesia over the last 5 years has decreased and fluctuated. This can be seen from table 1.1 below:

Tabel 1. Jumlah Penduduk Miskin di Medan Tahun 2020-2023

Tahun	Poor Population (Million People)
2020	183,54
2021	193.03
2022	187,74

Sumber : Badan Pusat Statistik, 2023

It can be seen in table 1.1 above that a single digit reduction in poverty is a success of the government's program in alleviating poverty. Poverty is a person's inability to obtain their daily needs. People are included in the poor category if they do not have an income below the average of other communities at a certain nominal value, or those who do not have any income at all. The lower a person's income, the greater their chances of entering the cycle of poverty (Amri, 2019). The Medan City government's efforts to eradicate poverty are still not optimal. Therefore, the Medan City government needs to implement concrete instruments in an effort to eradicate poverty by effectively implementing the programs promoted by the government (Damanik, et al, 2020).

The Human Development Index (HDI) is an important indicator that reflects the quality of a region's human resources. A recent study by (Sadiki, 2020) shows that increasing HDI has a negative correlation with poverty levels in North Sumatra. However, its impact on the city of Medan specifically still needs further research. Several studies have proven that research conducted by (Wulan Dayu, Windu Anggara, 2023) shows that Gross Regional Domestic Product (GRDP) has a positive and significant effect on poverty levels. In contrast to these results, according to (Dewi, 2024) GRDP partially has a negative effect on the number of poor people. The government continues to make various efforts to ensure that the income gap between the rich and the poor is not high.

Islam has also explained that one way or effort to equalize income is through the instrument of zakat. Zakat is required for every Muslim who meets certain requirements based on Islamic law. Islam is the religion of the majority of Indonesia's population with the largest Muslim population in the world (Sudarsono, 2018). To maximize the potential of zakat in an effort to increase mustahik income, zakat management is currently carried out in two ways, namely consumptive and productive zakat management. The development of zakat is productive by using zakat funds as business capital, for the economic empowerment of recipients, and so that the poor can run or finance their lives consistently. With these zakat funds, the poor will get a steady income, increase their business, develop their business and they can set aside their income to save (Zulfahmi, 2018). This research tries to explore how HDI and GRDP influence poverty levels in Medan City, as well as how zakat funds can moderate this relationship.

METHOD

This research uses a quantitative approach with an explanatory design. Secondary data was obtained from the Central Statistics Agency (BPS) and BAZNAS in Medan. Data analysis was carried out using the Eviews 9 program (Sugiyono, 2019). The population in this

study is all data related to HDI, GRDP, poverty and zakat funds in Medan City. Samples were taken using purposive sampling technique. Data was collected from BPS and BAZNAS annual reports. The data used includes HDI, GRDP, poverty level, and the amount of zakat funds collected and distributed in Medan City. Data analysis was carried out using multiple regression analysis to see the influence of HDI and GRDP on poverty (Yusuf, 2017). In addition, a moderation test was carried out to see the role of zakat funds in moderating the relationship between HDI, GRDP and poverty.

RESULTS AND DISCUSSION

Descriptive Analysis

Based on the data obtained, the average HDI for Medan City is at a fairly high level compared to the national average. GDP per capita also shows an increasing trend from year to year. However, the poverty rate is still relatively high, indicating that economic growth and human development have not fully overcome the problem of poverty.

Table 2. Descriptive Test Results

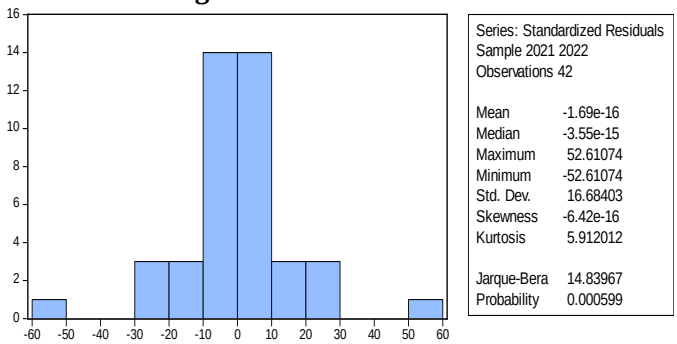
	KEMISKINAN	IPM	PDRB	ZAKAT
Mean	132.5714	71.19048	3.50E+09	4.63E+09
Median	113.0000	71.00000	2.91E+09	3.01E+09
Maximum	344.0000	79.00000	1.14E+10	3.07E+10
Minimum	82.00000	65.00000	1.62E+09	2.42E+08
Std. Dev.	65.77906	3.542344	2.32E+09	5.72E+09
Skewness	1.944645	0.680721	2.344912	2.924368
Kurtosis	5.768655	2.962542	8.144008	12.24881
Jarque-Bera	39.88605	3.246123	84.79673	209.5594
Probability	0.000000	0.197294	0.000000	0.000000
Sum	5568.000	2990.000	1.47E+11	1.94E+11
Sum Sq. Dev	177402. 3	514.4762	2.21E+20	1.34E+21
Observations	42	42	42	42

Source: Processed with E-Views 9

TestAsumsi Klasik

Test Normalitas

Figure 1. Chart Normalitas



Source: Processed with E-Views 9

Looking at the histogram graph and the Jarque-Bera statistical test (JB-Test) based on graph 1, it can be seen that the normality test has a probability value of 14.83967, where the probability value is greater than 0.05, namely 14.83967 > 0.05, so it can be said that the data is normally distributed.

Test Multikolinearitas

Table 3. Test Results Multikolinearitas
Test Results correlations

	IPM	PDRB	ZAKAT
IPM	1.000000	0.546418	0.539732
PDRB	0.546418	1.000000	0.465774
ZAKAT	0.539732	0.465774	1.000000

Source: Processed with E-Views 9

Based on the table above, the multicollinearity value of HDI to GRDP < 0.8 (0.546418 < 0.8). The multicollinearity value of HDI to Zakat < 0.8 (0.539732 < 0.8). The multicollinearity value of GRDP on Zakat < 0.8 (0.465774 < 0.8). This can be concluded that there was no multicollinearity in this study.

Panel Data Regression Selection Test

Common Effect Model (CEM)

Table 4. Panel Data Regression Selection Test

Dependent Variable: KEMISKINAN
Method: Panel Least Squares
Date: 12/30/23 Time: 19:19
Sample: 2021 2022
Periods included: 2
Cross-sections included: 21
Total panel (balanced) observations: 42

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	927.1396	219.4705	4.224439	0.0001
IPM	11.78118	3.212719	3.667044	0.0007
PDRB	1.36E-08	4.67E-09	2.919000	0.0059
ZAKAT	-7.61E-10	1.88E-09	-0.404397	0.6882

R-squared	0.320330	Mean dependent var	132.5714
Adjusted R-squared	0.266671	S.D. dependent var	65.77906
S.E. of regression	56.32964	Akaike info criterion	10.99071
Sum squared resid	120575.1	Schwarz criterion	11.15620
Log likelihood	-226.8049	Hannan-Quinn criter.	11.05137
F-statistic	5.969818	Durbin-Watson stat	1.001466
Prob(F-statistic)	0.001942		

Source: Processed with E-Views 9

Based on the regression results with the Common Effect Model (CEM), it shows that there is a constant value of 927.1396 with a probability of 0.0001. The regression equation on adjusted R^2 of 0.320330 explains that the variance of HDI, GRDP and Zakat is 32% and the remaining 68% is influenced by other factors not examined in the research.

Fixed Effect Model

Table 4. Fixed Effect Model Panel Data Regression Results

Dependent Variable: KEMISKINAN
Method: Panel Least Squares

Date: 12/30/23 Time: 19:29
Sample: 2021 2022
Periods included: 2
Cross-sections included: 21
Total panel (balanced) observations: 42

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	218.9513	287.2203	0.762312	0.4557
IPM	-0.756471	4.062607	-0.186203	0.8544
PDRB	-6.56E-09	3.88E-09	-1.690715	0.1081
ZAKAT	-2.06E-09	1.20E-09	-1.718866	0.1028

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.935668	Mean dependent var	132.5714
Adjusted R-squared	0.853466	S.D. dependent var	65.77906
S.E. of regression	25.18005	Akaike info criterion	9.585540
Sum squared resid	11412.63	Schwarz criterion	10.57849
Log likelihood	-177.2963	Hannan-Quinn criter.	9.949497
F-statistic	11.38256	Durbin-Watson stat	3.818182
Prob(F-statistic)	0.000001		

Source: Processed with E-Views 9

Based on the results of the fixed effect model regression, it shows that there is a constant value of 218.9513 with a probability of 0.4557. The regression equation on adjusted R^2 of 0.935668 explains that the variance of HDI, GRDP and Zakat is 93.5% and the remaining 6.5% is influenced by other factors not examined in this study.

Random Effect Model

Table 5. Random Effect Model Panel Data Regression Results

Dependent Variable: KEMISKINAN
Method: Panel EGLS (Cross-section random effects)
Date: 12/30/23 Time: 20:34
Sample: 2021 2022
Periods included: 2
Cross-sections included: 21
Total panel (balanced) observations: 42
Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	491.8201	191.7300	2.565171	0.0144
IPM	-4.981626	2.756583	-1.807174	0.0787
PDRB	4.81E-10	3.28E-09	0.146613	0.8842
ZAKAT	-1.36E-09	1.11E-09	-1.220851	0.2297

Effects Specification

	S.D.	Rho
Cross-section random	45.25305	0.7636
Idiosyncratic random	25.18005	0.2364

Weighted Statistics			
R-squared	0.123678	Mean dependent var	48.53881
Adjusted R-squared	0.054495	S.D. dependent var	29.98471
S.E. of regression	29.15626	Sum squared resid	32303.32
F-statistic	1.787691	Durbin-Watson stat	1.657631
Prob(F-statistic)	0.165932		
Unweighted Statistics			
R-squared	0.152317	Mean dependent var	132.5714
Sum squared resid	150381.0	Durbin-Watson stat	0.356076

Source: Processed with E-Views 9

Based on the regression results with the random effect model (REM), it shows that there is a constant value of 491.8201 with a probability of 0.0144. The regression equation with an adjusted R2 value of 0.054495 explains that the variance of HDI, GRDP and Zakat is 5.4% and the remaining 94.6% is influenced by other factors not examined in this study. After choosing the right model to use in managing panel data, three tests can be carried out, namely:

Test Chow (*Common Effect Model vs Fixed Effect Model*)

Table 6. Test Chow

Redundant Fixed Effects Tests
Equation: Untitled
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	8.608554	(20,18)	0.0000
Cross-section Chi-square	99.017198	20	0.0000

Source: Processed with E-Views 9

Based on table 6 on the results of the Chow test, common effect model vs fixed effect model above, the cross section F probability value (P-value) is 0.0000 ≤ 0.05, so the hypothesis H0 is rejected and H1 is accepted, which means the Fixed Effect Model (FEM) is a model. which is more appropriate to use.

Test Housman

Table 7. Test Housman

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

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	15.948810	3	0.0012

Source: Processed with E-Views 9

Based on table 7 on the results of the Hausman test, random effect model vs fixed effect model above, the chi-square probability value is 0.0012 ≤ 0.05, so the hypothesis H0 is

rejected and H1 is accepted, which means the Fixed Effect Model (FEM) is a more appropriate model to use..

Lagrange Multiplier Test (*Common Effect Model vs Random EffectModel*)

Table 8. Lagrange Multiplier Test

Lagrange Multiplier Tests for Random Effects
Null hypotheses: No effects
Alternative hypotheses: Two-sided (Breusch-Pagan) and one-sided (all others) alternatives

	Test Hypothesis		
	Cross-section	Time	Both
Breusch-Pagan	4.746562 (0.0294)	1.049946 (0.3055)	5.796507 (0.0161)

Source: Processed with E-Views 9

Based on the results of selecting a panel data regression model which was carried out through the Lagrange multiplier test, Chow test and Hausman test. So it can be concluded that the panel data regression estimation method used is as follows:

Tabel 9. Conclusion Results of Model Selection Testing

No	Metode	Testing	Results
1.	Lagrange Multiplier Test	Random Effect vs Common Effect	**Random Effect**
2.	Cowh Test	Common Effect vs Fixed Effect	**Fixed Effect**
3.	Housman Test	Random Effect vs Fixed Effect	**Fixed Effect**

Source: Processed with E-Views 9

The results of the panel data regression model selection test for the three panel data models above aim to strengthen the conclusions of the panel data regression estimation method used. Based on the table above, it can be concluded that the panel data regression model used is the Fixed Effect Model (FEM) to analyze the data in this research.

Panel Data Regression Analysis

Table 10. The Effect of HDI on Poverty

Dependent Variable: KEMISKINAN
Method: Panel Least Squares
Date: 12/30/23 Time: 17:42
Sample: 2021 2022
Periods included: 2
Cross-sections included: 21
Total panel (balanced) observations: 42

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	315.8869	306.6521	1.030115	0.3153
IPM	-2.575000	4.307084	-0.597852	0.5566

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.916344	Mean dependent var	132.5714
Adjusted R-squared	0.828505	S.D. dependent var	65.77906
S.E. of regression	27.24039	Akaike info criterion	9.752960
Sum squared resid	14840.78	Schwarz criterion	10.66317
Log likelihood	-182.8122	Hannan-Quinn criter.	10.08659
F-statistic	10.43210	Durbin-Watson stat	3.818182
Prob(F-statistic)	0.000001		

Source: Processed with E-Views 9

Table 11. Pengaruh PDRB Terhadap Kemiskinan

Dependent Variable: KEMISKINAN
Method: Panel Least Squares
Date: 12/30/23 Time: 17:46
Sample: 2021 2022
Periods included: 2
Cross-sections included: 21
Total panel (balanced) observations: 42

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	154.4224	14.45450	10.68334	0.0000
PDRB	-6.24E-09	3.97E-09	-1.573152	0.1314

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.924225	Mean dependent var	132.5714
Adjusted R-squared	0.844662	S.D. dependent var	65.77906
S.E. of regression	25.92548	Akaike info criterion	9.654011
Sum squared resid	13442.61	Schwarz criterion	10.56422
Log likelihood	-180.7342	Hannan-Quinn criter.	9.987638
F-statistic	11.61620	Durbin-Watson stat	3.818182
Prob(F-statistic)	0.000000		

Source: Processed with E-Views 9

Table 12. The Influence of HDI and GRDP on Poverty

Dependent Variable: KEMISKINAN
Method: Panel Least Squares
Date: 03/05/24 Time: 20:42
Sample: 2021 2022
Periods included: 2
Cross-sections included: 21
Total panel (balanced) observations: 42

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	314.8769	305.7221	1.000117	0.4154
IPM	-1.585300	4.307084	-1.457842	0.7326
PDRB	-5.22E-09	4.93E-09	-2.543182	0.2718

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.926384	Mean dependent var	132.6414
Adjusted R-squared	0.847509	S.D. dependent var	69.78807
S.E. of regression	29.25032	Akaike info criterion	9.834560
Sum squared resid	16745.78	Schwarz criterion	10.75314
Log likelihood	-186.8623	Hannan-Quinn criter.	10.08532
F-statistic	12.67210	Durbin-Watson stat	4.818182
Prob(F-statistic)	0.000001		

Source: Processed with E-Views 9

Table 13. The Influence of HDI on Poverty Through Zakat as a Moderating Variable

Dependent Variable: KEMISKINAN
Method: Panel Least Squares
Date: 12/30/23 Time: 17:44
Sample: 2021 2022
Periods included: 2
Cross-sections included: 21
Total panel (balanced) observations: 42

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	465.5245	173.2589	2.686872	0.0151
IPM	-4.329696	2.434241	-1.778664	0.0922
ZAKAT	8.41E-08	1.28E-08	6.575503	0.0000
X1_Z	1.07E-09	1.66E-10	6.436021	0.0000

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.977418	Mean dependent var	132.5714
Adjusted R-squared	0.948564	S.D. dependent var	65.77906
S.E. of regression	14.91844	Akaike info criterion	8.538632
Sum squared resid	4006.075	Schwarz criterion	9.531586
Log likelihood	-155.3113	Hannan-Quinn criter.	8.902589
F-statistic	33.87390	Durbin-Watson stat	3.818182
Prob(F-statistic)	0.000000		

Source: Processed with E-Views 9

Table 14. The Influence of GRDP on Poverty Through Zakat as a Moderating Variable

Dependent Variable: KEMISKINAN
Method: Panel Least Squares
Date: 12/30/23 Time: 17:48
Sample: 2021 2022
Periods included: 2
Cross-sections included: 21
Total panel (balanced) observations: 42

Variable	Coefficient	Std. Error	t-Statistic	Prob.

C	181.2957	15.17283	11.94871	0.0000
PDRB	-7.97E-09	3.45E-09	-2.311818	0.0328
ZAKAT	7.91E-09	2.74E-09	2.889915	0.0098
X2_Z	7.11E-19	3.10E-19	2.294125	0.0340

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.950127	Mean dependent var	132.5714
Adjusted R-squared	0.886400	S.D. dependent var	65.77906
S.E. of regression	22.17061	Akaike info criterion	9.330972
Sum squared resid	8847.651	Schwarz criterion	10.32393
Log likelihood	-171.9504	Hannan-Quinn criter.	9.694929
F-statistic	14.90931	Durbin-Watson stat	3.818182
Prob(F-statistic)	0.000000		

Source: Processed with E-Views 9

Table 15. The Influence of HDI and GRDP on Poverty Through Zakat as a Moderating Variable

Dependent Variable: KEMISKINAN
Method: Panel Least Squares
Date: 03/05/24 Time: 22:34
Sample: 2021 2022
Periods included: 2
Cross-sections included: 21
Total panel (balanced) observations: 42

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	734.62444	163.4387	14.66672	0.0000
IPM	-8.329653	6.734642	-2.774524	0.0732
X1_Z	2.09E-09	3.76E-10	7.576021	0.0100
PDRB	-8.95E-09	4.63E-09	-4.543818	0.0342
X2_Z	8.21E-09	2.70E-09	2.294425	0.0273
ZAKAT	9.43E-08	2.27E-08	7.575874	0.0000

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.899618	Mean dependent var	133.6716
Adjusted R-squared	0.784564	S.D. dependent var	69.74876
S.E. of regression	16.91314	Akaike info criterion	7.587342
Sum squared resid	5324.072	Schwarz criterion	9.584136
Log likelihood	-175.6423	Hannan-Quinn criter.	8.908839
F-statistic	35.77396	Durbin-Watson stat	3.818182
Prob(F-statistic)	0.000000		

Source: Processed with E-Views 9

Based on the results of the data regression analysis above, the hypothesis test carried out is that individually, HDI and GRDP are not significant to poverty in Medan City. However, when HDI and GRDP are combined, both together have a significant influence on

the level of poverty in the city. This shows the importance of increasing human resources and economic development in an effort to reduce poverty. Apart from that, zakat and GRDP also have the potential as moderating variables that can strengthen the influence of HDI on poverty, with a productive and consumptive zakat management approach that is in accordance with Islamic sharia principles..

Discussion

The Influence of HDI on Poverty in Medan City

The results of the regression analysis show that HDI (0.5566) is not significant for poverty in Medan City. The Human Development Index (HDI) includes life expectancy, literacy rate and per capita consumption. Improvements in health, education and income are expected to reduce the number of poor people. Poverty alleviation programs still face gaps in plans and achievements due to a more sectoral policy orientation. The high poverty rate in Medan City shows that the government's efforts have not been optimal, requiring identification of causal factors. Research shows that increasing HDI reduces poverty, increases productivity and population income. HDI influences the dimensions of life longevity, health, knowledge and resources, crucial for reducing poverty in the city of Medan.

The Influence of GRDP on Poverty in Medan City

Based on regression analysis, the probability value of the variable Economic development is important for increasing per capita income and people's living standards, as well as providing comparative data between regions for economic policy.

The Influence of HDI and GRDP on Poverty in Medan City

The influence of the Human Development Index (HDI) and Gross Regional Domestic Product (GRDP) on poverty in Medan City was analyzed using regression. The calculated F-value for HDI and GRDP is 12.67210 with an F-statistic p-value of 0.000001. With an F-table value of 3.24, a larger F-count shows that the HDI and GRDP variables significantly influence poverty ($p \leq 0.05$). Human resources (HR) play a crucial role in developing the quality of human life, measured through HDI. High GDP indicates economic growth and regional economic progress, influenced by endogenous and exogenous factors. Macroeconomic models are commonly used to explain regional growth.

The Influence of HDI on Poverty Through Zakat as a Moderating Variable in Medan City

Based on regression analysis, the probability value of the Zakat variable is 0.0000, smaller than $\alpha = 0.05$, indicating that the Zakat variable can act as a moderator between HDI and Poverty in Medan City. Productive zakat aims to deal with the poor and improve the quality of the people after basic needs are met. Zakat reporting is needed for transparency and accountability. Zakat is managed consumptively to meet the basic economic needs of mustahiq, while productive zakat is used for empowerment through capital assistance, coaching and free education.

The Influence of GRDP on Poverty Through Zakat Funds as a Moderating Variable in Medan City

Based on regression analysis, the probability value of the Zakat variable is 0.0098, smaller than $\alpha = 0.05$, indicating that the Zakat variable can act as a moderator between GRDP and Poverty in Medan City. Productive zakat aims to empower with capital assistance for weak entrepreneurs, coaching and free education, in accordance with sharia principles to increase effectiveness and socio-economic benefits. Meanwhile, consumptive zakat management is to meet the mustahiq's basic economic needs, such as food directly.

The Influence of HDI and GRDP on Poverty Through Zakat Funds as a Moderating Variable According to an Islamic Perspective

In an Islamic perspective, HDI and GRDP influence poverty through zakat funds. High GRDP can increase managed zakat funds, reduce poverty rates, and ensure people's access to paying zakat according to Islamic values. HDI in Islam emphasizes achieving overall prosperity in the world and the hereafter, emphasizing that conventional indicators are insufficient to measure economic development in Muslim-majority countries. GRDP is an important indicator for assessing the economic conditions of a region, which influences economic growth and development success.

Interview with Baznas Medan City

In an interview with Baznas Medan City, Baznas focused on strengthening coordination and presence in the regions even in a pandemic situation, to maintain its position as a government institution that manages zakat in accordance with Law 23 of 2011 and PP No. 14 of 2014. Together with Vice President KH Ma'ruf Amin, Baznas is involved in programs to eradicate poverty and stunting through initiatives such as building houses and educational assistance. Baznas also develops innovative programs such as Z Chicken, Z UMKM, Z Mart, Z Auto, and Z Micro Finance to improve community welfare, following local trends and needs. Muhammad Nursyam, S.Pd.I., emphasized the importance of carrying out Allah's mandate in enforcing zakat to provide blessings for Muzaki and Mustahik.

CONCLUSION

This research concludes that HDI and GRDP are not individually significant for poverty in Medan City. However, the combination of HDI and GRDP together significantly influences poverty. Human resources play an important role in improving the quality of life and economic growth. Zakat and GRDP can act as moderators between HDI and poverty, with productive and consumptive zakat management as a strategy to increase the effectiveness of poverty alleviation programs, in accordance with Islamic sharia principles. Medan City Baznas, in an effort to strengthen its position as a government institution that manages zakat, has developed various innovative programs such as Z Chicken, Z UMKM, Z Mart, Z Auto, and Z Micro Finance to improve community welfare and follow local needs trends.

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