

The Role Of Zakat Distribution On Human Development In South Sumatra Province

Delta Khairunnisa, Didik Susetyo, Nurlina Muhyiddin, Azwardi

Abstract

The purpose of this study is to examine the role of zakat distribution on human development in South Sumatra Province. The research was conducted at BAZNAS South Sumatra through surveys and questionnaires to mustahiq households who received zakat assistance programs. The analysis method used includes descriptive and inferential statistics (ANOVA). The originality of this research is that it focuses on the aspects of zakat distribution and human development, including education, health, and economy, and adds social aspects of humanity and devotion. The result of the research is that zakat distribution can play a role in improving the human development of mustahiq households. The benefits of zakat obtained by mustahiq households include five areas, namely improving basic education skills such as reading and arithmetic (education), concern for maintaining cleanliness (health), prohibiting the use of alcohol / illegal drugs, gambling and anti-social behavior (social humanity), having income (economy) and the ability to pray and fast regularly (devotion).

Keywords: *zakat distribution, human development, zakat institution.*

1. INTRODUCTION

The Human Development Index (HDI) as a development measurement tool was first introduced by the United Nations Development Program (UNDP) in 1990. Furthermore, in 1994, Anand & Sen (1994) questioned development measures that were only seen from the economic side, such as GDP (Gross Domestic Product) and GDP per capita but emphasized more on human capabilities. ¹This opinion is supported by Haq (1995) and (Fukuda-Parr, 2003), who explain the size of development more broadly, which includes economic, social, cultural and political. All of these characteristics include aspects of human development.

Indonesia's HDI value in 2021 increased by 0.49% compared to the previous year's achievement of 71.94. This increase in HDI in 2021 occurred in all dimensions. The dimension of decent living standards as measured by the average real expenditure per capita per year increased by 1.30% to IDR 11.15 million in 2021. From the education dimension, the expected years of schooling of the 7-year-old population increased by 0.77% to 13.08 years in 2021. Meanwhile, the average years of schooling of the population aged 25 years and over increased by 0.7% to 8.54 years. The dimension of longevity and healthy living as measured by life expectancy was recorded at 71.57 years in 2021. This figure increased by 0.13% compared to 2020 which amounted to 71.47 years (BPS, 2022).

Indonesia has 34 provinces with HDI values in 2021 in various categories, namely very high, high, and medium, but there is no low category. Two provinces, namely DKI Jakarta and Yogyakarta, are in the very high category. South Sumatra and 20 other provinces (East Kalimantan, Riau Islands, Bali, North Sulawesi, Riau, Banten, West Sumatra, West Java, South Sulawesi, Aceh, Central Java, East Java, North Sumatra, Bangka Belitung, Southeast Sulawesi, Bengkulu, Jambi, South Kalimantan, Central Kalimantan, and North Kalimantan) are in the high category. For the medium category, there are 11 provinces, such as Lampung, Central Sulawesi, Maluku, Gorontalo, North Maluku, West Nusa Tenggara, West Kalimantan, West Sulawesi, East Nusa Tenggara, West Papua, and Papua (BPS, 2022).

South Sumatra has an HDI of 70.24 in 2021 and 70.01 in 2020, an increase of 0.23 percent. South Sumatra consists of 13 regencies and 4 cities. The HDI value for the 17 districts/cities also varies, some are in the high category and some are in the medium category, but none are in the very high or low category.

The HDI value of 17 districts/cities in South Sumatra has increased from 2015 to 2021. Thirteen districts in South Sumatra have an HDI value in the medium category, and one city, Pagar Alam, is also in that category. In contrast, 3 cities such as Palembang, Prabumulih, and Lubuk Linggau are in the high category. The HDI value of South Sumatra compared to the 3 cities was in the medium category from 2015 to 2018, then since 2019, the HDI value of South Sumatra has entered the high category. This increase in HDI value can be seen from the measuring instruments used in the HDI assessment.

South Sumatra's HDI when compared to 33 other provinces in 2021, is in 23rd position, with an HDI value of 70.24, and is in the high category. For 3 consecutive years from 2019 to 2021, South Sumatra's HDI has been in the high category. Conversely, in previous years, namely 2015 to 2018, it was in the medium category. This change in HDI value and the position of South Sumatra compared to 33 other provinces, indicates that the quality of community welfare in South Sumatra still needs to be improved. For most Muslim countries, there is a zakat institution, as part of the socio-economic framework that can play a role in improving the welfare of the community (Shirazi, 2006) and (Nurzaman, 2010).

Studies on the effect of zakat distribution on welfare have been conducted by Beik (2011) and Mintarti et al. (2012). The study of the impact of zakat distribution on HDI shows a positive and significant impact has been conducted by Nurzaman (2017), Murniati & Beik (2014), and Akmal et al. (2020). Efforts to improve community welfare through zakat distribution, for most Muslim countries, require institutions to manage zakat.

Zakat institutions are institutions that collect and distribute zakat funds. The funds collected by zakat institutions are obtained from zakat payers (muzakki), then the zakat funds will be distributed and utilized for zakat recipients (mustahiq). The Amil Zakat Agency (BAZNAS) is the official and only agency established by the government based on Presidential Decree No. 8 of 2001 which has the task and function of collecting and distributing zakat, infaq, and sadaqah (ZIS) at the national level. BAZNAS also has representatives in every province, district/city in Indonesia.

The amount of zakat collection collected from national, provincial, district/city BAZNAS, Amil Zakat Institutions (LAZ), and Zakat Management Organizations (OPZ) continues to increase, from Rp 1.2 trillion in 2009 to Rp 10.2 trillion in 2019. (BAZNAS Center for Strategic Studies, 2020). For the South Sumatra region, zakat collection has also increased consecutively from 2020 to 2022, as follows: IDR 2.8 billion, IDR 5.2 billion, and IDR 5.5 billion (BAZNAS South Sumatra, 2022). In addition to collecting zakat funds, BAZNAS also has duties and functions in the distribution of these zakat funds.

The distribution of zakat is organized based on 8 groups of asnaf (recipients of zakat), including fakir, poor, amil, mu'alaf, riqob, gharimin, fi sabilillah, and ibnu sabil. The largest proportion of zakat fund distribution is for the poor and needy. This shows that asnaf fakir and the poor are more focused on being alleviated from the poverty line. The distribution of zakat funds is channeled to the fields of economy, education, da'wah, health, and social humanity.

The distribution of zakat based on the program implemented by BAZNAS of South Sumatra Province consists of Sumsel Cerdas, Sumsel Sehat, Sumsel Peduli, Sumsel Makmur, and Sumsel Taqwa. The amount of funds distributed has changed from 2020 to 2022. In 2020, the distribution of zakat in each of these programs is as follows: IDR 845 million, IDR 406 million, IDR 1.083 billion, IDR 6.3 million, and IDR 528 million. In 2021, among others: IDR 898 million, IDR 330 million, IDR 923 million, IDR 0 and IDR 345 million. Furthermore, in 2022, each amount of zakat fund distribution is IDR 1.125 billion, IDR 220 million, IDR 1.720 billion, IDR 80 million, and IDR 908 million (BAZNAS South Sumatra, 2022).

Studies on zakat distribution for education have been conducted by (Miah, 2017), Suhaib (2009), Abdullah et al. (2015), and Suprayitno et al. (2017). Studies of zakat distribution for health have been conducted by Kanbur, (2010) and for the economy conducted by Johari et al. (2013), Saidurrahman (2015), and Bakar & Ghani (2011). According to Sastraningsih et al. (2020), zakat distributed for education, health, and the economy significantly affects people's welfare.

Based on several previous studies that have been conducted related to zakat distribution with human development, including education, health, economy, and the need to add social aspects of humanity and devotion.

2. LITERATURE REVIEW AND HYPOTHESIS

2.1 Human Development Theory

The theory of human development was first put forward by UNDP to improve the previous concept of Human Resources analysis based on Gross Domestic Product (GDP) or average per capita income. According to United Nations Development Programme (1990), average income does not in detail describe the condition of human resources in a region. This is because the gap between rich and poor people tends to be higher so that poor people can be recorded as having higher welfare, compared to the rich population.

Human development emerged in 1990 to improve on previous GDP-based measures. Some of the basic premises of this concept are as follows: (Nurkholis, 2018)

1. Development should put people at the center of attention.
2. Development is meant to enlarge choices for people, not just to increase their income. The concept of Human Development should therefore be centered on the population as a whole, and not just on economic aspects.
3. Human Development pays attention not only to efforts to improve human capabilities but also to efforts to optimally utilize these human capabilities.
4. Human Development is supported by four main pillars, namely productivity, equity, balance, and empowerment.
 - a) Productivity
The productivity of the population is related to the human capital it has and the human investments made to increase it.
 - b) Equalization

- People have equal opportunities to gain access to economic and social resources. All barriers that minimize the opportunity for such access must be removed.
- c) Sustainability
Development is carried out not only to cover current needs but also the future.
 - d) Empowerment
People should fully participate in the decisions and processes that will determine their lives.
5. Human Development forms the basis for setting development goals and analyzing options for achieving them.

2.2 Human Development in Islamic Perspective

Human development in the Islamic perspective is more comprehensive, not only covering aspects of economics and morality but also seen from two different aspects of human life, namely the worldly and the afterlife. This human development paradigm focuses on improving individual lives through the fulfillment of basic needs, namely protecting the intellect, protecting life/soul, protecting the family/offspring, protecting property, and protecting religion. The five elements of human development from an Islamic perspective, namely health, education, income, social justice, and human rights are contained in the following model, the Islamic Human Development Model: (Figure 1)

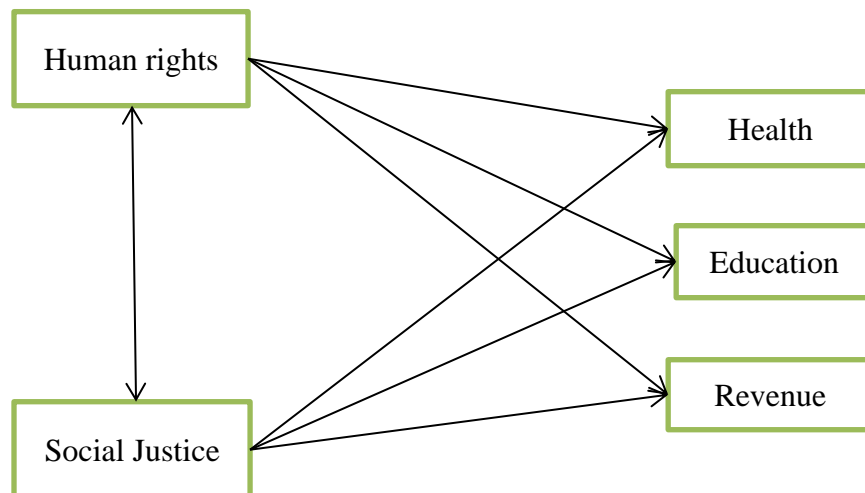


Figure 1: Human Development Model in Islamic Perspective

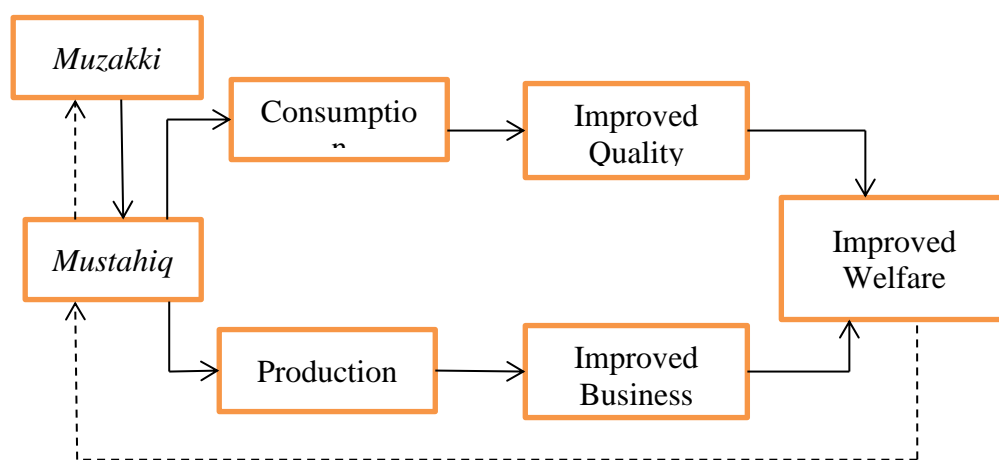
Source: (Oladapo & Rahman, 2016)

Three of the five elements contained in this human development model are related to the objectives of shariah, namely health, education, and income. These three elements are considered the rights of every individual without exception. Everyone participates in education and training, has access to health facilities, and earns income in the form of employment. The other two elements, human rights, and social justice, have a direct influence and play a significant role in realizing people's welfare through the provision of education, health, and income. The elements of human rights and social justice are

interrelated, as human rights will be realized through the implementation of social justice. Conversely, when there is social justice, human rights will be protected.

2.3 Zakat

Zakat is one of the pillars of Islam that must be implemented by Muslims. Zakat paid by zakat payers (muzakki) to zakat recipients (mustahiq) is not only used for consumptive needs but also to increase business which in turn is expected to improve the welfare of the mustahiq. In the next period, the success of mustahiq in improving their welfare which is marked by increasing income will spur mustahiq to become muzakki (Figure 2).



The flow of Zakat from Muzakki to Mustahiq and back to Muzakki

Source: (Muhyiddin et al., 2021)

The fundamental purpose of zakat is to solve social problems, such as poverty, through allocative and stabilizing functions in the economy (Tarmizi, 2015). The allocative function is to allocate the wealth owned by the rich to the poor. This allocation of funds is not only consumptive but also productive, so that in the future the mustahiq are expected to shift their role to become muzakki. Meanwhile, the stabilizer function distributes some of the wealth from the rich to the poor, so that social inequality can be reduced, and the welfare of the poor can be improved.

2.4 Hypothesis

Zakat distribution can play a role in improving human development in South Sumatra Province.

3. RESEARCH METHODS

This research was conducted to examine the role of zakat distribution on human development. This research was conducted at BAZNAS South Sumatra in 2023. This research was conducted with a quantitative analysis method, which includes descriptive statistics and inferential statistics, namely by using Analysis of Variance (ANOVA). The type of data in this study uses primary data, namely through a questionnaire that is structured in the form of several research questions submitted to respondents and conducting observations/observations and in addition using the interview method. Furthermore, questionnaire testing is carried out through validity and reliability tests. The

sample selection will be carried out using the purposive sampling method, namely the procedure for selecting samples based on consideration of suitable characteristics related to the example needed to answer research objectives (Sugiyono, 2018). The sample taken in this study amounted to 200 respondents.

The distribution of zakat in this study is the distribution of zakat by BAZNAS South Sumatra to mustahiq based on five programs, namely zakat in the field of education (Sumsel Cerdas), zakat in the field of health (Sumsel Sehat), zakat in the field of social humanity (Sumsel Peduli), zakat in the field of economy (Sumsel Makmur) and zakat in the field of religion/da'wah (Sumsel Taqwa).

Human development is measured by asking several questions related to what benefits mustahiq gets after participating in one of the five zakat programs carried out by BAZNAS South Sumatera. The benefits are related to education, health, social humanity, economy, and devotion. Questions in the questionnaire used five Likert scales (Pranatawijaya et al., 2019). The Likert scale used is 1 to 5 statements, including strongly disagree (1); disagree (2); neutral (3); agree (4); and strongly agree (5).

4. RESULTS AND DISCUSSION

4.1 Description of Questionnaire Results

Descriptive analysis is carried out to see the distribution of data that has been done through distributing questionnaires to respondents. The form of questions asked is in the form of closed questions with answer categories using five Likert scales, namely strongly disagree (1), disagree (2), neutral (3), agree (4), and strongly agree (5).

The following table presents the results of the frequency calculation and the average value of each question in the questionnaire. The question asked is the benefits obtained by mustahiq after receiving zakat from BAZNAS South Sumatra

Table 1. Benefits of Zakat in the Education Sector

EDUCATION	(1)	(2)	(3)	(4)	(5)	Mean Score
1. Ability to continue to a higher level of education	1	2	51	120	26	3,84
2. Ability to come to school regularly	1	0	37	116	46	4,03
3. Ability to read and count	1	1	25	132	41	4,06
4. Has academic achievement in class/school	0	1	37	87	25	3,67
AVERAGE						3,90

Source: data processed, 2023

Table 1 presents the benefits of zakat in the field of education obtained by mustahiq households after receiving zakat funds from BAZNAS South Sumatra in the form of the Sumsel Cerdas program. The lowest average value is 3.67, where mustahiq households have academic achievement in class/school. The highest average value is 4.06, where mustahiq households can read and count.

Table 2: Benefits of Zakat in the Health Sector

HEALTH	(1)	(2)	(3)	(4)	(5)	Meas Score
1. Ability to consume nutritious food (consume rice/carbohydrates, side dishes such as meat/fish/chicken and vegetables/fruits)	0	2	33	150	15	3,89

2. Ability to access health services, such as (hospitals/clinics/doctors/midwives/drugs etc.)	1	2	53	125	19	3,80
3. Concern for maintaining cleanliness	1	0	18	133	48	4,14
4. Ability to maintain health (rarely experiencing health problems), both physical and mental health	0	1	37	141	21	3,91
AVERAGE						3,94

Source: data processed, 2023

Table 2 presents the benefits of zakat in the health sector obtained by mustahiq households after receiving zakat funds from BAZNAS South Sumatra in the form of the Sumsel Sehat program. The lowest mean value is 3.80, where mustahiq households can access health services, such as (hospitals/clinics/doctors/midwives/medicines, and so on). The highest average value is 4.14, where mustahiq households have a concern for maintaining cleanliness.

Table 3. Benefits of Zakat in the Social Humanity Sector

SOCIAL HUMANITY	(1)	(2)	(3)	(4)	(5)	Mean Score
1. Ability to provide a better future for the family (spouse and children)	0	1	24	147	28	4,01
2. Ability to maintain harmony between family members	0	0	18	148	34	4,08
3. Prohibition of the use of alcohol/drugs, gambling and anti-social behavior	0	0	12	121	67	4,28
4. Ability to participate in community social activities	0	1	23	141	35	4,05
AVERAGE						4,11

Source: data processed, 2023

Table 3 presents the benefits of zakat in the social humanitarian field obtained by mustahiq households after receiving zakat funds from BAZNAS South Sumatra in the form of the Sumsel Peduli program. The lowest mean value is 4.01, where mustahiq households can provide a better future for the family (spouse and children). The highest average value is 4.28, where mustahiq households prohibit the use of alcohol / illegal drugs, gambling, and anti-social behavior.

Table 4. Benefits of Zakat in the Economic Sector

ECONOMICS	(1)	(2)	(3)	(4)	(5)	Mean Score
1. Have expertise and skills in work/business	0	8	82	104	6	3,54
2. Have more working hours and/or a regular job	1	17	102	71	9	3,35
3. Have income/income	0	4	71	113	12	3,67
4. Ability to purchase electronic appliances (TV, refrigerator, gas stove, etc.) and/or vehicles (motorcycle, etc.)	2	14	116	63	5	3,28
5. Ability to save	0	9	107	71	13	3,44

AVERAGE	3,46
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Source: data processed, 2023

Table 4 presents the economic benefits of zakat obtained by mustahiq households after receiving zakat funds from BAZNAS South Sumatra in the form of the Sumsel Makmur program. The lowest mean value is 3.28, where mustahiq households can buy electronic devices (TV, refrigerator, gas stove, etc.) and/or vehicles (motorbikes and so on.) While the highest mean value is 3.67, where mustahiq households have income.

Table 5. Benefits of Zakat in the field of devotion

FAITH	(1)	(2)	(3)	(4)	(5)	Mean Score
1. Ability to pray and fast regularly	0	0	8	142	50	4,21
2. Ability to attend Islamic Studies/Regular Studies	0	2	36	131	31	3,95
3. Ability to give alms regularly	0	0	76	102	22	3,37
4. Ability to save for Hajj	3	3	138	40	16	3,32
AVERAGE						3,71

Source: data processed, 2023

Table 5 presents the benefits of zakat in the field of devotion obtained by mustahiq households after receiving zakat funds from BAZNAS South Sumatra in the form of the Sumsel Taqwa program. The lowest mean value is 3.28, where mustahiq households can save for Hajj. While the highest average value is 4.21, where mustahiq households can pray and fast regularly.

When comparing the average value for each field of zakat benefits obtained by mustahiq households, the highest average value is 4.11, which is the average value of zakat benefits in the social humanitarian field. This means that mustahiq households get more benefits in the social humanitarian field compared to other fields. This is in line with the term “gift economy” coined by (Bell, 1991), which states that the essence of economic activity is not through market mechanisms, but through individual relationships manifested in attention, acceptance, appreciation, friendship, kinship, and hospitality. Actually, what Bell said is almost in line with the concept of zakat in Islam, which contains the meaning of helping in goodness and piety, so that the relationship between individuals also contains elements of worship. This means that the relationship established between muzakki and mustahiq through distributed zakat can encourage human development from the aspects of social humanity and devotion.

According to Suprayitno et al. (2017), zakat encourages social behavior and avoids accumulating personal wealth. This opinion is in line with what is stated by Beik & Arsyanti (2019) that the relationship between individuals is carried out by developing an attitude of mutual help, mutual assistance, mutual friendship, mutual complementarity, and mutual synergy. According to Ariyani (2016), the factors put forward by Beik and Arsyanti are a source of welfare for individuals and the wider community.

On the other hand, the lowest mean value is 3.45, which is the mean value of the benefits of zakat in the economic field. This means that it is necessary for BAZNAS to further optimize the distribution of zakat in this economic field, with the hope that in the future the mustahiq can shift their role to become muzakki. This follows the function of zakat, namely the allocative and stabilizing function in the economy.

4.2 Research Hypothesis Testing

Analysis of Variance (ANOVA) is a widely used statistical model for analyzing differences between group means where the observed variance in a given variable is grouped into components. In its simplest form, ANOVA provides a statistical test to determine whether the means of two or more independent groups are equal.

Various hypothesis tests can be performed using the ANOVA method. With normally distributed data, the t-test can be used to compare and test the mean difference between two groups of observations. In other words, it tests whether the mean differences are significantly different. However, if there are more than two groups, significant mean differences should be tested with the F-test. The F-test is performed by decomposing the variability of the data in the form of a sum of squares. The decomposition yields the F-statistic, which is essentially the ratio of between-group variability (variability that can be explained) and within-group variability (variability that cannot be explained).

Table 6. Anova Testing Results

		Sum of Squares	df	Mean Square	F	Sig.
Education	Between Groups	231.027	4	57.757	7.370	.000
	Within Groups	1528.168	195	7.837		
	Total	1759.195	199			
Health	Between Groups	59.260	4	14.815	2.303	.060
	Within Groups	1254.335	195	6.432		
	Total	1313.595	199			
Social Humanity	Between Groups	195.656	4	48.914	8.263	.000
	Within Groups	1154.344	195	5.920		
	Total	1350.000	199			
Economy	Between Groups	183.573	4	45.893	4.483	.002
	Within Groups	1996.427	195	10.238		
	Total	2180.000	199			
Devotion	Between Groups	180.636	4	45.159	8.625	.000
	Within Groups	1020.959	195	5.236		
	Total	1201.595	199			

Source: data processed, 2023

Table 6 above shows the results of hypothesis testing using ANOVA. ANOVA testing is conducted to see whether there is a difference in the benefits of zakat obtained by mustahiq based on the program provided by BAZNAS South Sumatra. The null hypothesis (H_0) proposed states that, there is a difference in the benefits of zakat according to the fields obtained by mustahiq based on the program provided by BAZNAS South Sumatra.

The benefits of zakat in the field of education are significantly different as seen from the F test value of 7.370 with a probability of 0.000. The benefits of zakat in the field

of social humanity, are significantly different as seen from the F test value of 8.263 with a probability of 0.000. The benefits of zakat in the economic field, are significantly different as seen from the F test value of 4.483 with a probability of 0.002. The benefit of zakat in the field of devotion is significantly different as seen from the F test value of 8.625 with a probability of 0.000. In contrast, the benefits of zakat in the health sector are not significantly different (the same) as seen from the F test value of 2.303 with a probability of 0.060.

The results of hypothesis testing using ANOVA show different conclusions. The benefits of zakat in the fields of education, social humanity, economy, and devotion show that the null hypothesis (H_0) is rejected, meaning that there are differences in the benefits of zakat obtained by mustahiq based on the program provided by BAZNAS South Sumatra. Conversely, the benefits of zakat in the health sector show that the null hypothesis (H_0) is accepted, meaning that there is no difference in the benefits of zakat obtained by mustahiq based on the program provided by BAZNAS South Sumatera.

5. CONCLUSIONS AND SUGGESTIONS

This study was conducted to see the role of zakat distribution on the human development of mustahiq households after receiving zakat assistance from BAZNAS South Sumatra in 2023. Analysis of relevant data provides evidence that zakat distribution has made a positive contribution to human development. The positive role of zakat distribution in improving human development is seen from five areas, improving basic education skills such as reading and arithmetic (education), concern for maintaining cleanliness (health), prohibition of alcohol/drug use, gambling and anti-social behavior (social humanity), having income/income (economy) and the ability to pray and fast regularly (devotion).

It needs optimal efforts from BAZNAS in distributing zakat, with the hope that in the future the mustahiq can shift its role to become muzakki.

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