

## Measuring the Role of *Zakat* in the Development of HDI with a License Approach (Case Study of BAZNAS Bekasi City)

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## Introduction

*Zakat* is one of the pillars among the five pillars of Islam, it is an obligation for Muslims to give part of their wealth to people in need. The main goal is to achieve social and economic justice by ensuring a fair distribution of wealth within society.<sup>1</sup> *Zakat* is also a social and humanitarian charity that can develop along with the development of humanity. From a social perspective, *zakat* functions as a social security institution. From an economic perspective, *zakat* functions as a tool to alleviate poverty, equalize income, and reduce the gap between rich and poor.<sup>2</sup> The concept of property in Islam recognizes that property is the absolute property of Allah Swt., and humans are only true recipients of trust. In managing assets, the main principle is to obey the will of the true owner, namely Allah Swt. One of Allah Swt. rules regarding property is the obligation to recognize other people's rights whenever we own property. All Muslims who meet the requirements are required to pay *zakat* as a form of implementation of this principle. The existence of *zakat* is so important that it is mentioned 32 times in Al-Qur'an. The importance of *zakat* is not only limited to the dimension of worship, but also has a significant impact on improving economic life and community welfare.<sup>3</sup>

Social activities for the poor, such as food, clothing, shelter, groceries are a form of a person's faith. Al-Qur'an not only calls for the care and feeding of the poor, and threatens those who do not, but also requires every believer to do so and imposes the punishment of infidelity on those who do not. It can be concluded that Islam's focus on alleviating poverty and cannot be compared with other religions or the rules of human creation, both in terms of direction, regulation, and implementation. Thus, *zakat* is an Islamic social financial concept and instrument which is one of the most important components in fighting poverty.<sup>4</sup>

At the time of the Prophet Muhammad Saw., the management of *zakat* was carried out directly by him or individuals appointed by the Prophet. When Abu Bakar became leader, *zakat* was handed over to him or to an agent entrusted by him.

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<sup>1</sup> Solahuddin Al-Ayubi, Ascarya, and Bayu Taufiq Possumah, "Examining the Efficiency of Zakat Management: Indonesian Zakat Institutions Experiences," *International Journal of Zakat* 3, no. 1 (2018): 37, <https://doi.org/10.37706/ijaz.v3i1.66>.

<sup>2</sup> Muhammad Aziz, "Prinsip Pengelolaan Zakat Menurut Al-Qur'an (Kajian Pada Surat Al-Taubah [9]: 103, Dengan Metode Tahlili Dan Pendekatan Fiqhy)," *Al Hikmah: Jurnal Studi Keislaman* 5, no. 2 (2015): 131, <https://doi.org/10.36835/hjsk.v5i2.2183>.

<sup>3</sup> Wasilatur Rohmaniyah, "Optimalisasi Zakat Digital Melalui Penguatan Ekosistem Zakat Di Indonesia," *Al-Huquq: Journal of Indonesian Islamic Economic Law* 3, no. 2 (2021): 232, <https://doi.org/10.19105/alhuquq.v3i2.5743>.

<sup>4</sup> Solahuddin Al-Ayubi, Nadhia Shalehanti, and Ali Sakti, "The Concept of Zakat and Waqf in Mir'at Al Thullab," *Al-Infaq: Jurnal Ekonomi Islam* 13, no. 2 (2022): 194, <https://doi.org/10.32507/ajei.v13i2.1752>.

A similar thing happened during Umar bin Khattab time, where *zakat* was given to Umar bin Khattab or the person appointed to take care of it. The *zakat* distribution system implemented by caliph Umar bin Khattab is based on a decentralized approach. This approach was chosen because it provides greater direct access to the community, where *zakat* facilities in certain areas collect and manage *zakat* based on government mandate. This system is considered more effective and efficient compared to the centralized *zakat* approach.<sup>5</sup> A similar approach continued during Utsman bin Affan reign, where *zakat* was delivered to him or to individuals authorized to handle *zakat*. However, after Utsman bin Affan death and during Ali bin Abi Thalib reign, differences of opinion emerged among Muslims. Some still hand over *zakat* to the authorities, while others choose to distribute *zakat* directly to *mustahik*.<sup>6</sup>

As a country with a majority Muslim population, the potential for *zakat* in Indonesia nationally is very large. Therefore, government involvement in *zakat* management at the national level is considered very important. In response to this need, the National *Amil Zakat* Agency (BAZNAS) was established as an institution that collaborates with the government to coordinate the implementation of *zakat* throughout Indonesia. *Zakat* management in Indonesia has experienced quite rapid development, changing the *zakat* system which was initially independent and individual to being controlled collectively by the state. The legal basis for *zakat* management in Indonesia is contained in Law Number 23 of 2011. This law stipulates the responsibilities of *zakat* management institutions in planning, implementing, and coordinating activities related to the collection, distribution, and utilization of *zakat*. Apart from that, the law explains that *zakat* administration in Indonesia is carried out through three *Zakat* Management Organizations (OPZ), namely BAZNAS, LAZ, and UPZ.<sup>7</sup>

At BAZNAS Bekasi city, for example, there is program known as *Bekasi Cerdas Program*. This program uses *Zakat*, *Infaq*, and *Shadaqah* (ZIS) funds to meet the needs of *mustahik* in completing their education. *Bekasi Cerdas Program* will not only focus on formal education, but will also develop capacity building courses for outstanding poor students. In 2022, BAZNAS Bekasi city has distributed *zakat* amounting to IDR

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<sup>5</sup> Siti Aisyah and Nurizal Ismail, "The Distribution of Zakat at The Time of Caliph Umar Ibn Khattab," *AL-IKTISAB: Journal of Islamic Economic Law* 3, no. 2 (2019): 71, <https://doi.org/10.21111/al-iktisab.v3i2.3908>.

<sup>6</sup> Solahuddin Al-Ayubi and Evania Herindar, "Zakat Practices from the Times: In the Time of the Rasulullah to Post-Independence of Indonesia," *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah* 4, no. 2 (2022): 461, <https://doi.org/10.47467/alkharaj.v4i2.686>.

<sup>7</sup> Rohmaniyah, "Optimalisasi Zakat Digital Melalui Penguatan Ekosistem Zakat Di Indonesia," 232.

2.628.200.000,- to 5.395 beneficiaries. These funds were distributed to various groups, including 2.000 *Madrasah Ibtidaiyah* (MI) students, 1.130 *Madrasah Tsanawiyah* (MTs) students, 635 *Madrasah Aliyah* (MA) students, 48 poor students, 287 *Raudhatul Athfal* (RA), 245 Al-Qur'an educational parks, and 1.050 poor orphans.<sup>8</sup>

In previous studies, not much research has been conducted measuring the role of *zakat* in increasing the Human Development Index (HDI) using the National *Zakat* Index (IZN) approach, most of which focused on aspects of *zakat* collection and distribution using qualitative and quantitative descriptive approaches. Here the research is interested in measuring the role of *zakat* in increasing the Human Development Index (HDI) by applying the National *Zakat* Index (IZN) approach, taking BAZNAS Bekasi city as the research object because its performance has proven to be good and transparent in the distribution of *Zakat*, *Infaq*, and *Shadaqah* funds (ZIS). One of the real implementations of the *zakat* obligation by BAZNAS Bekasi city is the provision of scholarships to outstanding and underprivileged students at various levels of education, including *Madrasah Ibtidaiyah* (MI), *Madrasah Tsanawiyah* (MTs), *Madrasah Aliyah* (MA), Al-Qur'an Education Parks, and also several universities in Bekasi city. This is a concrete example of how *zakat* can support education and community empowerment. Based on this background, the aim of this research is to measure the role of *zakat* in increasing the Human Development Index (HDI) in Bekasi city using the National *Zakat* Index (IZN) approach, which allows a detailed and comprehensive assessment of the performance of *zakat* institutions in the Bekasi city area.

## Methodology

Objects location of research carried out in Bekasi city, and involving the Bekasi city National *Amil Zakat* Agency (BAZNAS) as the institution with authority to manage *zakat* in the area. The object of this research is employees of the HR and ADM section of the Bekasi city National *Amil Zakat* Agency (BAZNAS) located on Jalan KH. Noer Ali, precisely on Jl. Ahmad Yani Number 22, Marga Jaya, South Bekasi District, Bekasi City, West Java Province.

The data collection technique used in this research uses a questionnaire which contains questions/statements regarding the variables studied, as well as interviews as a data collection technique carried out by researchers to obtain more in-depth information. Interviews and questionnaires were conducted with *mustahik* and also

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<sup>8</sup> BAZNAS, "Bekasi Cerdas Program," BAZNAS Kota Bekasi, 2023, <https://www.baznaskotabekasi.id>.

employees of the HR and ADM sections of the Bekasi city National *Amil Zakat* Agency (BAZNAS), in order to obtain the necessary information and data.

The population studied in this research were employees of the Bekasi city National *Amil Zakat* Agency (BAZNAS). Sampling method uses probability sampling, where each member of the population has the same probability of being selected as a sample.<sup>9</sup> A total of 100 respondents who were *zakat* recipients from the Bekasi city National *Amil Zakat* Agency (BAZNAS) were the samples in this research.

In this research, this data analysis method utilizes an approach qualitative and quantitative. A qualitative approach was used to summarize factual data through interviews with Bekasi city National *Amil Zakat* Agency (BAZNAS) staff, as well as involving filling out questionnaires by *mustahik* and Bekasi city BAZNAS HR and ADM staff. On the other hand, a quantitative approach is used by using the Multi-Stage Weighted index calculation estimation technique to collect data and produce the National *Zakat* Index (IZN). This method involves several stages of weighting applied to each component that makes up the index, combining dimensions, indicators, and variables. This approach is considered the right method because the weighting given to each IZN component is procedural and gradual.

In outlining the elements that make up the National *Zakat* Index (IZN), the research group from the BAZNAS Center for Strategic Studies (Puskas) introduced a guideline that served as the conceptual basis throughout the entire preparation process. This guideline is abbreviated as SMART, which means:

1. Specific, the components presented must be clear.
2. Measurable, the components presented must be measurable.
3. Applicable, the components presented can be applied.
4. Reliable, the components presented can be trusted.
5. Timely, the calculations carried out are timely and repeated.

This conceptual basis is an important reference in preparing the IZN. Failure to comply with any of these principles may hinder the formation of an index that operates effectively. This guide is also designed to make IZN a standard that can be implemented not only at the national level, but also at the regional level, so that its reach becomes wider and more comprehensive.<sup>10</sup>

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<sup>9</sup> Bagus Sumargo, *Teknik Sampling* (Jakarta: UNJ Press, 2020), 34.

<sup>10</sup> BAZNAS, *Indeks Zakat Nasional* (Jakarta: Pusat Kajian Strategis Badan Amil Zakat Nasional, 2016), 28.

## Results and Discussion

### *Zakat*

In general, *zakat* is an obligation to give part of one's assets to people who are entitled to receive it (impossible) in accordance with the provisions of Allah Swt., taking into account certain levels and times, as well as fulfilling the pillars and conditions that have been determined. In linguistic terms, *zakat* includes the meaning of "purifying", "growing", or "developing". In terms of sharia, *zakat* refers to the act of spending a predetermined amount of assets to give to those who meet the requirements as *mustahik*, in accordance with the provisions regulated by Islamic law.<sup>11</sup> Meanwhile, etymologically it comes from a basic word which means blessing, growth, cleanliness, and goodness.<sup>12</sup> The term "zaka" refers to the growth and development of something, while if someone is referred to as "zaka", it indicates that the person is good. And in terms of terminology, *zakat* is a certain amount of property given to eligible recipients, by fulfilling certain conditions.<sup>13</sup>

Every Muslims are obliged to pay *zakat* if they have fulfilled the mandatory *zakat* requirements, and the *zakat* is then handed over to the *mustahik*. According to Dr. Yusuf Al-Qardawi, *zakat* is not only a religious obligation, but also part of a Muslim's social and economic responsibility towards his community. Then Muhammad Umer also stated that *zakat* is a form of social investment in Islam which can help improve the social and economic conditions of society and increase productivity and economic growth.<sup>14</sup>

*Zakat* is an obligation of worship that is ordered to everyone Muslims are related to property that meets certain conditions. The legal basis for *zakat* obligations is explained in the Al-Qur'an.

Al-Qur'an surah Al-Baqarah verse 43:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ

"And establish prayer and give zakat and bow with those who bow (in worship and obedience)".

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<sup>11</sup> Neva Madinatul Amalia, Cindy Cintania Amarta, and Renaldy Trisna Erlangga, "Optimization of Zakat Funds in Community Empowerment," *Jihbiz: Jurnal Ekonomi, Keuangan Dan Perbankan Syariah* 5, no. 2 (2021): 104, <https://doi.org/10.33379/jihbiz.v5i2.870>.

<sup>12</sup> Afni Afida, "Analisis Efisiensi Badan Amil Zakat Nasional (BAZNAS) Dalam Mengelola Dana Zakat Dengan Metode Data Envelopment Analysis (DEA)" (UIN Syarif Hidayatullah Jakarta, 2017), 15, <https://repository.uinjkt.ac.id/dspace/handle/123456789/36314>.

<sup>13</sup> Ali Ridlo, "Kebijakan Ekonomi Umar Ibn Khatthab," *Al-'Adl* 6, no. 2 (2013): 4, <https://doi.org/10.31332/aladl.v6i2.196>.

<sup>14</sup> Rachmad Risqy Kurniawan and Orvala Nu'aimah Azzahra, "Zakat Produktif Dan Penyaluran Zakat Dalam Perspektif Tafsir Al-Quran," *Ulumul Qur'an: Jurnal Kajian Ilmu Al-Qur'an Dan Tafsir* 3, no. 2 (2023): 229, <https://ojs.stiudq.ac.id/JUQDQ/article/view/168>.

Al-Qur'an surah Al- Bayyinah verse 5:

وَمَا أُمِرُوا إِلَّا لِيَعْبُدُوا اللَّهَ مُخْلِصِينَ لَهُ الدِّينَ ۗ حُنَفَاءَ وَيُقِيمُوا الصَّلَاةَ وَيُؤْتُوا الزَّكَاةَ وَذَلِكَ دِينُ الْقَيِّمَةِ ۗ

*“And they were not commanded except to worship Allah, (being) sincere to Him in religion, inclining to truth, and to establish prayer and to give zakat. And that is the correct religion”.*

Al-Qur'an surah At-Taubah verse 103:

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

*“Take, (O, Muhammad), from their wealth a charity by which you purify them and cause them increase, and invoke (Allah 's blessings) upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing”.*

Apart from the legal basis of Al-Qur'an, there is a Hadith from Ibn Abbas ra., that when the Messenger of Allah sent Mujaz ibn Jaba to the land of Yemen, he said, "From Ibn Abbas ra., the Messenger of Allah actually sent Mu'adz bin Jabal to the land of Yemen. The Prophet Muhammad Saw. said, "Call (invite) them to acknowledge that there is no god but Allah and that I (Muhammad) am the messenger of Allah. If they have accepted it then tell them that Allah has made it mandatory to pray five times a day and night. If they have obeyed this, convey that Allah ta'ala has made obligatory upon them zakat taken from their people, and given to the poor among them" (Hadith Riwayah Bukhari and Muslim).

Then from Ibn Umar ra., that Rasulullah Saw. said, "Islam is built on five things, testifying that there is no God but Allah and that Muhammad is the Messenger of Allah, establishing prayers, paying zakat, making the pilgrimage to the House of Allah, and fasting in the month of Ramadhan" (Hadith Riwayah Bukhari).

### **Human Development**

The Human Development Index (HDI), is a parameter that assesses the level of quality or human progress based on the results of economic development. The United Nation Development Program (UNDP) introduced HDI for the first time in 1990. HDI is useful in classifying countries' levels of development into developed, developing, and underdeveloped, as well as for evaluating the impact of economic policies on quality of life.<sup>15</sup>

Human development can be explained as an effort to increase the ability of individuals or population groups to be able to participate actively in all dimensions of development. In addition, the goal of human development is to create a healthy

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<sup>15</sup> Nasruddin and Nor Aufa Azizah, "Analisis Indeks Pembangunan Manusia (IPM) Di Negara ASEAN," *Jurnal Geografika: Geografi Lingkungan Lahan Basah* 3, no. 1 (2022): 45, <https://doi.org/10.20527/jgp.v3i1.5031>.

and productive life in the context of the social environment.<sup>16</sup> Human development involves aspects beyond economic growth and capital accumulation. The importance of attention to human development can be caused by several reasons. *First*, many developing countries, including Indonesia, experienced economic growth but failed to reduce socio-economic disparities and poverty levels. *Second*, developed countries with high incomes also face difficulties dealing with social problems such as drug abuse, AIDS, alcoholism, homelessness, and domestic violence. *Third*, some low-income countries have not been able to achieve high levels of human development by managing resources intelligently to develop basic human capabilities.<sup>17</sup>

Top of form the Human Development Index (HDI) is a criterion used by a country to assess the quality of human resources. HDI also functions as an indicator of the success of development planning, which can determine the level of development of a region or country. HDI consists of three basic dimensions, namely long and healthy life, knowledge, and a decent standard of living. This dimension reflects how the population can access development results in terms of income, health, education, and other aspects. Thus, HDI can be used as an evaluation tool in regional development plans, with long and healthy lives reflecting the quality of health facilities, knowledge reflecting the quality of educational facilities and facilities, and decent living standards as a benchmark for the income and conditions of a region.<sup>18</sup>

### **Correlation Between Zakat and Human Development**

*Zakat* has two dimensions as a form of worship, which involves efforts to achieve the pleasure of Allah Swt. and gain rewards, but also has a very relevant social aspect. In the context of Islamic history, *zakat* is often used to support development and social interests, such as community empowerment, social security, education, health, and various other things. The presence of *zakat* with a social dimension reflects that Islamic teachings have given serious attention to solutions to the problems of inequality and unequal distribution of income in society. Apart from

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<sup>16</sup> Sha Hassan, Yusuff Jelili Amuda, and Rehana Parveen, "Persecuted Muslim Minority: Zakat, Waqf, and Sadaqah as Financial Instrument for Human Development," *International Journal of Applied Business and Economic Research* 15, no. 25 (2017): 475, [https://www.researchgate.net/publication/327526943\\_Persecuted\\_muslim\\_minority\\_Zakat\\_Waqf\\_and\\_Sadaqah\\_as\\_financial\\_Instrument\\_for\\_Human\\_Development](https://www.researchgate.net/publication/327526943_Persecuted_muslim_minority_Zakat_Waqf_and_Sadaqah_as_financial_Instrument_for_Human_Development).

<sup>17</sup> Fitrawaty Asmita and Dede Ruslan, "Analysis of Factors Affecting the Human Development Index in North Sumatra Province," *IOSR Journal of Business and Management (IOSR-JBM)* 19, no. 10 (2017): 27, <https://www.iosrjournals.org/iosr-jbm/papers/Vol19-issue10/Version-7/D1910072736.pdf>.

<sup>18</sup> Putri Rahayu Setiani et al., "Indeks Pembangunan Manusia (IPM) Sebagai Indikator Perencanaan Pembangunan Ekonomi Daerah," *Academia*, 2024, [https://www.academia.edu/100078071/INDEKS\\_PEMBANGUNAN\\_MANUSIA\\_IPM\\_SEBAGAI\\_INDIKATOR\\_PERENCANAAN\\_PEMBANGUNAN\\_EKONOMI\\_DAERAH](https://www.academia.edu/100078071/INDEKS_PEMBANGUNAN_MANUSIA_IPM_SEBAGAI_INDIKATOR_PERENCANAAN_PEMBANGUNAN_EKONOMI_DAERAH).



that, *zakat* has also played a role as a fiscal instrument in economic practice since the time of Rasulullah Saw., and history records that *zakat* plays a significant role in the income distribution mechanism in the economic structure. To realize the potential of *zakat* optimally, it is important to carry out effective and efficient exploration of *zakat*.<sup>19</sup>

*Zakat* is a key element in the people's economic development strategy. Islamic economics and finance are not only related to religious tendencies, but are also rooted in sharia goals (*maqashid sharia*). *Maqashid sharia* is the general goal that sharia wants to achieve and apply in life. This concept has an important role in studying Islamic legislation.<sup>20</sup> It should be emphasized that in Islam, principles such as seeking knowledge, paying attention to health, and preserving wealth have a very important position. These values apply *maqashid sharia*, which includes protecting the mind (*hifdz al-aql*), protecting the soul (*hifdz an-nafs*), and protecting property (*hifdz al-mal*). Furthermore, the urgency of seeking knowledge is clearly explained in the first revelation, where Allah Swt. commanded the Prophet Muhammad Saw. to "read". This verse emphasizes the importance of knowledge and the learning process.<sup>21</sup>

According to research by Wahyudi, et. al., there was a significant increase after *zakat* funds were distributed, and household welfare increased. The findings of this research show that *zakat* assistance can effectively improve the welfare of *mustahik*. Apart from that, the impact of *zakat* is also seen as significant in the *mustahik* Human Development Index (HDI), especially in the aspects of access to health and education.<sup>22</sup> Then Karunia said that there is a positive correlation between *zakat* and human development, where the provision of *zakat* funds has an influence that can improve the health, education, and income of *mustahik*. In conclusion, *zakat* has an important role in improving community welfare, especially for *mustahik*.<sup>23</sup> Furthermore, in another study, Mukadar, et. al., also stated that the distribution of

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<sup>19</sup> Kemenag, "Zakat," Kementerian Agama Republik Indonesia, 2024, <https://kemenag.go.id/tag/zakat>.

<sup>20</sup> Solahuddin Al-Ayyubi, Evania Herindar, and Muhammad Nabhan Perdana, "Maqasid Sharia in Tabarru' Contract Laws," *Jurnal Al-Dustur* 6, no. 1 (2023): 28, <https://doi.org/10.30863/aldustur.v6i1.4194>.

<sup>21</sup> Mohammad Soleh Nurzaman, "The Impact of Zakat Programs from Human Development Perspectives: An Empirical Evaluation," in *Financial Inclusion and Poverty Alleviation* (Switzerland: Springer International Publishing, 2017), 41.

<sup>22</sup> Dicky Wahyudi et al., "Mengukur Peran Zakat Terhadap Kesejahteraan Sosial Dengan Pendekatan Indeks Zakat Nasional (Studi Kasus: BAZNAS Kabupaten Siak)," *Tathawwur: Jurnal Ekonomi Pembangunan Dan Keuangan Islam* 1, no. 1 (2023): 42, <https://journal.mumtazsejahtera.org/index.php/jepki/article/view/5>.

<sup>23</sup> Mudita Sri Karuni, "Pengaruh Dana Zakat Terhadap Pembangunan Manusia Di Indonesia," *IQTISHADUNA: Jurnal Ilmiah Ekonomi Kita* 9, no. 2 (2020): 174, <https://doi.org/10.46367/iqtishaduna.v9i2.245>.

*zakat* that is right on target can have a positive impact on society, especially for *mustahik*. This can be seen from the significant changes in the *mustahik* Human Development Index (HDI) before and after the distribution of *zakat*. Before the distribution of *zakat*, the HDI value was at a medium level of 60, but after the distribution of *zakat*, the HDI value increased to 76, reaching a high condition.<sup>24</sup>

### *IZN Values*

Following are the IZN values which range from 0 to 1 with the criteria in the table below.

**Table 1. Regulatory Indicators**

No	Mark	Category
1	0,00 – 0,20	Not Good
2	0,21 – 0,40	Not Good
3	0,41 – 0,60	Pretty Good
4	0,61 – 0,80	Good
5	0,81 – 1,00	Very Good

Source: BAZNAS Center for Strategic Studies (Puskas)

### *Macro Dimension Zakat Management Performance*

There are several indicators at this stage, namely regulatory indicators, APBD support, and institutional databases. The details of the indicators can be divided as follows.

#### **A. Regulatory Indicators**

This stage includes regulatory provisions governing *zakat* practices in Bekasi city. This includes the implementation of regulations regarding *zakat* as stated in Bekasi city Regional Regulation Number 02 of 2008 concerning *Zakat* Management, as well as being further regulated in Mayor Regulation Number 20 of 2009 which regulates implementation instructions for Bekasi city Regional Regulation Number 02 of 2008 concerning *Zakat* Management. The National *Amil Zakat* Agency (BAZNAS) and the *Zakat* Collection Unit (UPZ) formed by BAZNAS, as well as the *Amil Zakat* Institution (LAZ) formed by the community, play a role in managing *zakat* and religious assets throughout Bekasi city. This includes collecting, distributing, and utilizing *zakat* in the Bekasi city area.

<sup>24</sup> Amir Mukadar, Marini, and Katra Pramadeka, "Pengaruh Zakat Terhadap Indeks Pembangunan Manusia (Studi Kasus Pada BAZNAS Provinsi Bengkulu)," *EKOMBIS REVIEW: Jurnal Ilmiah Ekonomi Dan Bisnis* 11, no. 2 (2023): 1271, <https://doi.org/10.37676/ekombis.v11i2.4072>.

Table 2. Regulatory Indicators

Variable	Actual Condition	Score	Index	Performance
Regulation	There is a Regulation that Regulates it	5	1	Very Good

Source: Processed Data

BAZNAS Bekasi city achieved a regulatory indicator score of 5 (Very Good), with a weight contribution of regulatory indicators to the macro dimension reaching 1,00. These results reflect that the performance of Bekasi city BAZNAS is very optimal, supported by effective regulations in regulating *zakat* activities.

### B. APBD Support Indicator

This stage shows whether or not the Bekasi city National *Amil Zakat* Agency (BAZNAS) receives APBD funds to support *zakat* management operations and improve organizational performance. The Bekasi city government has allocated APBD funds to support the performance of the Bekasi city National *Amil Zakat* Agency (BAZNAS). Based on the results of discussions and interviews with one of the HR and ADM employees of the Bekasi city National *Amil Zakat* Agency (BAZNAS), the APBD fund allocation in 2022 is IDR 700 million, and for 2023 we will also receive the same fund allocation, namely IDR 700 million.

Table 3. APBD Support Indicator

Variable	Actual Condition	Score	Index	Performance
APBD Support	Has APBD Support	5	1	Very Good

Source: Data Processed

Based on the results of discussions and interviews with one of the HR and ADM employees of the Bekasi city National *Amil Zakat* Agency (BAZNAS), the allocation APBD funds in 2022 and 2023 will remain at IDR 700 million. Even though there was no increase in APBD fund allocation compared to the previous year, the fixed amount of fund allocation did not affect the performance of the Bekasi city National *Amil Zakat* Agency (BAZNAS). In fact, the allocation of these funds can significantly support the performance of BAZNAS Bekasi city. The value of the APBD support indicator for BAZNAS Bekasi city reached 5 (Very Good), and the contribution of the APBD support indicator for the macro dimension was 1,00. This

means that the performance of Bekasi city BAZNAS is considered very good with strong APBD support in supporting operational activities for *zakat* management.

### C. Institutional Database Indicators

The main components of this indicator include 3 variables, namely registered *zakat* management organizations, the number of *muzakki* and *mustahik*, as well as the number of individually registered *muzakki* (NPWZ) and the number of *muzakki* originating from business entities in the Bekasi city National *Amil Zakat* Agency (BAZNAS). These variables are key factors in forming institutional database indicators used to evaluate the performance of BAZNAS Bekasi city. Details of the assessment of each variable can be seen in Table 4 below:

**Table 4. Assessment of Institutional Database Indicators**

Variable	Actual Condition	Score	Category	Index	Performance
Databases institutional	BAZNAS Bekasi city has a database of official <i>zakat</i> institutions, the number of <i>muzakki</i> and <i>mustahik</i> per institution as well as a map of their distribution	5	Very Strong	1,00	Very Good
The ratio between the number of <i>muzakki</i> and the number of households	The ratio between the number of households in Bekasi city and the number of registered <i>muzakki</i> (NPWZ) at the National <i>Amil Zakat</i> Agency (BAZNAS) is > 10%	5	Very Strong	1,00	Very Good
The ratio between the number of business entities that become <i>muzakki</i> and the total number of business entities in Bekasi city	The ratio between the number of business entity <i>muzakki</i> (NPWZ) in the National <i>Amil Zakat</i> Agency (BAZNAS) and the number of business entities in Bekasi city is $\geq$ 4%	3	Enough	0,50	Pretty Good

**Source:** Data Processed

Based on information listed in Table 4 above, the index value is calculated for each institutional database indicator variable by applying the following formula:

$$\begin{aligned}
 X_{1.3} &= (0,33 \times 1.3.1) + (0,33 \times 1.3.2) + (0,33 \times 1.3.3) \\
 &= (0,33 \times 1,00) + (0,33 \times 1,00) + (0,33 \times 0,50) \\
 &= 0,825
 \end{aligned}$$

The calculation results show that the institutional database indicator has a value of 0,825. This value shows that the performance of the Bekasi city National *Amil Zakat* Agency (BAZNAS) in terms of institutional data can be considered Good. After getting the value for each indicator, the next step is to find the macro dimension index value using the following formula:

$$\begin{aligned} \text{Macro Dimension (X1)} &= (0,30 \times 1.1) + (0,40 \times 1.2) + (0,30 \times 1.3) \\ &= (0,30 \times 1) + (0,40 \times 1) + (0,30 \times 0,825) \\ &= 0,9475 \end{aligned}$$

From the calculation results, the macro dimension index value is around 0,9475 which is in the range 0,81 to 1.00. This shows that the performance of the Bekasi city National *Amil Zakat* Agency (BAZNAS) for the macro dimension is categorized as Very Good. A summary of the macro dimension calculation results is available in Table 5 below:

Table 5. Macro Dimension

Indicator	Score	Index	Variable	Index	Macro Dimension
Regulations	5	1	Regulations	1,00	0,9475 (Very Good)
APBD Support	5	1	APBD support	1,00	
Databases Institutional	5	0,825	Number of official LAZ and number of <i>muzakki</i> and <i>mustahik</i>	1,00	
			<i>Muzakki</i> ratio (NPWZ)	1,00	
			Business entity <i>muzakki</i> ratio (NPWZ)	0,50	

Source: Data Processed

### *Performance of Micro Dimension Zakat Management*

In the micro aspect, there are two indicators that describe, namely institutional indicators and indicators of the impact of *zakat*. The explanation of institutional indicators involves four variables, namely collection, management, distribution, and reporting. Meanwhile, the impact of *zakat* is explained through three variables, namely the welfare of the CIBEST model, modification of the Human Development Index (HDI), and the level of independence.

#### A. Institutional Indicators

Details of the results of *zakat* management performance in the micro dimension are described in full in Table 6 below:

Table 6. Micro Dimension Institutional Indicators

Variable	Actual Condition	Score	Index	Performance
Collection	Growth (YoY) > 20%	5	1,00	Very Good
Management	Adopt Standard Operational Procedures (SOP) in management, have a strategic plan, and prepare an annual work program	5	1,00	Very Good
Distribution	ACR $\geq$ 90%	5	1,00	Very Good
Reporting	Have Audited Financial Reports (WTP), sharia audits, and publish regular top of form reports.	5	1,00	Very Good

Source: Data Processed

## B. Zakat Impact Indicators

At this stage, it consists of several forming variables, namely the CIBEST model welfare variable, the modified Human Development Index (HDI), and the *mustahik* independence variable.

The CIBEST model is divided into the CIBEST Index and CIBEST Quadrants. CIBEST quadrants have a role in classifying *mustahik* households into 4 different quadrants. The four quadrants include material and spiritual well-being (Quadrant I), rich spiritually but poor materially (Quadrant II), poor spiritually but rich materially (Quadrant III), and poor both spiritually and materially (Quadrant IV). Then the CIBEST Index acts as an instrument to measure the value in each CIBEST quadrant. The classification of *mustahik* households into each CIBEST quadrant before and after receiving *zakat* funds can be observed through the use of these two elements:

Table 7. CIBEST Quadrant Before Zakat

<b>Quadrant II</b> (Poor Material) 84 Households	<b>Quadrant I</b> (Prosperous) 16 Households
<b>Quadrant IV</b> (Absolute Poor) 0 Households	<b>Quadrant III</b> (Spiritually Poor) 0 Households

Source: Data Processed

Based on Table 7 above, it can be seen that before the *zakat* assistance was introduced, there were 16 *mustahik* households that were in the prosperous category (Quadrant I). However, this household is still a recipient of *zakat* from the Bekasi city National *Amil Zakat* Agency (BAZNAS), because the income standard to qualify for *zakat* beneficiaries in Indonesia is around IDR 3 million per household in 1 month.<sup>25</sup> In addition, there are 84 *mustahik* households that fall into the category of spiritually rich but materially poor (Quadrant II). Meanwhile, there are no *mustahik* households that fall into the category of spiritually poor but materially rich (Quadrant III) or poor both spiritually and materially (Quadrant IV). Overall, *mustahik* households in the Bekasi city National *Amil Zakat* Agency (BAZNAS) are classified as rich spiritually, but generally are still poor materially.

**Table 8. CIBEST Quadrant After Zakat**

<b>Quadrant II</b> (Poor Material) 28 Households	<b>Quadrant I</b> (Prosperous) 72 Households
<b>Quadrant IV</b> (Absolute Poor) 0 Households	<b>Quadrant III</b> (Spiritually Poor) 0 Households

**Source:** Data Processed

With the distribution of *zakat* assistance from the Bekasi city National *Amil Zakat* Agency (BAZNAS), there is an increase in welfare among *mustahik* households, as seen in Table 8 above, there is an increase in the number of *mustahik* households in Quadrant I (prosperous) to 72 household. On the other hand, there was a decrease in the number of *mustahik* households in Quadrant II (materially poor) to 28 households. Meanwhile, for the categories of spiritually poor (Quadrant III) and absolute poor (Quadrant IV), there was no change, with no additional *mustahik* households included in these two quadrants.

Analysis of the Poverty Index in the CIBEST framework involves factors such as welfare index, material poverty, spiritual poverty, and absolute poverty. From the results of the CIBEST quadrant analysis, it can be observed the distribution of the number of *mustahik* households in each region. These details can be seen in Table 9 below:

<sup>25</sup> BAZNAS, *Indeks Zakat Nasional*, 31.

**Table 9. CIBEST *Mustahik* Poverty Index National *Amil Zakat* Agency (BAZNAS) Bekasi City**

CIBEST Index	Without <i>Zakat</i>	With <i>Zakat</i>	Change (%)
Prosperous	0,16	0,72	0,56
Poor Material	0,84	0,28	0,56
Spiritually Poor	0,00	0,00	0,00
Absolute Poor	0,00	0,00	0,00

Source: Data Processed

Based on the data in the Table 9 above, it can be seen that the number of households classified as prosperous has increased after the distribution of *zakat* funds. Before the introduction of *zakat* assistance, only 16% of *mustahik* households could be categorized as prosperous. However, after the distribution of *zakat* funds by BAZNAS, the welfare index for *mustahik* households increased to 72%, indicating an increase of 56% from the previous welfare index. This reflects that *zakat* funding assistance has succeeded in effectively increasing the level of welfare in *mustahik* households.

In this research, the Human Development Index (HDI) is applied as a tool to assess the role of *zakat* in improving human development. To obtain values, modifications were made to the HDI by including health and education variables to evaluate the impact of *zakat* on *mustahik*. The following are the estimated results from calculating the modification of the Human Development Index (HDI) for *mustahik* who receive assistance from the Bekasi city National *Amil Zakat* Agency (BAZNAS):

**Table 10. Variable Values for Modifying the Human Development Index (HDI)**

HDI Modification Variables	Mark	Index (%)
Health Index	0,80	80,00
Education Index	1,00	100,00
<b>HDI Modification</b>	<b>0,90</b>	<b>90,00</b>

Source: Data Processed

Based on the data in Table 10 above, it can be concluded that the modified value of the Human Development Index (HDI) for *mustahik* of the Bekasi city National *Amil Zakat* Agency (BAZNAS) reached 0,90. The HDI modification figure of 0,90 indicates that the impact of *zakat* on the Human Development Index (HDI) *mustahik* BAZNAS is categorized as Very Good. This means that the *mustahik* of the Bekasi city National



*Amil Zakat* Agency (BAZNAS) have a Very Good HDI level, covering health and education aspects. Meanwhile, the Bekasi city National *Amil Zakat* Agency (BAZNAS) education program reached 100% by the end of this year, because it exceeded the figures in the Annual Work Plan and Budget (RKAT).

The following is Table 11 which provides an overview of the estimated results of the independence of *mustahik* households from the Bekasi city National *Amil Zakat* Agency (BAZNAS):

**Table 11. Independent Variables**

Variable	Actual Condition	Score	Category	Index	Performance
Independence	The average <i>mustahik</i> household has a permanent job and savings	4	Strong	0,75	Good

**Source:** Data Processed

Based on Table 11 above, it can be concluded that the variable value of the *mustahik* household independence of the Bekasi city National *Amil Zakat* Agency (BAZNAS) reaches 0,75. This value shows that the impact of zakat assistance on the independence of *mustahik* is categorized as Good. As many as 75% of *zakat* recipients have permanent jobs and also have savings, either in banks, cooperatives, or in the form of family savings and loans. And to date, the Bekasi city National *Amil Zakat* Agency (BAZNAS) has assisted 648 MSMEs, spread throughout Bekasi city. Below, in Table 12 below, are the results for the overall macro dimension:

**Table 12. Micro Dimensions**

Variable	Score	Index	Indicator	Index	Micro Dimensions
Collection	5	1,00	Institutional	1,00 (Very Good)	0,84 (Very Good)
Management	5	1,00			
Distribution	5	1,00			
Reporting	5	1,00			
CIBEST Well-Being Index	3	0,56	Impact of <i>Zakat</i>	0,73 (Good)	
HDI Modification	5	0,90			
Independence	4	0,75			

**Source:** Data Processed

Based on Table 12 above, it can be concluded that the calculated value of the institutional indicator is 1,00 and the *zakat* impact indicator is 0,73. The performance of the Bekasi city National *Amil Zakat* Agency (BAZNAS) for institutional indicators received a very good assessment, while the *zakat* impact indicator received a Good assessment. After that, calculations are carried out to determine the index value in the micro dimension using a predetermined formula:

$$\begin{aligned}\text{Micro Dimension (X2)} &= (0,40 \times 2.1) + (0,60 \times 2.2) \\ &= (0,40 \times 1,00) + (0,60 \times 0,73) \\ &= 0,838\end{aligned}$$

Based on the results of the calculations above, a micro dimension index value of around 0,838 is obtained, indicating that the performance of the Bekasi city National *Amil Zakat* Agency (BAZNAS) in the micro dimension is considered Very Good.

#### ***Analysis of the BAZNAS National Zakat Index Value for Bekasi City***

The next step is to calculate the National *Zakat* Index (IZN) value of the Bekasi city National *Amil Zakat* Agency (BAZNAS). The process of calculating the IZN value is carried out by multiplying the value of each dimension by the weight of its contribution to the formation of the National *Zakat* Index (IZN) value, using a predetermined formula:

$$\begin{aligned}\text{National Zakat Index (IZN)} &= (0,40 \times X1) + (0,60 \times X2) \\ &= (0,40 \times 0,9475) + (0,60 \times 0,838) \\ &= 0,8818\end{aligned}$$

The calculation results show the value of the National *Zakat* Index (IZN) BAZNAS Bekasi city around 0,8818. This figure reflects the performance of the Bekasi city National *Amil Zakat* Agency (BAZNAS) based on the Very Good National *Zakat* Index (IZN).

#### ***Research Findings***

The analysis that has been carried out indicates that the development of the amount of BAZNAS Bekasi city, *zakat* has increased as reflected in the total amount collected from 2021 to IDR 20 billion, and for 2023 there will be an increase, namely to a total of IDR 21 billion. A slight increase from the previous year, and of course it will also be a benchmark for the following year, considering that the 2023 target has not been fully achieved. The macro dimension is considered Very Good, as can be seen from the regulatory indicators, APBD support, and institutional databases with an index value of 0,97. Then the ACR value of BAZNAS Bekasi City in 2023 was collected  $\geq 90\%$ , which indicates that the effectiveness of BAZNAS Bekasi city is Very Good in absorbing *zakat* distribution. Based on these findings, BAZNAS Bekasi city can maintain the optimization of the ACR level, BAZNAS Bekasi city has

implemented a Very Good strategy in managing, collecting, and distributing *zakat* funds. So, as a result, it is impossible to benefit from receiving *zakat*. In other words, *zakat* institutions will be encouraged to make greater efforts in *zakat* collection while addressing inefficient socialization costs. At the same time, there is also a need to increase the distribution of *zakat* funds and optimize *amil* in *zakat* distribution.<sup>26</sup>

In other research, it is said that the economic empowerment process for *mustahik* carried out by the *Zakat* Center is structured and systematic, and has a very important role in increasing the income of *mustahik*. The presence of the *Zakat* Center can help overcome social problems and poverty. Distribution of productive *zakat* to *mustahik* can improve the economy of each *zakat* recipient family. Strengthening *zakat* distribution can encourage business development and economic growth for *mustahik*.<sup>27</sup> Other research also shows that the Senyum Mandiri Program is a program that provides business capital assistance or applies the *qardhul hasan* method. Difference test analysis shows the influence of capital assistance on capital development, profit turnover before and after receiving business capital.<sup>28</sup> Then, other findings state that *Zakat* Institutions (IZI Mass and IZI Non-Mass) play an important role in *zakat* collection in Indonesia by maximizing certain inputs and outputs. Therefore, *zakat* institutions must be effective, efficient, socialized, and produce a huge impact in efforts to eradicate poverty and improve the welfare of *zakat* recipients.<sup>29</sup>

Research on the role of *zakat* on the development of the Human Development Index (HDI) is very important because it can provide a better understanding of the effectiveness and efficiency of *zakat* in helping reduce poverty and reduce inequality and *zakat* has the potential to be a significant instrument in supporting human development. This research emerged as a response to the increasingly strong belief that *zakat*, as a religious instrument that teaches sharing and caring for others, has great potential to have a positive impact on the welfare of society, then will also reveal how *zakat* can be a driving force for social and economic progress, especially

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<sup>26</sup> Azzahrah Izzatul Muslimah and Nashr Akbar, "The Efficiency of Zakat Collection and Distribution in Indonesia," *JESI (Jurnal Ekonomi Syariah Indonesia)* 11, no. 1 (2021): 28, [https://doi.org/10.21927/jesi.2021.11\(1\).28-40](https://doi.org/10.21927/jesi.2021.11(1).28-40).

<sup>27</sup> Abdul Aziz, "Analisis Pemberdayaan Ekonomi Masyarakat Melalui Penyaluran Zakat Produktif Di LAZ Zakat Center Cirebon," *JURNAL INKLUSIF: Jurnal Pengkajian Penelitian Ekonomi Dan Hukum Islam* 4, no. 1 (2019): 91, <https://doi.org/10.24235/inklusif.v4i1.3902>.

<sup>28</sup> Sintha Dwi Wulansari and Achma Hendra Setiawan, "Analisis Peranan Dana Zakat Produktif Terhadap Perkembangan Usaha Mikro Mustahik (Penerima Zakat) (Studi Kasus Rumah Zakat Kota Semarang)," *Diponegoro Journal of Economics* 2, no. 1 (2014): 26, <https://ejournal3.undip.ac.id/index.php/jme/article/view/5313>.

<sup>29</sup> Al-Ayubi, Ascarya, and Possumah, "Examining the Efficiency of Zakat Management: Indonesian Zakat Institutions Experiences," 40.

in the context of increasing the Human Development Index (HDI). By conducting in-depth research on the role of *zakat* in increasing the Human Development Index (HDI), researchers identified key factors that play a central role in the success of *zakat*. Research highlights the effectiveness of *zakat* distribution, transparency, and accountability in fund management. Focus is also given to community economic empowerment through business capital assistance, education, and health services. Through this research, it is hoped that a better understanding can be produced about how *zakat* can be optimized to provide a significant positive impact on human development nationally.

### Conclusion

From the calculations that have been carried out, the macro dimension index value as a determining element in forming the National *Zakat* Index (IZN) reached 0,9475 indicating the Very Good performance of the BAZNAS Bekasi city for the macro dimension. Meanwhile, the micro dimension index value, which also contributes to IZN, reached 0,838 indicating that the performance of BAZNAS Bekasi city in the micro dimension is also Very Good. Thus, the IZN approach provides a BAZNAS Bekasi city performance score of 0,8818 indicating that *zakat* management in Bekasi city is considered Very Good. This shows the significant impact of *zakat* on increasing the human development index in Bekasi city, as reflected in the micro dimension index value which reached 83,8%. Apart from that, *zakat* also has a significant effect on the welfare index and community independence index in Bekasi city. It is recommended that the National *Amil Zakat* Agency (BAZNAS) Bekasi city pay attention to the results of this research, so that it can further improve organizational performance, both at the macro and micro levels. This aims to achieve an increase in performance from Good to Very Good level, or maintain an already Very Good performance. Apart from that, it is hoped that the government can use the results of this research as a guide in making decisions regarding regulations and allocation of APBD funds to support the performance of BAZNAS Bekasi city. Future research could discuss other *Zakat* Management Organizations (OPZ), both at the district/city and provincial levels, by utilizing more up-to-date approaches and data. Finally, the people of Bekasi city are expected to be more confident in paying *zakat* through BAZNAS Bekasi city, considering that the performance of *zakat* management by BAZNAS Bekasi city has proven to be Very Good. Thus, it is hoped that *zakat* funds managed through BAZNAS Bekasi city can more effectively improve social welfare in Bekasi city.

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