JIEFeS

Journal of Islamic Economics and Finance Studies

Volume 5, No. 2 (December, 2024), pp. 368-389
DOI. http://dx.doi.org/10.47700/jiefes.v5i2.8980

ISSN 2723 - 6730 (Print)
ISSN 2723 - 6749 (Online)

The Role of Macroeconomic Indicators and National Zakat Index in Advancing the Islamic Human Development Index (I-HDI): A Case Study of Districts and Cities in Banten Province

Elif Pardiansyah*
Universitas Sultan Ageng Tirtayasa, Banten, Indonesia
elfardianzyah@untirta.ac.id

Mohamad Ainun Najib
Universitas Sultan Ageng Tirtayasa, Banten, Indonesia
ainun.najib@untirta.ac.id

**Corresponding author*

Received: 23 July 2024 | Revised: 3 January 2025 | Published: 5 January 2025

Abstract

This study examines the impact of macroeconomic indicators and the National Zakat Index (IZN) on the Islamic Human Development Index (I-HDI) at the district and city level in Banten Province. While the conventional Human Development Index (HDI) by the UNDP is widely accepted, its lack of alignment with Islamic principles makes it less suitable for assessing development in Muslim-majority areas. This research is original in integrating macroeconomic factors and zakat within an Islamic development framework. The primary purpose is to assess how economic growth, unemployment, poverty, and the National Zakat Index influence I-HDI. A quantitative approach using Ordinary Least Squares (OLS) and multiple regression analysis was applied. The findings reveal that economic growth has a positive and significant effect on I-HDI, highlighting its role in human development. Unemployment, although negatively correlated with I-HDI, does not have a significant impact, suggesting limited immediate effects. Poverty significantly impacts I-HDI, emphasizing the need for focused poverty alleviation efforts. While the National Zakat Index is positively correlated with I-HDI, its effect is not statistically significant, indicating that zakat optimization requires further attention. These results stress the importance of targeted policies to reduce poverty, stimulate economic growth, and enhance zakat distribution. Policymakers should work to improve the effectiveness of zakat and integrate it into broader economic and social strategies to improve I-HDI in the Islamic context.

Keywords: Economic Growth; Islamic Human Development Index; National Zakat Index; Poverty; Unemployment

Abstrak

Penelitian ini menguji dampak indikator ekonomi makro dan Indeks Zakat Nasional (IZN) terhadap Islamic Human Development Index (I-HDI) di tingkat kabupaten dan kota di Provinsi Banten. Meskipun Indeks Pembangunan Manusia (IPM) konvensional oleh UNDP telah diterima secara luas, kurangnya keselarasan dengan prinsip-prinsip Islam membuatnya kurang cocok untuk menilai pembangunan di daerah mayoritas Muslim. Penelitian ini merupakan penelitian orisinil yang mengintegrasikan faktor ekonomi makro dan zakat dalam kerangka pembangunan Islam. Tujuan utamanya adalah untuk menilai bagaimana pertumbuhan ekonomi, pengangguran, kemiskinan, dan Indeks Zakat Nasional mempengaruhi I-HDI. Pendekatan kuantitatif menggunakan Ordinary Least Squares (OLS) dan analisis regresi berganda. Temuan menunjukkan bahwa pertumbuhan ekonomi memiliki pengaruh positif dan

signifikan terhadap I-HDI, menyoroti perannya dalam pembangunan manusia. Pengangguran, meskipun berkorelasi negatif dengan I-HDI, tidak memiliki dampak yang signifikan, yang menunjukkan efek langsung yang terbatas. Kemiskinan berdampak signifikan terhadap I-HDI, menekankan perlunya upaya pengentasan kemiskinan yang terfokus. Meskipun Indeks Zakat Nasional berkorelasi positif dengan I-HDI, dampaknya tidak signifikan secara statistik, yang menunjukkan bahwa optimalisasi zakat memerlukan perhatian lebih lanjut. Hasil ini menekankan pentingnya kebijakan yang tepat sasaran untuk mengurangi kemiskinan, merangsang pertumbuhan ekonomi, dan meningkatkan distribusi zakat. Para pembuat kebijakan harus berupaya meningkatkan efektivitas zakat dan mengintegrasikannya ke dalam strategi ekonomi dan sosial yang lebih luas untuk meningkatkan I-HDI dalam konteks Islam.

Kata kunci: *Islamic Human Development Index; Pertumbuhan Ekonomi; Pengangguran; Kemiskinan; Index Zakat Nasional*

INTRODUCTION

The United Nations Development Programme (UNDP) has introduced the Human Development Index (HDI) since 1990 and is regularly published in the form of the annual Human Development Report (HDR) (Rukiah et al., 2019; Arhadi, 2022). According to the UNDP, most countries use the HDI as the most sophisticated measurement tool (Putri & Mintaroem, 2020).

High IPM values indicate the success of economic development in a country or region. In other words, there is a positive correlation between the value of IPM and the rate of success of economic development. (Mardianto, 2023). The measurement of the quality of the IPM is constructed with a three-dimensional approach: 1) life expectancy measured by the age of life expectance; 2) knowledge measureed by a combination of literal figure indicators and average school age; and 3) the index of livelihood measures by an indicator of the purchasing power of the community against several basic needs seen from the per capita expenditure rate as an income approach that represents the development benefits for a decent life. (Todaro 2005).

Today, the province of Banten is still one of the areas facing a variety of human development problems. The BPS Banten Province report (2023) notes that the Human Development Index (HDI) in Banten province is still increasing every year, but if you look at the IPM at the district and city levels, you can see significant differences between the HDI and its equivalent. Not evenly. There are still development gaps in every district and town in Banten Province.

According to BPS Banten data, human development in Banten consistently continues to make progress, which is marked by an increase in the Human Development Index. (IPM). In 2022, Banten's IPM has reached 73.32 or 0.60 points higher than in 2021, which was 72.72. Over the past twelve years, human development in Banten has consistently continued to progress. Banten's IPM increased from 67.54 in 2010 to 73.32 in 2022. The increase in Banten IPM occurred throughout the district/city, with the highest IPM remaining occupied by South Tangerang City (81.95) and the lowest Lebak District (64.71) (Badan Pusat Statistik Provinsi Banten, 2022).

The status of human development in Banten is at the level or category “Higher” (>70). The status is still the same as 5 years before. However, if you look at it in more detail, out of 8 cities in the province of Banten, there is 1 city, namely the city of South Tangerang that falls into the category of Human Development “Very High”, 4 cities with human development status of the category “Larger”, and 3 other districts, i.e. Kab. Atang, Kab. Pandeglang, and Kab Lebak in the category “Sedang” with an IPM score below 70 points (70 <). This condition may indicate that the increase in IPM in the Banten Province is not evenly spread because IPMs of the highest category are still dominated by areas in the northern and urban areas of the province of Banten.

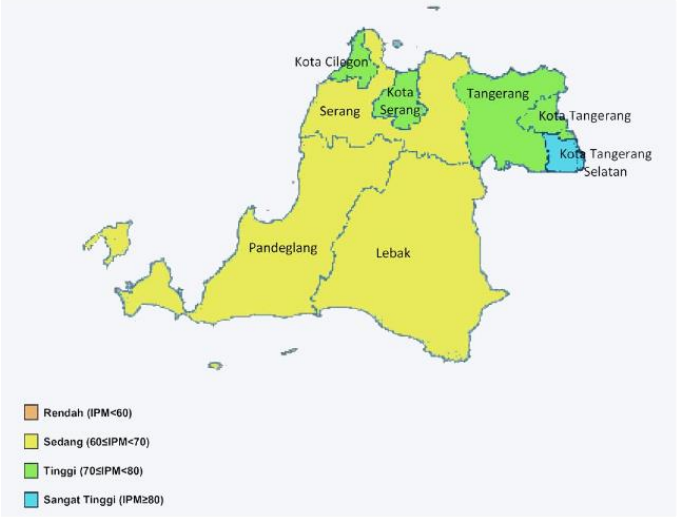

Figure 1. Human Development of District/City in Banten Province

Source: BPS Province Banten, 2022

One of the efforts that the local government can make to improve the quality of human development in its region is by increasing the economic growth of the region (GDP). (Mankiw, 2012). UNDP believes that economic growth can affect a country's ability to carry out sustainable human development. Both are not directly linked, but economic growth can be a driving force in improving the quality of human resources, and vice versa. (Putri & Mintaroem, 2020).

According to Christy and Adi (2009), the human development index is also influenced by other factors, such as the availability of employment opportunities, which are further determined by many factors, especially economic growth, infrastructure and government policies. (Ningrum et al., 2020). Employment opportunities are closely linked to employment and recruitment. Unemployment is the percentage of the working-age population that is unemployed compared to the total working population. The higher the TPT, the more labor is not absorbed in the labour market. (Rochmah & Sukmana, 2019).

According to Dalimunthe & Imsar, (2023) poverty is one of the factors that can give a negative influence on I-HDI. Poor communities often have a limitation in the ability to adequately meet the needs of life. This will definitely have an impact on I - HDI because the value of the I - HDI produced will be low if the values of the

components in it are also low. Poverty reduction is often the focus of human development in Indonesia. (Mirza, 2012).

Another variable that can influence I-HDI is the distribution of zakat funds. Today, zakat has become an alternative tool for human development. Islam believes that wealth is the right of the needy, not only human, so wealth must continue to circulate and be distributed. In particular, according to the Zakat instrument, this payment is mandatory for all Muslims whose opinion exceeds a certain threshold and is one of the greatest forms of transfer of wealth to the poor and needy. The Zakat Fund has great potential in contributing to the improvement of the quality of human resources. Kierja Zakat at the end of his goal will allow the beneficiary of the Zakat fund to improve his standard of life (Putri & Mintaroem, 2020).

One way to know how the management of the Zakat is carried out by OPZ is by making measurements using the National Zakat Index or IZN (Puskas BAZNAS, 2022). The National Index of Zakat (IZN) is a measure of the performance of the zakat management that is born of BAZNA as the coordinator of the national zakat administration. (Direktorat Kajian dan Pengembangan ZIS, 2023). Banten province's IZN score was 0.66, indicating that Banten's zakat performance is in the "Good" category.

Meanwhile, the measurement of human resources in the Islamic perspective is not only seen from three aspects, but must be more in-depth, covering the entire material and spiritual aspects according to the maqashid shariah. (Vinta & Rosyidah, 2022). For the highest goal of human development is to the level of human happiness and to satisfy the basic needs of human beings by gaining the prosperity of the world and the Hereafter (al-falah). (Putri & Mintaroem, 2020). The conventional economic development indicator or Human Development Index (HDI) is considered not compatible enough to measure human well-being, in Muslim countries. This is because there is no element of religiousness used as an indicator in its measurement. (Arhadi, 2022). This underlying fact has created a new model for measuring human well-being in the Islamic perspective or the so-called Islamic-Human Development Index or I-HDI. (Rochmah & Sukmana, 2019).

Banten is one of the provinces in Indonesia with a majority population of Muslims. According to BPS data, the population of Banten as of June 2021 amounts to 11.79 million people. Of that number, 11.12 million people (94.82%) are Muslim. To measure the level of human development in an Islamic-majority region, it would be more appropriate to use the Islamic Human Development Index (I-HDI), where the theory and concepts are based on Islamic perspectives. (Rochmah & Sukmana, 2019). Therefore, I-HDI is relevant when used in measuring human development in Banten.

Despite the significant progress made in measuring human development in Banten Province through the conventional HDI, there remains a gap in understanding how macroeconomic factors and religious-based instruments such as zakat specifically contribute to human development from an Islamic perspective. While numerous studies have analyzed the impact of economic growth, poverty, and

employment on HDI, few have explored these elements in the context of I-HDI, particularly in a predominantly Muslim region like Banten. Additionally, the role of zakat, as an alternative and vital tool for poverty alleviation and human development in the Islamic framework, has not been comprehensively studied in relation to I-HDI. This research aims to bridge these gaps by integrating both macroeconomic indicators and the National Zakat Index (IZN) to explore their combined effect on human development at the district and city level in Banten Province. By focusing on the period from 2018 to 2022, this study offers novel insights into how these factors contribute to human development, providing a more contextually relevant framework for policymakers in Banten. Therefore, the purpose of this study is to assess the impact of these macroeconomic variables and zakat on the Islamic Human Development Index (I-HDI), offering a comprehensive understanding of how human development can be advanced in an Islamic context.

LITERATURE REVIEW

Islamic Human Development Index (I-HDI)

The Islamic Human Development Index (I-HDI) is a model used to measure human development in an Islamic perspective (Anto, 2013). The aim of the HDI is to assess human development that includes material and non-material well-being with the five dimensions of maqashid syari'ah (Rochmah & Sukmana, 2019). (Rama, 2019). I-HDI was introduced by Hendrie Anto (2013) in his research entitled Introduction an Islamic-Human Development Index (I-HDI) to Measure Development in OIC Countries.

I-HDI is calculated on the basis of data that describes the five dimensions of the Qur'an, namely the preservation of the religious dimensions (ad-dien), the dimension of the soul (an-nafs), the size of the mind (a-'aql), the range of the offspring (en-nasl), and the dimension (al-maal) of the treasure. (Isa et al., 2023). The Index of Religious Dimensions is measured using an indicator of crime numbers. The index of soul dimensions is measureed using a life expectancy indicator. Further, the index of hereditary dimensions uses two indicators, the total birth rate and the infant mortality rate. In the wealth dimension, the combination of two indicators is used, namely, an indicator of the ownership of wealth by individuals and an indication of the distribution of income. The ultimate indicator is the property ownership, the data used is the adjusted real per capita expenditure, for the income distribution indicator the data of the gini index and the depth of poverty index are used. As with the measurement of the Human Development Index, I-HDI is calculated using a mathematical approach.

I-HDI Calculation Method

According to Anto (2013) well-being in Islam is formulated based on the fulfilment of five basic needs maqashid shariah views of Imam al-Syatibi, then can be formulated with the formula as follows:

Formula:		***Description:***	
Wh	*= f (MW, NW)*	*Wh*	*: holistic welfare*
MW	*= f (PO, DE)*	*MW*	*: material welfare*
NW	*= f (IEV)*	*NW*	*: non material welfare*
IEV	*= f (LE, E, FSR, R)*	*PO*	*: property ownership*
		DE	*: distributional equity*
		IEV	*: islamic environment and values*
		LE	*: life expectancy*
		E	*: education*
		F	*: family and social relationship*
		R	*: religiosity*

Hifzu ad-Dien Index

The ad-dien index is an index used to measure the religious dimension. To measure the ad-dien index dimension, it can use data on crime rates; or the corruption perception index (IPK) (Fadilah, 2019). The crime rate or corruption perception index is used because it reflects the implementation of one of the most important worship services in the pillars of Islam, namely prayer (Rochmah & Sukmana, 2019; Rafsanjani, 2014).

Hifzu an-Nafs Index

The an-nafs index is an index used to measure the dimension of longevity and health. The indicator used to calculate the an-nafs dimension is life expectancy (Fadilah, 2019).

Hifzu al-Aql Index

The hifzu al-aql dimension is an index used to measure the knowledge dimension (Nurlayli & Jumarni, 2022). Measurement of the al-aql index, using several indicators that can reflect the al-aql dimension. The indicators that can be used in calculating the al-aql dimension are school enrolment rates and literacy rates (Rafsanjani, 2014).

Hifzu an-Nasl Index

The continuity of offspring and continuity from generation to generation must always be considered, because it is a very important need for human existence (P3EI, 2014). The an-nasl index is an index used to measure the family & offspring dimension (Fadilah, 2019). The measurement of the an-nasl index uses several indicators that can reflect the offspring dimension, namely the An-nasl index (INS) data using population growth rate data.

Hifzu al-Maal Index

Islam emphasises the importance of property ownership and wealth distribution in society as a way to achieve goodness and falāḥ (Rochmah & Sukmana, 2019). Wealth is the basic support of development in various aspects; spiritual, moral, and physical (Rama & Makhlani, 2013). The al -maal index is an index used to measure the dimensions of a decent life (Nurlayli & Jumarni, 2022). The indicators used in the calculation of the al-maal Index / IM are data

on the Gini Ratio Coefficient (Gc), the poverty depth rate (Poority Index), and adjusted per capita expenditure (Pp) (Rukiah et al., 2019).

The final step to calculate the Islamic Human Development Index (I-HDI) after knowing the value of the five maqashid shariah indices mentioned above, it can be calculated with the following calculation formula:

$$\text{IHDI} = \frac{2}{5}\ (ID) + \frac{1}{5}\ (INF + IA + INS + IM)\ \text{X}\ 100\%$$

Description:

ID : Index ad-Dien
INF : Index an-Nafs
IA : Index al-Aql
INS : Index an-Nasl
IM : Index al-Maal

Economic Growth

According to Sukirno (1996) in Prihastuti (2018) economic growth is a process of continuous increase in per capita output over a long period and is one indicator of successful development, the higher the economic growth, usually the higher the welfare of society. Calculating the gross domestic product of a region (province/regency /city) is called gross domestic product / PRB (Mankiw, 2012). Gross Regional Domestic Product is the sum of the value of goods and services generated from all economic activities in all regions in a certain year or period (Rochmah & Sukmana, 2019). Prishardoyo (2008) stated the level of GRDP development as a measure of a region's success in generating economic development.

Unemployment

Unemployment is a macroeconomic problem that directly affects humans and is the most serious. For most people, losing a job means a decrease in living standards and psychological stress. (Mankiw, 2003 dalam Ningrum et al., 2020). According to Sukirno (2006), unemployment is the percentage of the working-age population that does not have a job compared to the total working population. Furthermore, Sukirno (2000) also classifies unemployment by its characteristics, divided into: 1) open, 2) hidden, 3) half-unemployment, and 4) seasonal. The data used in this study is the Open Unemployment Rate (OTR). The Open unemployment rate (OPR) indicates the size of the unemployed labour force, while the higher TPT indicates a large number of the labour force that is not absorbed by the labour market. (Rochmah & Sukmana, 2019).

Poverty

Poverty is the failure to meet the minimum standard of basic needs that includes both food and non-food needs. (Tamimi & Syarbaini, 2023). Poverty can also be understood as a condition seen by people who do not have sufficient fixed assets to make their lives more enjoyable, both economically, socially, psychologically, and spiritually. (Nurlayli & Jumarni, 2022). The cause of macroeconomic poverty is that

poverty comes from unequal patterns of ownership of resources, which leads to uneven distribution of income. Poor communities have limited quantities and poor quality of resources. Poverty is caused by the low quality of human resources, which means low productivity and low wages. (Kuncoro, 2003)

National Zakat Indeks

Zakat can be defined by a certain portion of the obligation in a certain wealth and given to a certain group and at a certain time (Widiastuti et al., 2019). The Zakat as the third rule of Islam besides worship and evidence of submission to Allah SWT, also has a very important social function, namely as one of the pillars of Islam's economy. The Zakat Fund not only managed to help the impossible economic conditions, but also had an impact by improving his standard of living on the dimensions of education, health, and the Islamic values of an impossible. (BAZNAS, 2019). If zakat, infaq, and shadaqah are well organized and managed, both their reception and acquisition and distribution, then God will be able to resolve the problem of poverty or at least alleviate poverty. (Suyanto, 2021).

To measure the performance of zakat in a region, a measurement tool called the National Zakat Index (IZN) was developed by the BAZNAS Strategic Research Centre (Puskas-BAZNAS) in 2019. IZN is a measuring tool for zakat management performance for the zakat institutions in the form of multiple indices. (Puskas BAZNAS, 2020). IZN is designed to measure not only the work of one aspect but also the other. Therefore, the IZN measurement tool looks at the performance of a zakat institution from two dimensions, namely macro and micro.

The macro dimension consists of three indicators: regulatory support, budget support, and availability of databases owned by zakat institutions. The micro dimension itself is constructed from two indicators namely institutionality and zakat impact. The institutional indicator reflects the governance of zakat agencies, starting from the growth of each year, the management of institutions seen from the availabilities of strategic plans, the Operational Standards of Procedures (SOPs), the program of work as well as the ownership of ISO certificates, financial reporting and the compatibility of the zakat organization with the shariah and the allocation of funds that have been collected.

Table 1. Components of the National Zakat Index (IZN) 2.0

Dimensions	Indicators	Variables
Macro	Regulations	Regulation and heads of district support
	APBN Support	APBN/APBD Support
	Database of Zakat Institutions	Database number of official, muzakki, mustahiq
Micro	Institutions	Collection
		Management
		Channelling
		Reporting

	Zakat Impact	Material and Spiritual Wellbeing (CIBEST Wellbeing Index)
		Education and Health (Modified HDI)
		Independence

Source: (Puskas BAZNAS, 2022)

Research Framework

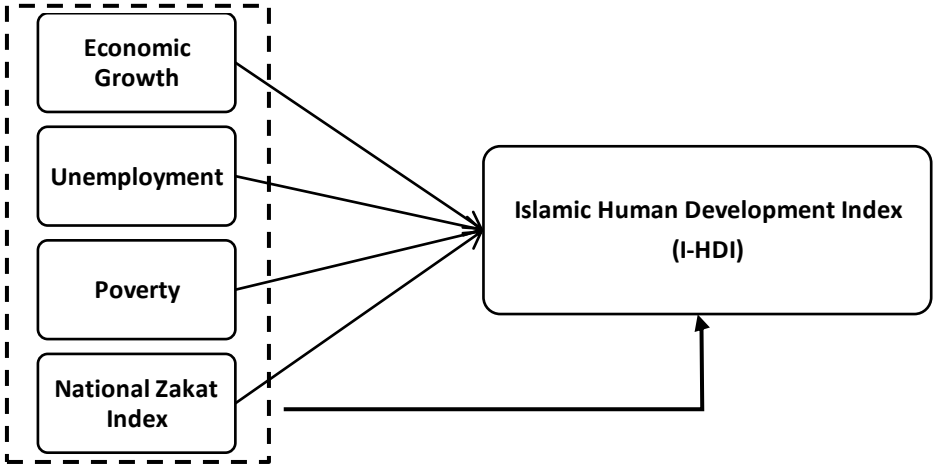

Figure 2. Research Framework

Previous Research

In their research, Ningrum et al. (2020) and Dewi (2017) prove the positive and significant influence between economic growth and HDI. The results of this study were strengthened by Fernandes & Putra's research, (2022) which confirmed that regional economic growth has a positive and significant effect on HDI in regencies/cities in West Sumatra Province. Meanwhile, different research was found by Suherman et al. (2013) and Septriani (2023) who found that economic growth has a negative and significant effect on HDI. Putri & Mintaroem (2020) found that there is a significant relationship between economic growth, government spending on education, and government spending on health on I-HDI, while ZIS does not affect I-HDI. These findings are reinforced by Arhadi (2022) who found that I-HDI is positively and significantly influenced by economic growth.

Meanwhile, different research results were found by Dalimunthe & Imsar (2023) and Rochmah & Sukmana (2019), where economic growth has no effect on I-HDI, but the variables of poverty and unemployment have a positive and significant effect on I-HDI. Furthermore, Mardianto's research (2023) related to IHDI found that the variables of government expenditure in the health sector and the corruption perception index have a significant positive effect on I-HDI. Meanwhile, the government expenditure variable in the education sector has a negative effect and the FDI variable has no significant effect on the I-HDI of OIC countries from 2010 to 2019.

RESEARCH METHOD

This study adopts a quantitative approach utilizing a panel model research design, which combines both time series and cross-sectional data. The data used in this study is secondary data, which is already available and published by various authoritative sources. Secondary data, as defined by Tanjung & Devi (2013), are datasets that have been previously collected for other purposes and are accessible for use in research. To collect the necessary data, the documentary method was employed. This involved gathering data published by the Central Statistical Agency, Baznas, and other pertinent institutions. The collected data was then processed and analyzed using quantitative methods, specifically through the application of a panel model. For the analysis, the study uses multiple linear regression to assess the influence of independent variables—economic growth, unemployment, poverty rate, and the Zakat Index—on the dependent variable, I-HDI. The analysis was performed using econometric software, EViews, to conduct the necessary statistical tests and draw meaningful conclusions from the data.

The panel data regression model in this study is as follows:

$$Yit = \beta0 + \beta1EG1it + \beta2UE2it + \beta3PR3it + \beta4NZI4it + eit$$

Description:
Yit : Islamic Human Development Index (I-HDI) in district/city i in period t
β0 : Intercept
β1, β2, β3, etc, : Regression coefficient
β1EG1 it : Economic growth in district/city i in period t
β2UE2 it : Unemployment in district/city i in period t
β3PR3 it : Poverty in district/city i in period t
β4NZI4 it : Zakat index in district/city i in period t
ε it : Error

On panel data, there are three techniques for data regression, namely the smallest square approach Common Effect Model, Fixed Effect Model, and Random Effect Model. (Widarjono, 2018). CEM is the simplest model on the assumption that the object being studied is the same in individual and time dimensions. However, basically the object is studied are different. FEM is an approach that assumes that there is an intersection between individuals but the slope of an independent variable remains the same between individuals or between times (Gujarati, 2012). REM will estimate panel data where the interference variables may interrelate between time and between individuals. This model is also known as the Error Component Model (ECM) or Generalized Least Square (GLS) technique. (Basuki & Yuliadi, 2015).

The selection of the appropriate panel data estimation method in this study involves three tests: the Chow test, Hausman test, and Lagrange Multiplier (LM) test. The Chow test is used to determine whether the Common Effects Model (CEM) or

the Fixed Effects Model (FEM) is more suitable. If the cross-section probability value from the F-test is greater than 0.05, CEM is selected; otherwise, FEM is chosen. The Hausman test is conducted to decide between FEM and the Random Effects Model (REM). If the Chi-Square probability value is greater than 0.05, REM is preferred; otherwise, FEM is selected. Lastly, the LM test assesses whether CEM or REM should be used. If the Breusch-Pagan probability value is greater than 0.05, CEM is chosen; if it is less, REM is selected. These tests ensure the appropriate model is used for accurate panel data regression analysis.

In addition to model selection tests, classical assumption tests are conducted to validate the regression model. The linearity test is not needed as the model is assumed linear, and autocorrelation does not apply to panel data. The multicollinearity test checks for high correlations among independent variables, while the heteroscedasticity test examines whether residuals have unequal variance. These tests ensure the reliability of the Ordinary Least Squares (OLS) method used in the analysis.

The hypothesis testing in this study involves three key tests: the partial significance test (t-test), the simultaneous significance test (F-test), and the determination coefficient (R^2). The t-test is used to assess the individual influence of each independent variable—economic growth, unemployment, poverty, and the Zakat Index—on the dependent variable, I-HDI. If the probability value of t is less than 5%, the independent variable is considered to have a significant effect. The F-test examines the joint influence of all independent variables on the dependent variable. If the F-test probability value is less than 5%, the model is considered significant. Finally, the R^2 value indicates how well the regression line fits the data. A value close to 1 suggests a good fit, meaning the regression model explains most of the variation in the dependent variable, while a value close to 0 indicates a poor fit. These tests collectively ensure the robustness and reliability of the regression model.

RESULTS AND DISCUSSION

Panel Data Estimation Method Selection

Chow's test results

Table 2. Chow's Test Results

Effects Test	Statistic	d.f.	Prob.
Cross-section F	8.334131	(7,28)	0.0000
Cross-section Chi-square	45.043037	7	0.0000

Source: Primary data processed, 2024

The Chow test is performed to choose whether CEM or FEM approximation is better used for panel data regression. Based on the results of the chow test in table 2 above, it can be determined that the probability value of the cross-section chi-

square of this study is 0.0000 or Chi-Square prob value < 0.05. The results indicate that this study should use the Fixed Effect Model approach (FEM).

Hausman's test

Table 3. Hausman's Test Results

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	25.149211	4	0.0000

Source: Primary data processed, 2024

Hausman tests are performed to choose whether the FEM or REM approach is better used for panel data regression. Based on the results of the Hausman test in Table 3 above, the Chi-Square prob value is 0.0000 which is smaller than 0.05 (Chi-Square prob value <0.05). Thus, it can be decided based on these tests that the best model that can be used in this study is the Fixed Effect Model (FEM) approach.

Based on this decision, The Lagrange Multiplier test (LM test) was not conducted because the test results indicated the best model in this study is the Fixed Effect Model (FEM) approach.

Classical Assumption Test

Multicollinearity test

Table 5. The Multicollinearity Test Results

	Economic Growth	**Unemployment**	**Poverty**	**National Zakat Index**
Economic Growth (X1)	1	-0.258041	-0.436026	-0.093677
Unemployment (X2)	-0.2580413	1	0.0552763	0.1673409
Poverty (X3)	-0.4360265	0.0552763	1	-0.0050892
National Zakat Index (X4)	-0.0936774	0.1673409	-0.0050892	1

Source: Primary data processed, 2024

The basis for making this test decision is (Ghozali, 2018): If the correlation value> 0.80, it is stated that there is a multicollinearity problem. whereas, if the correlation value <0.80, it is stated that there is no multicollinearity problem. Based on the multicollinearity test results in table 5, all correlation coefficient values are smaller than 0.80 (correlation coefficient value <0.80). Thus it can be stated that in this study there is no multicollinearity problem.

Heteroscedasticity Test

Table 6. The Heteroscedasticity Test Results

Variable	Coefficient	Std. Error	*t-statistic*	Prob.
C	16.09716	8.375187	1.922006	0.0628
Economic Growth (X1)	-0.878212	0.761465	-1.153319	0.2566
Unemployment (X2)	-0.141747	0.461774	-0.306962	0.7607
Poverty (X3)	-0.579625	0.354008	-1.637323	0.1105
National Zakat Index (X4)	-1.793355	7.084945	-0.253122	0.8017

Source: Primary data processed, 2024

Based on the results of the Heteroskedasticity test in Table 5 above, the probability values of all variables are greater than 0.05. Thus, it can be concluded that there were no symptoms of heteroscedasticity in this study. These results are based on Ghozali's decision-making basis. (2018).

Panel Data Regression Analysis

The data panel regression model in this study is as follows:

$$Yit = \beta0 + \beta1PE1it + \beta2PT2it + B3TK3it + \beta4IZ4it + eit$$

$$I\text{-}HDI = 35.06854 + 3.691138 - 0.776353 - 1.523888 + 3.272352$$

Based on the data regression model of the panel above, the following can be explained:

1) The constant value obtained is 35.06854, it can be understood that if the independent variables (Economic Growth, Unemployment, Poverty, and National Income Index) are constant or unchanged, then the I-HDI dependent variable is worth 35.07 points.
2) The value of the regression coefficient of the economic growth variable (X1) of 3.691138 indicates a positive direction. Statistically, it can be understood that each increase of 1 point in the Economic Growth variable will boost or increase the I-HDI score of 3. 691138 points with the assumption that other independent variables are considered constant (ceteris paribus).
3) The unemployment variable regression coefficient (X2) value of -0.776353 indicates a negative direction. Statistically, it can be understood that for every 1-point increase in the unemployment variable, then will press an I-HDI score of 0.776353 points with the assumption other independent variables are considered constant (ceteris paribus). Substantially, it can be understood that if the relationship between unemployment and I-HDI is reversed, it means that the open unemployment rate can lower the I-HDI score.
4) The value of the poverty variable regression coefficient (X3) of -1.523888 indicates a negative direction. Statistically, it can be understood that for every 1-point increase in the poverty variable, then the I-HDI score will be pressed down by 0.776353 points with the assumption that other independent variables are considered constant (ceteris paribus).

5) The value of the variable regression coefficient of the national zakat index (X1) of 3.272352 indicates a positive direction. Statistically, it can be understood that every 1-point increase in the IZN variable will push or increase the I-HDI score by 3.272352 points, assuming other independent variables are considered constant (ceteris paribus).

Hypothesis Test

Partial Significance Test (t-test)

Table 7. Partial Significance Test Results

Variables	Coefficient	Std. Error	t-statistic	Prob.
C	35.06854	12.99652	2.698302	0.0107
Economic Growth (X1)	3.691138	1.181633	3.123760	0.0036
Unemployment (X2)	-0.776353	0.716576	-1.083421	0.2860
Poverty (X3)	-1.523888	0.549345	-2.774007	0.0088
National Zakat Index (X4)	3.272352	10.99434	0.297640	0.7677

Source: Primary data processed, 2024

Based on the information in Table 7, the t-test results can be concluded as follows:

1) The t-statistic value of the economic growth variable is 3.123760 and the prob value of 0.0036 <0.05 indicates a positive and significant effect of variable X1 on variable Y at the specified significance level. Thus, it can be decided that the economic growth variable has a positive and significant influence on I-HDI.
2) The t-statistic value of the unemployment variable (X1) of -1.083421 and the prob value of 0.2860> 0.05 indicates that the unemployment variable has a negative but insignificant effect at the level of significance set on the Islamic Human Development Index (I-HDI) variable. Thus, it can be decided that the unemployment variable (X2) has a negative and insignificant influence on I-HDI.
3) The t-statistic value of poverty (X3) of -2.774007 with prob. (significance) 0.0088 <0.05 indicates a negative and significant effect of the poverty variable on the Islamic Human Development Index (I-HDI) variable at the specified significance level. Thus, it can be decided that the poverty variable has a negative and significant influence on I-HDI.
4) The t-statistic value of the National Zakat Index (X4) of 0.297640 with prob. (significance) 0.7677 > 0.05 indicates that the IZN variable has a positive and yet insignificant effect on the Islamic Human Development Index (I-HDI) variable. Thus, it can be decided that the IZN variable does not have a significant effect on I-HDI at the significance level set in the study.

Simultaneous Significance Test (F-test)

Table 8. Simultaneous Significance Test Result

Dependent Variable	F-Test	Sig.
I-HDI	*F-Statistic*	13.33832
	Prob (F-statistic)	0.000000

Source: Primary data processed, 2024

Based on the results of the panel data regression test that has been carried out using the Fixed Effect Model approach and presented in table 8 above, it can be seen that the probability value of the f-statistic in this study is 13.33832 with a probability value (F-statistic) of 0.000 (<0.05). Sig. 0.00 is smaller than (<) 0.05 indicating that, together there is a significant influence of all the independent variables of the study on the dependent variable Islamic Human Development Index (I-HDI).

Determination coefficient (R^2)

Table 9. Determination Test Result

Dependent Variable	R^2 Test	Sig.
I-HDI	*R-square*	0.839745
	Adjust R-square	0.776788

Faridah et al., (2018) states that the coefficient of determination test is carried out to see how the model can explain variations in the dependent variable. The coefficient of determination score is in the range between 0 and 1. The Adjusted R-square value reaches 0.776, indicating that the economic growth variable, unemployment variable, poverty variable, and IZN variable contribute 77.6%% to the Islamic Human Development Index (I-HDI) variable in the Regency / City of Banten Province, and the remaining 22.4% is influenced by other factors outside this study.

Discussion

Based on the results of the data processing above, it can be seen that together the independent variables, namely the regional economic growth variable, the unemployment rate, the poverty rate, and the national zakat index, have a significant effect on the independent variable I-HDI. However, partially not all independent variables influence the dependent variable I-HDI.

The Effect of Economic Growth on I-HDI

The results of this study indicate that the economic growth variable has a positive and significant effect on the Islamic Human Development Index (IHDI) in the Regency / City of Banten Province. The Economic Growth variable plays an important role in influencing I-HDI. With a t-statistic of 3.123760 and a probability value of less than 0.05 (<0.05), this finding leads to the conclusion that there is a positive and significant relationship between economic growth and I-HDI. The direct relationship between an increase in economic growth and an increase in I-HDI indicates that

progress in the economic sector can improve the standard of living of the population. These results are in accordance with the research hypothesis that economic growth has a positive and significant influence on the Islamic Human Development Index (I-HDI) in the Regency / City of Banten Province.

The findings in this study are in line with the research of Putri & Mintaroem (2020) which suggests that economic growth has a positive and significant effect on I-HDI. These findings are reinforced by Arhadi (2022) who found that I-HDI is positively and significantly influenced by economic growth. Ningrum et al. (2020) and Dewi (2017) in their research prove the positive and significant influence between economic growth and HDI. The results of this study were strengthened by Fernandes & Putra's research, (2022) which confirmed that regional economic growth has a positive and significant effect on HDI in regencies / cities in West Sumatra Province. However, different research results found by Dalimunthe & Imsar (2023) and Rochmah & Sukmana (2019) found that regional economic growth has no effect on I-HDI. Meanwhile, Suherman et al. (2013) and Septriani (2023) found a negative effect of economic growth on HDI.

Studies by Alfaro and Chamberlain (2016) confirm that economic growth can enhance societal welfare, as reflected in improvements in human development indicators such as education and health, which are key components of both HDI and I-HDI. Similarly, Mansor et al. (2017) highlight that in Muslim-majority countries, sustained economic growth is positively associated with I-HDI improvements, considering the Islamic values that emphasize justice and social welfare. However, different findings are reported by Gambo and Mamman (2020) and Zhang and Yan (2021), who suggest that economic growth does not always lead to improvements in HDI, particularly when growth is not accompanied by equitable distribution or inclusive social policies. Furthermore, Barro (2015) argues that while economic growth can enhance HDI, its impact is highly dependent on the quality of institutions and public policies in place. Thus, while this study supports the hypothesis that economic growth plays a crucial role in improving I-HDI, contextual factors such as equitable policy implementation and governance quality remain important variables to consider.

The Effect of the Unemployment Rate on I-HDI

The second finding showed the t-statistical value of the open unemployment rate variable of -1,083421 with a probability value of 0.2860. The results are not in line with the research hypothesis, that the unemployment rate has a negative and significant influence on the Islamic Human Development Index (I-HDI) in the district/City of Banten Province. This fact suggests that the unemployment rate does not have a direct impact on the Islamic Human Development Index (I-HDI). Although there is a negative correlation, a significance rate higher than 0.05 (> 0.05) indicates that changes in the unemployability rate have an insignificant effect on the change in the islamic human development index. Therefore, although unemployment is a major

concern in the economic context, the impact on I-HDI on this situation is quite neglected.

The findings in this study are in line with Meydiasari (2017) and Septriani (2023) studies which revealed that hunger has a negative and significant impact on HDI. The Rochmah & Sukmana (2019) study also stated that open unemployment rate variables have a negative, significant effect on I-HDI. According to his perspective, a high unemployment rate will diminish the affluence of individuals' lives by decreasing their income, which is the primary determinant in enhancing human growth. Consequently, individuals without money are unable to meet their demands and enhance their quality of life, such as affording education and healthcare.

Hossen (2019) highlights that the correlation between unemployment and HDI depends on factors such as social safety nets, government intervention, and the economic environment. Ghosh and Saha (2020) argue that while high unemployment rates are often associated with reduced human development outcomes, their effects can be mitigated by robust labor market policies and social services. These studies suggest that contextual factors—such as government support, remittances, or informal sector employment—can moderate the negative effects of unemployment on human development indices.

The Effect of Poverty on I-HDI

The third finding of this survey suggests that the poverty rate variable (X3) has a significant influence on the value of the Islamic Human Development Index. (I-HDI). Based on analysis, we obtained t-statistics with a value of -2,774007 and a probability value of 0.0088. Based on these results, it can be concluded that the poverty rate has a significant and negative impact on I-HDI. These results are in line with the research hypothesis that the level of poverty has a negative and significant impact on the Islamic Human Development Index (I-HDi) in the district/City of Banten Province. Simply put, I-HDI is negatively affected by a significant increase in poverty rates. It highlights the importance of efforts in poverty reduction to improve the quality of life of society as a whole. According to Islamic beliefs, poverty can have a detrimental impact on human resources as it hinders individuals from prioritizing education and healthcare due to their preoccupation with meeting their basic requirements.

This study is in line with Dewi (2017), Pangestika and Widodo (2017) which found that the poverty rate has a significant effect on HDI. The Rochmah & Sukmana (2019) study revealed that poverty levels have a negative and significant impact on I-HDI. By contrast, Nurlayli & Jumarni (2022) and Click or tap here to enter text. found that IHDI has a negative impact on poverty rates in Indonesia.

Moreover, studies by Ravallion (2016) and Lustig (2018) underline the role of inclusive economic growth and equitable distribution of resources in reducing poverty and improving development indicators. These findings collectively reinforce the critical importance of poverty alleviation initiatives to foster human development, especially in regions like Banten Province, where poverty remains a significant challenge.

The Effect of the National Zakat Index on I-HDI

The results of this research show that the variable of the national zakat index (IZN) has a positive but non-significant influence on the Islamic Human Development Index (IHDI) in the district/City of Banten Province. The t-test results showed that the statistical t-value was 0.297640 and the probability value was 0.7677, where this value was large from 0.05 so it could be concluded that the research hypothesis, the national zakat index (IZN) had a positive and significant influence on the Islamic Human Development Index (I-HDI) in the district/province city of Banten was rejected. In this study, it was found that although zakat could potentially promote social well-being, in this study its influence was not significant at the established level of significance.

The findings of this test are in line with the research carried out by Putri & Mintaroem (2020) and Nurzaman (2010), which indicates that zakat has no direct impact on the increase in the human development index. In addition, the zakat variable shows minimal values and has no statistical significance in certain aspects of human development calculations. Further studies by Murniarti and Beik (2014) show that despite the distribution of wealth, the quality of human resources remains below the standard.

studies such as those by Hassan and Ashraf (2016) have highlighted similar challenges in zakat management. They found that while zakat has the potential to address poverty and inequality, its contribution to human development indices like HDI or I-HDI is often undermined by inefficiencies in collection and allocation systems. Furthermore, Saad and Anuar (2018) argue that the success of zakat in improving human development largely depends on institutional governance and strategic targeting of beneficiaries. Effective zakat administration, combined with initiatives focusing on education and healthcare, could significantly enhance its impact on human development.

Studies by Ahmed and Wahid (2020) and Ali et al. (2019) also emphasize the importance of integrating zakat programs into broader development frameworks. They suggest that zakat funds should be strategically utilized to complement public welfare programs, particularly in areas such as education, health, and employment creation, to maximize their developmental impact. These insights highlight the potential for zakat to significantly contribute to I-HDI if supported by improved governance, accountability, and integration with broader social policies.

CONCLUSION

Research evidence suggests that economic growth has a positive and significant impact on I-HDI, indicating the importance of economic growth for human development in the Islamic context. On the other hand, unemployment rates have a negative but non-significant impact on HDI, which means that although higher unemployability does not have a very significant effect on human development, it remains an important area for policy intervention. Furthermore, poverty has a

negative and significant influence on I-HDI. This indicates that poverty is very unfavourable to human development and that targeted poverty reduction measures are a policy necessity. A surprising result is the IZN-related findings, as IZN has a positive influence on I-HDI but is not statistically significant. This implies that current zakat practices, in the context of poverty eradication, may not be in line with the principles that should be the target of zakat.

ACKNOWLEDGEMENTS

This research was funded by an Internal Grant from the Institute for Research and Community Service (LPPM) of University of Sultan Ageng Tirtayasa Penelitian Dosen Pemula (PDP) scheme. We extend our deepest gratitude to LPPM for their financial support and to all individuals and institutions who provided invaluable insights and assistance throughout the research process. Special thanks are also extended to our colleagues at the Faculty of Economics and Business, University of Sultan Ageng Tirtayasa, for their encouragement and constructive feedback.

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