



Zakat Distribution and Islamic Human Development: A Sequential Explanatory Study

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Abstract

This study examines the impact of zakat distribution across five key sectors; education, health, humanitarian, economic, and da'wah, on the Islamic Human Development Index (IHDI) in Indonesia from 2015 to 2022. Employing a sequential explanatory design, quantitative data were analyzed using regression techniques, followed by qualitative insights from focus group discussions with zakat management institutions. The findings reveal significant positive effects of zakat distribution in the economic and humanitarian sectors on IHDI improvement. While the da'wah and health sectors exhibit negative effects, possibly due to a short-term orientation that limits measurable development outcomes. The education sector shows an insignificant impact, highlighting the need for long-term strategies. This study provides policy recommendations to optimize zakat distribution for sustainable human development, emphasizing productive utilization aligned with the principles of maqasid al-shariah (objectives of Islamic law).

Keywords : Distribution; Empowerment; Zakat, Maqashid Syariah; IHDI

INTRODUCTION

The Human Development Index (HDI) measures development through indicators such as life expectancy, literacy, education, and living standards, reflecting access to income, healthcare, and education (Saputra

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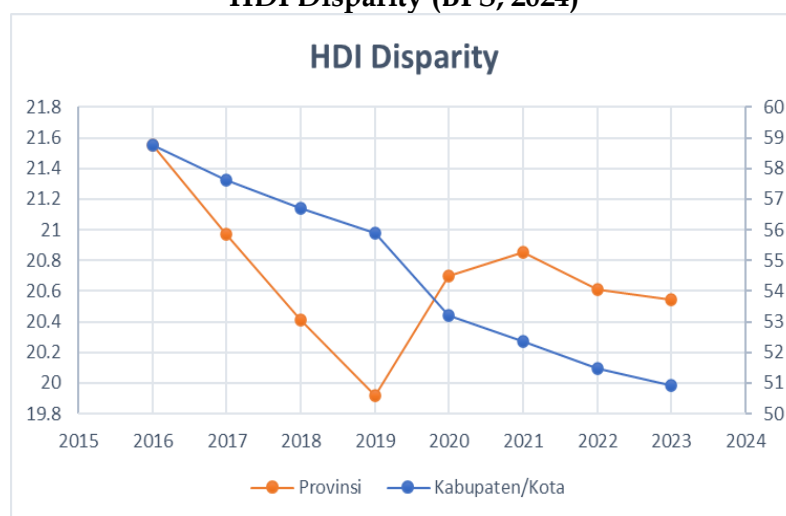
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& Panorama, 2022). While HDI emphasizes human well-being as a key measure of progress beyond economic growth (Rezaee et al., 2021; Sušnik et al., 2022), the Islamic Human Development Index (IHDI), based on maqasid al-shariah (objectives of Islamic law), offers a more relevant alternative in Muslim-majority regions. The IHDI assesses well-being through the preservation of life, property, intellect, lineage, and faith, complementing the HDI with a faith-based perspective (Iksan, 2021).

Despite progress in some areas, Graph 1 reveals significant disparities in HDI across Indonesian provinces and districts/cities from 2016 to 2023. Disparities within “districts/cities” consistently decreased, while those between “provinces” decreased until 2019 and then increased in subsequent years. This trend highlights ongoing challenges in achieving equitable development.

Graphics 1.
HDI Disparity (BPS, 2024)



Source : Processed by researchers (2024)

These persistent disparities highlight the need for a development framework rooted in spiritual and moral dimensions, such as IHDI, where zakat distribution can play a central role in promoting equity. Zakat, a core pillar of Islam, plays a crucial role in economic development particularly in alleviating poverty and reducing social inequality (Hoque, 2023; Jedidia & Guerbouj, 2020). With over 230 million Muslims, Indonesia holds significant potential to leverage zakat for promoting welfare equality (Wardani & Al Arif, 2021). Effective zakat management, whether

by government bodies like BAZNAS or private institutions, can significantly enhance public welfare and address poverty (Widiastuti et al., 2022).

The success of zakat management depends not only on collection but also on its targeted and sustainable distribution. Productive zakat management meets mustahiq' (recipients) basic needs while enhancing their economic capacity. Strategically aligned with maqashid sharia principles, zakat management promotes inclusive and sustainable economic development (Candra et al., 2023), supporting Indonesia's goal of becoming a global hub for the sharia economy.

BAZNAS data shows annual increases in zakat accumulation, with the total reaching IDR 15,592,436,811,208 in 2022. However, zakat distribution varies across sectors, with the humanitarian sector seeing a 287% increase in 2020, while the economic sector experienced a 47% decrease. Other sectors, such as education and da'wah, also reflect fluctuations, highlighting the changing priorities in zakat distribution.

Table 1.
Percentage of zakat collection and distribution each year (Baznas, 2024)

Year	Zakat collection	Sector				
		Humanity	Health	Education	Economy	Da'wah
2016	37%	-16%	20%	95%	56%	38%
2017	24%	57%	83%	12%	79%	134%
2018	30%	56%	12%	53%	-37%	32%
2019	26%	31%	-30%	-16%	52%	21%
2020	22%	287%	-14%	-44%	-47%	-22%
2021	13%	15%	16%	29%	27%	19%
2022	10%	-83%	3%	5%	-14%	-23%

Source : Processed by researchers (2024)

Previous studies have revealed varying effects of zakat on human development indicators. For instance, Saputra & Panorama (2022) discovered that zakat fund growth has no impact on HDI, while Wardani & Al Arif (2021) observed a positive influence of zakat on HDI. Some studies identified three key priorities for zakat use: supporting business

development, enhancing access to education, and improving health services (Putra et al., 2023). However, other research indicated that ZIS fund distribution had not effectively increased IHDI (Putri & Mintaroem, 2020). Despite this, zakat distribution in education and humanitarian sectors had significantly boosted HDI in Indonesia (Rusanti et al., 2023), and generally, zakat positively impacts HDI (Nafi'Hasbi et al., 2023).

Despite varying results in previous studies, including insignificant or negative effects in some sectors, this study proposes positive hypotheses for all five zakat sectors. This approach is based on the maqasid shariah framework, which emphasizes the holistic and long-term value of all five dimensions. Moreover, variations in zakat allocation sectors and their inconsistent impact on IHDI remain understudied, particularly in sectors like health and da'wah that have shown unexpected outcomes. To address this gap, the present research employs regression analysis to assess the effect of zakat distribution in the humanitarian, health, education, economic, and da'wah sectors on IHDI improvement in Indonesia from 2015 to 2022.

It also discusses the statistical results and offers justifications for the findings. The research provides novelty by offering an in-depth analysis of the relationship between zakat distribution by sector and IHDI improvement, along with policy recommendations aimed at optimizing zakat allocation for sustainable human development in alignment with maqasid sharia principles.

LITERATUR REVIEW

Maqasid Shariah in Economic and Humanitarian Development

Maqasid shariah (objectives of Islamic law) promotes human welfare through five objectives: religion, life, intellect, lineage, and wealth (Kasri & Ahmed, 2015). Its primary goal is social justice, achieved by safeguarding essential human needs categorized into dharuriyyat (primary), hajiyyat (secondary), and tahsiniyyat (tertiary), with primary needs critical for survival (Sabar et al., 2017). In economic and humanitarian development, maqasid shariah assesses financial policies like zakat to reduce poverty, enhance education, and improve social protection (Aibak, 2005). Zakat distribution supports hifdz al-maal (preservation of wealth) by promoting

wealth equity, in line with Islamic justice principles (Ullah & Kausar, 2017).

HDI (Human Development Index) and IHDI (Islamic Human Development Index)

The Human Development Index (HDI), developed by the UNDP, measures development through life expectancy, education, and income. However, it has been criticized for relying on limited, material-focused indicators that do not fully cover holistic human welfare (Chhibber and Laajaj, 2007; Dasgupta and Weale, 1992; Lind, 1992; Sagar and Najam, 1998; Srinivasan, 1994a). As an alternative, the Islamic Human Development Index (IHDI) incorporates the five dimensions of maqasid shariah: religion (ad-dien), life (an-nafs), intellect (al-'aql), lineage (an-nasl), and wealth (al-maal) (Anto, 2009), prioritizing non-material welfare over material aspects (Rukiah & Siregar, 2019). Unlike HDI, which emphasizes material dimensions, IHDI integrates spiritual, moral, and social indicators aligned with maqasid shariah. This provides a more comprehensive and faith-relevant measurement of human well-being, especially in Muslim societies. Instruments like zakat, infaq (donation), and sadaqah (alms), though slower to show results, can enhance IHDI (Mustika et al., 2019; Suprayitno et al., 2017). Countries like Malaysia show how zakat can function as a fiscal tool for sustainable development aligned with Islamic values.

Islamic Human Development Index (I-HDI) and Maqasid Syariah

The maqasid shariah approach aligns with the Islamic Human Development Index (I-HDI), which evaluates human well-being through an Islamic framework. I-HDI includes both material and non-material aspects, such as the preservation of religion, life, and wealth (Zangouinezhad & Moshabaki, 2011). In the hifdz ad-dien (preservation of religion) dimension, indicators like the number of mosques, zakat implementation, and crime rates are used to assess religious well-being (Ishak & Asni, 2020). Zakat also supports hifdz an-nafs (preservation of life) through improved healthcare access (Rofiq & Hasbi, 2022) and hifdz al-aql (preservation of intellect) through better education outcomes such as literacy and school participation (Marfiyanto, 2019). Thus, zakat, from

the maqasid shariah perspective, plays a pivotal role in promoting holistic human welfare.

Zakat: A Macroeconomic Perspective

Zakat requires Muslims to allocate 2.5% of their wealth to support the needy, promoting social equity (Majid, 2017). In Indonesia, zakat potential was estimated at IDR 217 trillion in 2010, equivalent to 3.4% of GDP (Firdaus et al., 2012), while Kahf (1989) projected zakat could contribute up to 2% of GDP in Muslim countries, highlighting its revenue potential. Globally, zakat collection ranges between US\$200 billion and US\$1 trillion annually, with OIC countries contributing US\$187 million (Shaikh, 2016; Stirk, 2015). Despite its global potential, actual zakat collection remains low, including in Indonesia (BAZNAS, 2017; Majid, 2017). This low collection rate constrains the ability of zakat institutions to support all maqasid dimensions, especially those requiring systemic investment such as education and economic empowerment, ultimately weakening the broader impact on IHDI. Empirical studies confirm its role in reducing poverty and income inequality, thus positioning zakat as a strategic tool for sustainable economic and social development (Suprayitno et al., 2017; Kusuma & Sukmana, 2010; Yusoff, 2011).

Priority Sector Zakat Distribution and Human Development Index Improvement

Education

Zakat plays a crucial role in the education sector, aligning with the maqasid shariah pillar of hifdz al-aql (preservation of intellect). By supporting education, zakat can enhance literacy rates, improve access, and increase school participation (Marfiyanto, 2019). Quality education, in turn, contributes to improved human well-being, raising both the Human Development Index (HDI) and Islamic Human Development Index (I-HDI) (Zangoueinezhad & Moshabaki, 2011). Based on this, the following hypothesis is proposed:

H1: Zakat distribution in the education sector positive and significant effect the improvement of Islamic Human Development Index (I-HDI).

Health

In the context of *hifdz an-nafs* (preservation of the life), zakat allocated to the health sector enhances access to healthcare and increases life expectancy. Health-related zakat supports *mustahik* (deserved people) who cannot afford medical treatment, thereby improving their quality of life and boosting health indicators in the HDI (Rofiq & Hasbi, 2022). Access to good health, as a component of physical well-being, aligns with the *maqasid syariah* approach. Hence, the proposed hypothesis is:

H2: Zakat distribution in the health sector has a positive and significant effect on improving the Islamic Human Development Index (I-HDI).

Humanitarian Social

Zakat in the social humanitarian sector supports disaster victims, orphans, and vulnerable groups, aligning with the *maqashid syariah* objective of protecting human life and honor (Ullah & Kausar, 2017). Effective humanitarian aid can enhance welfare and reduce social inequality, thereby contributing to HDI improvement. Based on this, the following hypothesis is proposed:

H3: Zakat distribution in the social humanitarian sector has a positive and significant effect on improving the Islamic Human Development Index (I-HDI).

Economy

Productive zakat distribution, particularly for microbusiness development and *mustahik* economic empowerment, can reduce poverty. In the context of *hifdz al-maal* (preservation of wealth), zakat serves as an equitable wealth redistribution tool, promoting economic growth in disadvantaged communities (Majid, 2017; Ullah & Kausar, 2017). By enhancing *mustahik* purchasing power, zakat can improve income indicators in HDI and I-HDI. Therefore, the researcher proposes the following hypothesis:

H4: Zakat distribution in the economic sector has a positive and significant effect on increasing the Islamic Human Development Index (I-HDI).

Da'wah

Zakat allocated for *da'wah* and religious development supports *hifdz ad-dien* (preservation of religion), contributing to the dissemination of religious knowledge and enhancing societal awareness. In the context of

I-HDI, religious preservation is a key indicator of spiritual and moral well-being (Ishak & Asni, 2020). Based on this, the following hypothesis is proposed:

H5: Zakat distribution in the da'wah sector has a positive and significant effect on improving the Islamic Human Development Index (I-HDI).

RESEARCH METHOD

This study uses a sequential explanatory mixed methods design. The first stage involves quantitative analysis to assess the effect of zakat distribution sectors on IHDI, followed by qualitative data to explain the findings (Creswell & Clark, 2017). The model examines five sectors: education, health, humanitarian, economy, and da'wah. Robust least squares regression was applied to 2015–2022 secondary data using EViews 13 (Suriani et al., 2024), with data sourced from the official BAZNAS and BPS website, Bloomberg, while IHDI data were collected from various sources due to the specialized formulation required for its calculation (Creswell & Clark, 2017). In the second stage, a Focus Group Discussion (FGD) was conducted with representatives from zakat management institutions, including BAZNAS, Yatim Mandiri, Dompet Duafa, and Forum Zakat (FOZ), with 8 respondents from the empowerment division. In addition to the FGD findings, empirical studies were also incorporated to ensure the research outcomes are credible and provide a more comprehensive perspective.

The Islamic Human Development Index (IHDI) in this study is based on five dimensions derived from the maqasid shariah framework: religion, life, intellect, family, and wealth. Each dimension includes selected indicators supported by national and international data sources. The religion dimension is measured using the zakah-to-GDP ratio, based on data from BAZNAS and the World Bank, along with crime rates reported by BPS. The life dimension includes life expectancy, unemployment rate, democracy index, and poverty level, with data from BPS and Bloomberg. Intellect is measured by school access and literacy rate, while family is represented by fertility and divorce rates—both sourced from BPS. The wealth dimension includes GDP per capita, economic growth, and the Gini ratio, using data from BPS and the World Bank.

RESULTS AND DISCUSSION

Results

Descriptive Statistics

The results of statistical analysis of zakat distribution data per sector from 2015 to 2022, obtained that the average value of the Islamic Human Development Index (IHDI) or variable Y is 51.87. Meanwhile, the average zakat distribution in the humanitarian sector (X1) reached 3.44 trillion, the health sector (X2) was 3.19 trillion, the education sector (X3) was 9.11 trillion, the economic sector (X4) was 5.75 trillion, and the da'wah sector (X5) was 1.04 trillion. Thus, the sector with the highest zakat distribution allocation is in the humanitarian sector at 3.44 trillion.

Normality, Multicollinearity, Heteroscedasticity, Autocorrelation Test

Classical assumption tests were performed to ensure the validity of the regression model. The data passed the normality test ($p = 0.318$), showed no multicollinearity ($VIF < 10$), no heteroscedasticity (White test $p = 0.0517$), and no autocorrelation (Breusch-Godfrey test $p = 0.06$). These results confirm that the model meets standard econometric assumptions, enabling reliable and unbiased estimates.

Regression Result

This study aims to examine the impact of five main BAZNAS programs—da'wah, economic, humanitarian, health, and education—on the Islamic Human Development Index (IHDI), with regression results presented in Table 2.

Table 2. Regression Result

Variable	Coefficient	Std. Error	t-Statistic	Prob.
Da'wah	-4.070546	1.510968	-2.693999	0.0071
Economic	1.838027	0.794040	2.314781	0.0206
Humanitarian	3.310608	0.544735	6.077460	0.0000
Health	-0.436200	0.212784	-2.049962	0.0404
Education	0.119362	0.624411	0.191159	0.8484
c	4135282.	1409177.	2.934536	0.0033
R-squared	0.299871			
Adjusted squared	R- 0.154011			

Source: Eviews V.13 (2024)

The regression results indicate that zakat distribution across sectors affects the Islamic Human Development Index (I-HDI) differently. The da'wah and health sectors have significant negative impacts, with coefficients of -4.070546 (0.0071) and -0.436200 (0.0404), respectively, likely due to the allocation of funds not directly enhancing material welfare. In contrast, the economic and humanitarian sectors show significant positive effects, with coefficients of 1.838027 (0.0206) and 3.310608 (0.0000). Zakat distribution in the education sector has a positive but insignificant effect, with a coefficient of 0.119362 (0.8484).

The R-squared value of 0.299871 suggests a moderate relationship between the independent variables and I-HDI. Although relatively low, this value remains acceptable as other factors influencing I-HDI are not fully captured by the five independent variables used in the study.

Insights from Focus Group Discussions (FGD)

This study conducted a Focus Group Discussion (FGD) with five empowerment experts from BAZNAS and LAZNAS to explore and justify the quantitative findings. The FGD addressed four core questions. Based on the core questions posed, interviews with sources reveal key insights regarding the quantitative test results.

1. Zakat allocation composition

Participants noted that zakat is mainly allocated to economic and humanitarian programs due to pressing societal needs. One informant explained, *"Currently, zakat is primarily directed toward empowerment programs such as capital assistance, skills training, and mentoring."*

2. Prioritization among programs

Speakers agreed that empowerment programs take precedence over others due to their long-term impact. As one expert stated, *"Empowerment programs have productive, long-term outcomes, while distributive ones are consumptive."*

3. Key challenges in distribution

The main challenges include low awareness among *muzakki* and inadequate trust in zakat institutions. An informant emphasized, *"Low understanding and trust in zakat institutions limit collection, which only reaches about 10% of its potential."* Others pointed out flaws in *asnaf* (people eligible to receive zakat) assessment, saying, *"Inaccurate data causes eligible recipients to be missed."*

4. Ideal distribution model

Respondents highlighted the need for expert-led mentoring and context-based programming. One noted, *"The ideal model combines mentoring and practical solutions. Da'wah should also address economic realities, not just spiritual needs."*

Discussion

The regression results indicate that zakat distribution in the da'wah and health sectors negatively impacts I-HDI. This is due to the emphasis on short-term spiritual outreach and basic health services, which are less likely to directly improve material well-being. Additionally, poorly allocated zakat can create dependency, hinder empowerment, and negatively affect long-term human development (Balyanda Akmal et al., 2020; Zidny Nafi' Hasbi et al., 2023). Other studies show that ZIS fund distribution has not significantly contributed to improving I-HDI (Putri & Mintaroem, 2020).

In contrast, zakat distribution in the economic and humanitarian sectors positively affects I-HDI. Allocating zakat to the economic sector promotes wealth equality, stimulates economic growth, and boosts aggregate demand and investment (Ben Jedidia & Guerbouj, 2021; Ridwan et al., 2019). The humanitarian sector, which provides direct assistance, plays a key role in improving social welfare and supporting disaster recovery, social stability, and development (Balyanda Akmal et al., 2020; Hulwati et al., 2024). Zakat distribution in the education sector, however, shows no significant effect on I-HDI. Despite the importance of education in human development, zakat allocation for education may not be sufficient to improve I-HDI quality, as education requires long-term interventions and complex infrastructure (Haji-Othman et al., 2021; Rahmat & Nurzaman, 2019). While these findings highlight challenges in the impact of zakat in certain sectors, the following discussion also offers practical solutions to enhance the effectiveness of zakat allocation for sustainable human development.

Optimizing Zakat Distribution and Empowerment

Optimizing zakat distribution and empowerment aims to improve public welfare and *mustahik's* independence. Zakat can be distributed consumptively to meet basic needs and productively to foster economic

independence through capital, tools, or skills training (Siregar & Anggraini, 2023). Productive utilization, key to improving *mustahik*'s economy status, can help elevate them to *muzakki*. Proper management of zakat enables *mustahik* to start or grow businesses, supporting maqashid sharia, especially *hifdz al-mal* (preservation of wealth), which fosters economic justice and sustainable welfare. This model strengthens the community's economy by empowering *mustahik* as productive entrepreneurs.

Productive zakat includes tools provision, interest-free loans (*qardhul hasan*), and profit-sharing (*mudharabah*) schemes to expand *mustahik* businesses and promote inclusive growth (Najma, 2017). An empowerment-based model builds resilience while meeting material needs, positioning zakat as a tool for long-term welfare (Amalia et al., 2023). BAZNAS, as a leading zakat institution, tailors its programs to local conditions and *mustahik* profiles (Azis et al., 2017). This study proposes an empowerment model for *mustahik* that can be adopted by zakat institutions, as illustrated in Figure 1, which outlines BAZNAS's strategy for identifying *mustahik* based on potential, socioeconomic conditions, and income sources, categorizing them into two groups: laborers and small and medium enterprise (SME) owners. Empowerment programs tailored to each group aim to enhance their well-being sustainably, similar to Bangladesh's approach of dividing *mustahik* into productive and non-productive categories (Miah, 2021).

BAZNAS maps the business sectors where *mustahik* are involved, such as culinary, manufacturing, fashion, and services, tailoring empowerment programs to leverage local resources and opportunities to foster small business growth (Hassanain & Saaid, 2016; Hoque et al., 2015). This strategy emphasizes long-term investments over consumptive aid, promoting *mustahik* economy independence. BAZNAS's empowerment model operates through two channels: distribution and empowerment. Zakat distribution includes in-kind assistance or *qardul hasan* (interest-free financing), while empowerment uses *mudharabah* (profit-sharing) financing to help *mustahiks* expand businesses. This model fosters sustainable income growth aligned with small business development (Herianingrum, Supriani, et al., 2024; Herianingrum, Widiastuti, et al., 2024). BAZNAS prioritizes empowerment initiatives based on urgency (Sari, et al., 2019) and conducts regular evaluations to assess program

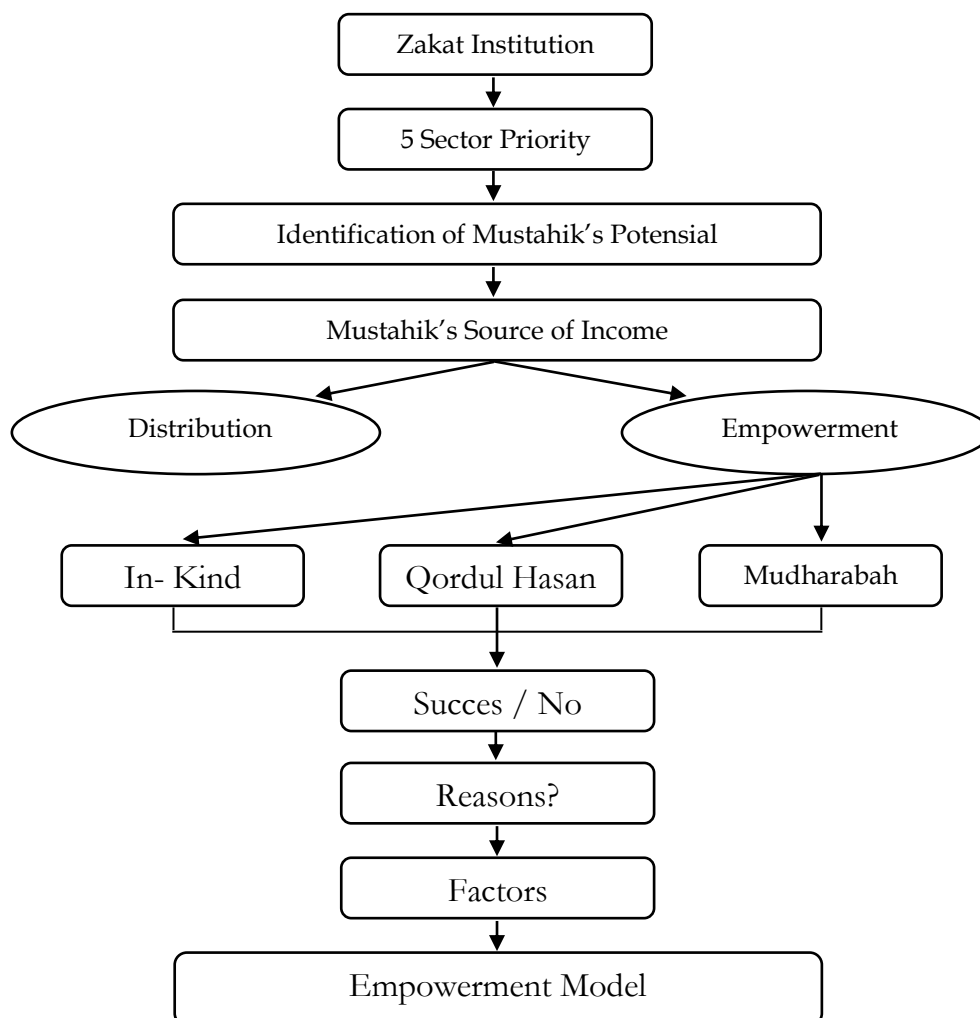
effectiveness, measuring *mustahik* progress across economy, social, and spiritual dimensions (Rakhmawati, 2018); Nurzaman et al., 2017)

Zakat Management Challenges

One of the primary challenges in zakat management is the failure to fully optimize zakat accumulation, which has reached only about 10% of its potential (Baznas, 2024). This is largely due to limited public awareness, particularly among muzakki, about their obligations beyond zakat fitrah, including income and professional zakat. Many are unaware that zakat is mandatory for those meeting the nisab (obligatory charity) threshold, and that part of their wealth belongs to others (Nafi'Hasbi et al., 2023).

Another issue is the inaccurate identification of mustahik, leading to misallocated zakat or unverified recipients. The imbalance between short-term distribution and long-term utilization programs further weakens zakat's impact (Baznas, 2024). Key sectors like education and healthcare often receive insufficient funding, despite their role in empowering mustahik. Moreover, non-economic programs are frequently implemented without clear objectives or adequate support, resulting in temporary aid rather than sustainable capacity-building.

Figure 1. Mustahik Productive Empowerment Model



Source : Processed by researchers (2024)

Zakat Management Solution

To overcome these challenges, solutions include expanding public education about zakat, particularly its broader types beyond zakat fitrah, such as income and professional zakat (Jedidia & Guerbouj, 2020). BAZNAS should enhance outreach to potential muzakki and improve mustahik verification through reliable data systems. Technology like digital mapping can support more accurate and efficient distribution (Abd. Wahab et al., 2017; Kashif et al., 2018; Owoyemi, 2020). Zakat programs should also integrate skills training and mentorship to help mustahik gain economic independence (Hasanudin et al., 2022). Mustahik

require continued support, including skills training and business mentorship, to maximize the benefits of zakat assistance and achieve economic independence. This support should be provided by expert advisors who can guide each empowerment program effectively. Additionally, it is essential to align empowerment initiatives with the social realities of the community. For instance, da'wah programs should address the socio-economic conditions of the target group, focusing not only on spiritual growth but also on pressing economic and social issues faced by mustahik. This approach will enhance the effectiveness of empowerment programs and ensure they meet the community's needs.

CONCLUSION

This study examines the impact of zakat distribution across sectors on Indonesia's Islamic Human Development Index (IHDI). Zakat allocated to economic and humanitarian sectors positively affects IHDI due to their empowerment focus. In contrast, da'wah and health sectors negatively affect IHDI, while the education sector shows no significant impact, indicating the need for more targeted efforts.

The findings highlight the need for strategic zakat allocation, prioritizing empowerment-based programs in economic and humanitarian sectors. Integrating zakat with mentoring and skill development can further enhance mustahik independence and economic participation. Limitations include reliance on secondary data and the omission of certain socio-economic variables. The study also focuses on macro-level analysis, potentially overlooking regional or individual-level dynamics. Future research could explore micro-level impacts, innovative zakat models, and their scalability to optimize zakat's developmental role.

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