

THE IMPACT OF PRODUCTIVE ZAKAT ON MUSTAHIK'S EDUCATION AND HEALTH: A MODIFIED HUMAN DEVELOPMENT INDEX APPROACH

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Abstract

This research aims to analyze the impact of the productive zakat program of BAZNAS Bangkalan and analyze its impact on *mustahik* on the *mustahik* education and health sector based on the Human Development Index (HDI).

HDI modification is used to determine the impact of productive zakat on the level of education and *mustafik* health in BAZNAS Bangkalan Regency. This study also used a paired sample t-test to determine the impact before and after receiving productive zakat. Data collection was carried out by interviews and questionnaires to 38 *mustahik* by taking using *snowball sampling*.

The results of this study show that productive zakat does not have a significant influence on the level of *mustahik* education. However, this study found that productive zakat had a positive impact on the health index, with the results of the calculation of the education and health index finding that the HDI was in a good position, namely at 0.75. The results of the t-statistical test show that productive zakat has a significant influence on the health level of *mustahik* after receiving productive zakat. At the education level, there is no significant influence after receiving productive zakat. This research can contribute to improving the strategy of poverty alleviation programs and strategies in increasing the human development index through education and health.

Keywords: *Zakat, Productive, Education, Health, HD*

INTRODUCTION

One of the most urgent economic problems to be addressed immediately is poverty. Poverty has far-reaching negative consequences, which makes it a top priority issue for governments. Poverty reduces the quality of life, hampers human resources, increases socio-economic burden, increases crime, and disrupts public order. A person's inability to meet their basic needs is known as poverty. The basic needs in question are the amount that must be consumed, both food and non-food (Septiadi & Nursan, 2020).

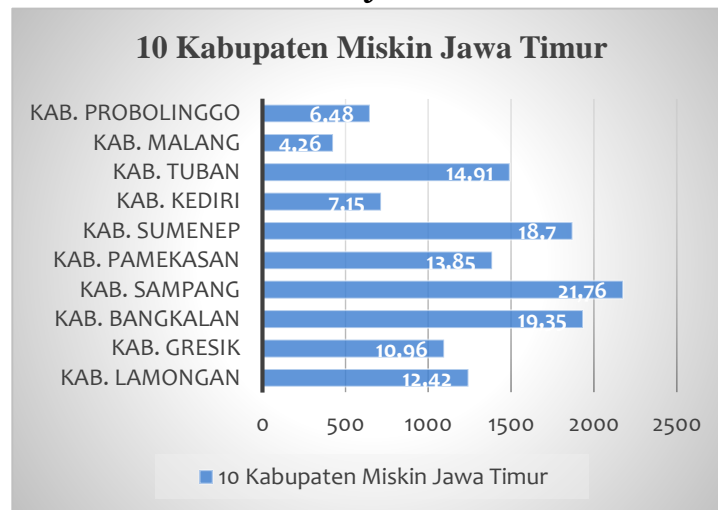
Poverty is defined as a state in which a person does not have enough money or the necessary items to survive. Thus, poverty can be a problem that greatly hinders the progress of the Indonesian nation. Several factors can cause poverty, such as individual



natural factors and factors that come from the government, such as uneven regional development.(Azis et al., 2022).

The Poverty Rate based on data from the Central Statistics Agency (BPS) shows that in March 2023 there were 4.18 million poor people in East Java or 10.35% of the total population. Bangkalan Regency is in the second highest percentage of poor population in East Java.

1.1. Figure Percentage of Districts with High Poverty Levels in East Java



Source: BPS (Central Statistics Agency 2024)

Bangkalan Regency is the second highest poverty in East Java with 19.35. With the poverty rate in Bangkalan Regency, a strategy is needed to overcome the poverty rate. Islam as a religion provides various encouragements for humans that apply universally, namely happiness and welfare living in this world and in the hereafter. Welfare is a condition that is a condition that is a hope for every citizen. But not all citizens easily get welfare. In this case, zakat has an influence on welfare and the level of human education and health. Islam has a way of seeing and overcoming poverty so that the poor and poor are free from poverty. In this case, people must help each other to overcome poverty and establish social order. The concept in question is that the rich should give a little of their wealth to the poor and underprivileged. Zakat, infaq, and shadaqoh are included in this category (Suryani Dyah & Fitriani Laitul, 2022). Zakat is an obligation for every Muslim who is able to meet the requirements of Islamic law. It is even one of the five pillars of Islam. Zakat has a lot of potential to improve the economy of the ummah (Reza Dasangga & Cahyono, 2020).

Zakat is divided into two theoretically: Consumptive Zakat, which aims to meet the basic needs of *mustahik* in the short term, and Productive Zakat, which aims to help *mustahik's* efforts to meet their needs sustainably.

As one of the tools for poverty alleviation, productive zakat has been widely used in various countries to improve people's welfare, but a more in-depth analysis is needed on its effects on the health and education levels of *mustahik* (Jaili et al., 2020). Productive zakat is zakat assets given to individuals who are entitled and have the

ability to receive it. Because the purpose of zakat is not the amount of money received by the *mustahik*, but how it can improve the welfare of society. Productive zakat is also a potential source of funds that can be used to improve general welfare for the entire community. Productive zakat can be used to carry out economic activities, which means increasing the economic level and increasing the potential productivity of the *mustahik*. Economic development and growth are facilitated by well-managed zakat. The community is increasingly familiar with zakat management institutions, which are also increasingly developing. Therefore, the possibility of increasing this zakat continues to increase every year, which means more opportunities for the poor to get help from zakat funds. Many areas have established zakat institutions, including in Bangkalan Regency (Putri & Hanifah, 2024).

To collect and distribute zakat, infaq, and sedekah (ZIS), the National Zakat Agency (BAZNAS) Bangkalan collaborates with the local government in combating poverty. One of the main objectives of BAZNAS Bangkalan is to ensure that zakat is distributed and utilized optimally to *mustahik* by prioritizing the principles of territoriality, justice, and equality (<https://Baznas.co.id>).

BAZNAS Bangkalan has a zakat program that operates in the social sector, namely in the field of education in the form of scholarships and in the health sector, one of which is in the form of a stunting program and other health assistance and training allocated for the welfare of *mustahik*. Zakat programs in productive include Zis-Chicken, Zis-Mart, Zis-Mie, and Zis-Auto. With the existence of a productive zakat program, it is hoped that it will have an impact on *mustahik* so that *mustahik* are able to continue their education and improve the health of *mustahik* (Karuni, 2020).

Based on data from the BAZNAS Bangkalan Regency website in 2023, the initial funds for 2024 productive zakat were successfully distributed to *mustahik*, including: Assistance for fishing nets for 100 poor fishermen in 10 coastal sub-districts, assistance for goats to 3 *mustahik* farmers, ZIS-Chicken assistance to 3 *mustahik*, ZIS-Mart assistance to 3 *mustahik* and capital assistance for 50 *mustahik* small business actors. With the productive zakat program provided by BAZNAS Bangkalan Regency, it can certainly help *mustahik* in improving their welfare. And can increase the Human Development Index in Bangkalan Regency.

Based on data from the Central Statistics Agency (BPS), the Human Development Index (HDI) in East Java in 2021 was 72.14% and in 2022 it was 72.75% while in 2023 it increased to 74.64%. The Central Statistics Agency (BPS) in its report for the last three years (2021-2023) data on the Human Development Index (HDI) for the Bangkalan area increased from 64.36% in 2021 to 66.82% in 2023. Meanwhile, data from the BPS (Central Statistics Agency) recorded the Education Level of Bangkalan Regency in 2022 and 2023 at 0.53% which is still the second lowest figure. Meanwhile, the health level of Bangkalan Regency in 2022 and 2023 is at 0.82% in this case Bangkalan Regency in the field of Health has increased but not significantly (<https://malangkota.bps.go.id>). The Human Development Index



according to BPS can be divided into 4 categories, namely the Human Development Index (HDI) is low if <60 , moderate $60 < 70$, High $70 < 80$, Very High > 80 (Bps 2024).

The level of education and health in Bangkalan, East Java has indeed increased every year, but the increase is still lagging behind in the East Java region, which is still in the second lowest position at 37th out of 38 regions in East Java. Therefore, it still requires alternatives to improve the level of education and health for the welfare of mustahik in Bangkalan Regency and one of the alternatives is the existence of productive zakat at BAZNAS Bangkalan Regency.

Research on the impact of productive zakat using the Human Development Index (HDI) has been widely carried out. Such as research conducted by (Rayyan Firdaus, 2022), regarding "The Impact of Productive Zakat Distribution in Improving the Welfare of Mustahiq on Zakat Management in Baitulmal, North Aceh" (Firdaus et al., 2022). Further research conducted by (Putri Leli N, 2021), on "The Impact of Productive Zakat Utilization Based on the BAZNAS Welfare Index Study at BAZNAS Tangerang City" (Putri Leli Nurjanah, 2021). Research by (Rina Murniati & Irfan Syaumi), on "The Influence of Zakat on the Human Development Index and the Poverty Level of Mustahik: A Case Study of the Utilization of BAZNAS in Bogor City" (Murniati, 2017)

This study explores further by analyzing the impact of productive zakat using a paired t-test, which aims to evaluate whether there is a significant impact between before and after receiving productive zakat. With the results of this study, it is expected to provide benefits to stakeholders to be able to evaluate further so that they can increase the effectiveness and efficiency of the productive zakat program and can become a leading program to eradicate poverty in Bangkalan.

LITERATURE REVIEW

1.1. Productive Zakat

The definition of zakat in general is the property that must be spent by every Muslim to clean or purify their property so that their property becomes a blessing. Zakat is not a reduction in wealth; on the contrary, it continues to evolve in the context of virtue. Zakat can be used as a source of capital for small businesses because it has a major impact on many aspects of people's lives, including the economy and equitable distribution of welfare. Consumptive and productive zakat is divided into two categories (Dzikrulloh & Permata, 2019).

Consumptive Zakat is zakat given to *mustahik* without being followed by *mustahik* empowerment. This zakat is usually used to overcome problems faced by *mustahik* in the short term (Ridwanto, 2023).

Productive zakat is a type of zakat that has the ability to encourage its recipients to make money continuously from the assets they give (Yanti & Makhtum, 2023). Thus, productive zakat is zakat where the zakat given to *mustahik* is not spent but

is used to improve their efforts so that they can meet their living needs in a sustainable manner (Vella, 2024). Productive zakat is zakat given to *mustahik* as capital to carry out economic activities that increase their economic level and productivity potential. If used for productive activities, this zakat will help improve their economy. Actually, the use of productive zakat requires careful planning and implementation ideas, such as studying the factors that cause poverty, lack of working capital, and lack of employment. Because of this problem, planning that allows the development of productive zakat is needed (Dewi Sundari Tanjung 2019, n.d.).

The development of zakat is productive by making it and zakat as business capital, for the economic empowerment of its recipients and so that the poor can run or finance their lives consistently. With these zakat funds, the poor will get a fixed income, increase their business, and they can set aside their income to save for the future (Alim, 2020).

1.2. Human Development Index

Human development and poverty are interdependent. One approach that can be used to reduce poverty is the Human Development Index. Compared to the increase in national income figures, the perspective of human development is more important. One of the standards used by the state to assess the quality of human resources is the Human Development Index (HDI). Education and health are some of the HDI indicators (Rohmi et al., 2021).

The definition of the Human Development Index is classified by the UNDP (United Nation Development Program) as "A process to expand a wide range of options for the population". Thus, HDI is one of the measuring tools that can be used to measure the quality of human development. The United Nations Development Program (UNDP) has published a report on human resource development in a quantitative unit called the Human Development Index (HDI). The component of the human development index (HDI) itself is compiled from three components (BPS: 2014), namely "Length of life, which is measured from life expectancy at birth, level of education, obtained by combining literacy in adulthood with a weight of 2/3 and the average length of schooling taken with a weight of 1/3 and a decent level of life, reviewed from adjusted per capita expenditure)" (Muqorrobin & Soejoto, 2017).

The Human Development Index (HDI) is an indicator used to measure economic development, by assessing the physical and non-physical quality of life of a community, including the quality of health, education, and income. However, in this latest adaptation of HDI, only two components are used, namely Access to Education and Health Quality. The Income and purchasing power components are eliminated because they have been accommodated in the Welfare Index in the CIBEST Model (Rahmah Wulandari, Fadilah, Mutia Lilian Okataviyani, M.Abdul Jabbar, 2022). In this case, Zakat is productive towards the level of Education and Health using the Human Development Index is expected to have a positive impact on *Mustahik*.



In particular, the Human Development Index measures development achievements based on a number of basic components of quality of life. HDI is calculated based on data that can describe the four components, namely; life expectancy representing the health sector; literacy rate and average length of school measure development achievements in the field of education; and the purchasing power of the community towards a number of 8 basic needs as seen from the average amount of per capita expenditure as an income approach that represents development achievements for a decent life (Aquariansyah, 2019).

a. Mustahik Education

Education will be able to improve the quality of human resources obtained by increasing knowledge and skills that will encourage an increase in one's work productivity, and in the end a person who has productivity will get better welfare and avoid poverty. HDI in the context of human resource development (HR), education is an effort to develop human resources, especially to develop human intellectual abilities and personalities. The calculation of the education index (IP) includes two indicators, namely the expected number of school years and the average length of schooling. The number of school years expected is defined by the length of school (in the year) that is expected to be felt by children at a certain age in the future. The average length of schooling is calculated for residents aged 7 years and above. It is assumed that the chances of the child remaining in school at the following ages are the same as the chances of the population attending school for the same age today. Meanwhile, the average length of school describes the number of years used by residents aged 15 years and above in undergoing formal education.

b. Mustahik Health

Productive zakat can be used to provide capital for health businesses, such as pharmaceutical businesses or other health businesses. This helps *mustahik* in improving their own health and that of the surrounding community. Health venture capital can also help improve access to health for the poor, who often do not have adequate access to health services. Productive zakat given in the form of health micro business capital can help *mustahik* in developing health-related businesses. *Mustahik* can start a business selling medicines or a basic health care business. This increases the ability of *mustahik* to face health challenges and improve their well-being in a sustainable manner.

RESEARCH METHOD

This research was conducted at BAZNAS Bangkalan Regency which will be carried out in 2024. This research method uses a quantitative method using two analyses,

namely the t-test of two paired samples and the Human Development Index (HDI) method. The types and sources of data are collected through primary data and secondary data. Primary data was collected through face-to-face interviews with *mustahik* families of productive zakat recipients from BAZNAS Bangkalan Regency using a questionnaire. Meanwhile, secondary data is obtained through data and documents provided by BAZNAS, the Qur'an, literature, scientific articles, the internet, and various other sources.

The total population is 60 *mustahik* with a margin of error = 10% of the calculation resulting in a sample of 38 samples. Sampling was carried out using the snowball sampling technique.

2.1. Data Management and Analysis Methods

2.4.1 Descriptive Analysis

The researcher's data management used the Human Development Index (HDI) Modification. The Human Development Index (HDI) or HDI (*Human Development Index*) is a metric that measures the social and economic progress of the community in an area developed by the UNDP (*United Nations Development Programme*).

The following is the formula for the HDI modification index:

$$\text{HDI modification} = (0.5 \times \text{education index}) + (0.5 \times \text{health index})$$

a) The Education Index, calculated by the formula:

$$\text{Education Index} = \left\{ \frac{2}{3} \left[\frac{\text{Lit} - 0}{100 - 0} \right] \right\} + \left\{ \frac{1}{3} \left[\frac{\text{Ls} - 0}{15 - 0} \right] \right\}$$

Information:

Lit = Literacy rates .

Ls = Length of school experience (lama sekolah).

0 = Minimum level for literacy and length of schooling.

100 = Maximum value of Literates

15 = Maximum Ls value

AMH Formula:

$$\text{AMH15} = \text{Literate Population} / \text{Population} \times 100\%$$

The education index is an indicator of how high the ed

Education of an object is observed. Then, the level of education was changed to school size and literacy (Syukri & Gunawan, 2020)

Below is a table showing the school year conversion and literacy rate.



1. 1 Education level conversion table and literacy figure

No.	Tingkat Pendidikan	Konversi tahun	Angka melek huruf
1.	No School	0	0
2.	Elementary school	6	40
3.	Junior High School / Equivalent	9	60
4.	High School / Equivalent	12	80
5.	Diploma I	13	86,7
6.	Diploma II	14	93,3
7.	Diploma III	15	100
8.	Strata I	16	100
9.	Strata II	18	100
10.	Strata III	21	100

b) Health Index

The Health Index is calculated based on the life expectancy index that is currently used by UNDP and several countries in estimating HDI at the national level by assuming the conditions when individuals are born. Likewise for the provincial and district levels, it has been in accordance with international HDI value standards. However, in this study, to estimate the value of the life expectancy index at the individual level, the method will be adjusted by considering the variation in the distribution of the population. In other words, to get the life expectancy of a person at a certain age, the standard of life expectancy at birth that is already available in BPS is used.

2.4.2 Two-sample paired t-test

A paired two-t-test is used to compare scores before and after an experiment to determine if any noticeable changes have occurred. In this study, the t-test is used to determine the difference in *mustahik* household income during the conditions before and after the Productive Zakat program. Significance value > 0.05 : accept H_0 , and significance value < 0.05 : reject H_0 . The research hypothesis is as follows:

H_0 : The income of *mustahik* households after receiving productive zakat fund assistance is not significantly different at the level of $\alpha = 5$ percent to the income of *mustahik* households before receiving productive zakat fund assistance.

H_1 : The income of *mustahik* households after receiving productive zakat fund assistance is significantly different at the level of $\alpha = 5$ percent of the *mustahik* household income before receiving productive zakat fund assistance.

RESULTS AND DISCUSSION

5.1 Data Analysis

1. Respondent Description

In this study, there were 38 samples or respondents of Productive Zakat recipients in which the researcher conducted direct interviews with residents of Productive Zakat recipients in Bangkalan Regency. Respondent characteristics based on gender, age, marital status, education, number of dependents, occupation, and business group can be seen in the following Table:

5.5.1 Table of Respondent Characteristics

Characteristic	Sum	Presented
Gender		
Man	13	34%
Woman	25	66%
Age		
15-39	18	47%
40-64	17	45%
>64	3	8%
Education		
No School	5	13%
SD	10	20%
SMP	6	16%
SMA	12	32%
Diploma/bachelor's degree	5	13%
Work		
Bengkel	7	18%
Merchant	28	74%
Peternak	5	13%

Source: Primary Data, processed (2024)

Based on the characteristics of the respondents, mustahik who received zakat assistance was dominated by the female gender of 66 percent or 25 people and the male gender of 34 percent or 13 people. Respondents were dominated by the female gender, the majority of whom applied for funds to get zakat assistance from BAZNAS Bangkalan Regency.

The age of respondents who are included in the productive age is 40 to 64 years old by 45 percent while those over 64 years old are 8 percent or 3 people.

Judging from the level of education, respondents who did not go to school amounted to 5 people or 10 percent. Furthermore, respondents with elementary education levels amounted to 10 people or 20 percent, junior high school education levels amounted to 6 people or 16 percent and high school education levels amounted to 12 people or 32 percent. Meanwhile,

respondents with diploma and bachelor's education levels amounted to 5 people or 13 percent.

The calculation of the average mustahik household income obtained from questionnaire data and interviews with mustahik before and after receiving productive zakat assistance.

5.5.2 Table Average change in mustahik income

Income	Average Income
Before receiving zakat assistance	1.451.316/ 402.455
After receiving zakat	3.969.737/ 1.834.533

Source: Primary data processed

Based on the table above, it is explained that the distribution of zakat funds through productive zakat has an impact on *mustahik* household income. This can be seen from the increase in the average *mustahik* household before and after the existence of productive zakat. Before productive zakat, the *mustahik* household income was Rp.1,451,316, after receiving productive zakat assistance, the average overall income increased by Rp. 3,969,737 which means an increase of Rp.2,518,421. The average income before the adanyta of productive zakat after deducting the overall expenditure of *mustahik* was Rp.402,455, while the *mustahik* income after deducting expenses amounted to Rp.1,834,533. So the average income of mustahik the total amount is Rp.1,432,078.

2. Data Analysis Calculations

a. Education Index

Based on the results of interviews conducted by the researcher to productive zakat recipients in Bangkalan Regency which is calculated based on the Education Index using the Literacy Rate and Average School Length with the following solutions:

$$\frac{2}{3} \frac{(Lit - 0)}{100 - 0} + \frac{1}{3} \frac{(Ls - 0)}{15 - 0}$$

$$\frac{2}{3} \frac{(78 - 0)}{100 - 0} + \frac{1}{3} \frac{(10 - 0)}{15 - 0}$$

$$\frac{2}{3} \frac{(78 - 0)}{100 - 0} = \frac{(78)}{100}$$

$$\frac{2}{3} \times 0,78 = \frac{2 \times 0,78}{3} = \frac{1,56}{3} = 0,52$$

$$\frac{1}{3} \frac{(10-0)}{15-0} = \frac{(10)}{15} = 0,66$$

$$\frac{1}{3} \times 0,66 = \frac{0,66}{3} = 0,22$$

$$IEducation = 0,52 + 0,22 = 0,74$$

b. Health Index

To calculate the Health Index, it is by using the 2023 Bangkalan Regency Life Expectancy Rate on the bps website (bps.go.id), which is 70.79 percent. This is in accordance with research by Usamah & Moegiri (2023) where the Life Expectancy Figures are also taken from BPS. Meanwhile, the maximum and minimum Life Expectancy Figures are obtained from UNDP.

The following is the calculation of the Health index:

Then the HDI modification index is as follows:

HDI:

$$\begin{aligned} & \sqrt{(0,5 \times Indeks Pendidikan) + (0,5 \times Indeks Kesehatan)} \\ & = \sqrt{(0,5 \times 0,74) + (0,5 \times 0,76)} \\ & = 0,37 + 0,38 \\ & = 75 \end{aligned}$$

The results of the calculation from the HDI modification analysis show that as many as 38 *mustahik* observed have a HDI modification value of 0.75 or are in the good category. This means

that *mustahik* can access education and health relatively well. With this, it can be seen from the results of the interviews that *mustahik* recipients of productive zakat experience good health conditions and education levels so as to produce a good Human Development Index.

5.2 Result of the test of the research instrument

1. A validity test is a test that functions to see whether a measuring tool is valid (valid) or invalid. The measuring tools referred to here are the questions in the questionnaire. According to the results of the data validity test conducted by the researcher using spss version 20 software, all items/questions are said to be valid because the Sig value (2-tailed) is less than 0.05, which is the Sig value of 0.001.
2. The Reliability Test is defined as something that can be trusted or a situation that can be trusted. In statistical analysis of the study, the reliability test serves to determine the level of consistency of a lift/questionnaire. Based on the results of the reliability test conducted by the researcher, it was stated that several of the question items had an alpha value of ≥ 0.6 , which means that some of the statement items were reliable.

5.3 Human Development Index (HDI) Modification Analysis

The results of the calculation from the HDI modification analysis show that as many as 38 *mustahik* observed have a HDI modification value of

0.75 or are in the good category. This means that *mustahik* can access education and health relatively well.

5.3.1. Table of Components of *Mustahik* IPM Modification

IPM Modification Components	Value	Index
Education Index	0,74	75,00
Health Index	0,76	76,31
HDI Modification	0,75	75,00

Source: Primary Data, processed (2024)

The education index can be determined from literacy and average length of schooling and adjusted to UNDP (United Nations Development Program) standards. The result of the study for the education index is 0.74. This shows that the quality of *mustahik* education is in the good category. The number of *mustahik* who are at the elementary school (SD) education level is 13 people, at the junior high school (SMP) level as many as 4 people, at the high school (SMA) level as many as 12 people and the remaining 5 people are not in school and 4 other people are at the undergraduate education level.

The results of the calculation of the health index can be seen from the life expectancy figure and are also adjusted to UNDP standards, based on the table, it is known that the health index value is 0.76 which means that the *mustahik* health level is in the good category.

So in this case, the education and health index variables have a considerable contribution to HDI, which with the education index variable and the health index variable produce an HDI of 0.75, this means that the HDI after the existence of this productive zakat program is in a good position.

The results of the interview showed that on average, *mustahik* has a good range of education and has access to free health costs, namely BPJS. In addition, business guidance and control for *mustahik* in the productive zakat economic empowerment program is still very lacking. Therefore, hard work and efforts of zakat managers are needed in developing productive and integrated programs in order to encourage the improvement of the quality of health and education, especially for *mustahik*.

5.4 T Test Results Two paired samples

The paired two-t-test was performed using spss version 20 software which was used to compare the scores before and after the experiment to determine if any noticeable change had occurred. In this study, the t-test was used to determine the difference in the level of education and health of *mustahik* households during the conditions before and after the Productive Zakat program.

However, before conducting a paired t-test on the Education and Health variables, the researcher conducted a normality test using the Smirnov colmogorof test. In this test, the data is not normally distributed if $p < 0.05$ and the data is said to be normal if $p > 0.05$. The test results showed that the population of the Education and Health variables of the study was normally distributed with significance values of 0.74 and 0.857.

5.4.1. The Impact of Productive Zakat on the Education Index

5.4.4.1. Table Of T Test Results of two paired samples

Paired Differences	before zakat -after zakat
Mean	-.23684
t	-922
Sig.(2-tailed)	.363

Source: Data processed with SPSS (2024)

Based on the results of the t-test of paired data on educational variables, it showed a significance value of $0.363 > 0.05$. This means that there is no difference between before and after receiving productive zakat assistance. So this shows that there is no influence of productive zakat on the level of *mustahik* health. Likewise, the results of research by Sarah Syukri & Eddy Gunawan (2020) that productive zakat does not directly have an influence on the level of *mustahik* education.

5.4.2. The Impact of Productive Zakat on the Healt Index

5.4.4.2. Table Of T Test Result of two paired samples

Paired Differences	Before zakat -After zakat
Mean	-3.52632
t	-17.146
Sig.(2-tailed)	0,000

Source: Data processed with SPSS (2024)

Based on the results of the t-test of paired data on the health variable, it shows a significance value of $0.000 < 0.05$. This means that there is a difference between before and after receiving productive zakat assistance. So this shows the influence of productive zakat on the level of *mustahik* health. The results of this study are in line with research conducted by Rahmatillah & Nurma Sari (2019) which found that productive zakat has a positive effect on health and is significant for *mustahik* welfare. In the sense that productive zakat has an influence on the level of *mustahik* health due to several factors where this productive zakat is relatively small and this productive zakat is widely used for *mustahik* health and needs (Rahmatillah, 2019)

Based on the results of the above research, it shows that there are two things that may be weaknesses in this productive zakat program, namely the distribution of zakat that is not on target and the lack of assistance to the productive zakat program, so it is necessary for productive zakat managers to monitor the distribution of productive zakat so that it can be carried out properly by the productive zakat *mustahik*.

5.5 Discussion

Based on the Education Index, Bangkalan Regency is in a good position, which is at 0.74, which means that *mustahik* zakat education is already classified as good and can access education up to universities. However, based on the results of the t-test, productive zakat itself does not have a significant influence on the level of education, where in the educational variable, it shows a significance value of $0.363 > 0.05$. Which means that there is no influence between before and after the existence of productive zakat where the *mustahik* zakat education is indeed classified as good before the existence of productive zakat. This research is similar to the results of research by Sarah Syukri & Eddy Gunawan (2020) that productive zakat does not directly have an effect on the level of *mustahik* education. Where this can be caused by several factors where the use of productive zakat focuses on basic needs so that *mustahik* tends to prioritize productive zakat for daily life needs such as food, shelter or health.

Based on the results of the study, the health index is at 0.76 which means that it is in a good position where *mustahik* can access health properly and with productive zakat has a significant influence on the level of *mustahik* health. Where this result is also in accordance with the results of the t-test of two paired samples where the health variable shows a significance value of $0.000 < 0.05$. This means that there is a difference between before and after receiving productive zakat assistance. So this shows the influence of productive zakat on the level of *mustahik* health. The results of this study are in line with research conducted by Rahmatillah & Nurma Sari (2019) which found that productive zakat has a positive effect on health and is significant for *mustahik* welfare. In the sense that productive zakat has an influence on the level of *mustahik* health.

Based on the results above, it shows that the *mustahik* education and health index has a considerable contribution to HDI, which with the variable of the education index and the variable of the health index produces an HDI of 0.75, this means that the HDI after the existence of this productive zakat program is in a good position. In this case, health and education are important components of economic development in helping to reduce poverty so that the human development index can be a strategy in increasing the human development index. The Human Development Index (HDI) is in a good position so that it can be an important foundation for sustainable development and equitable distribution of welfare for the community.

CONCLUSION

Based on the results of the study, it was found that productive zakat has no influence on the level of *mustahik* education, therefore BAZNAS should conduct an in-depth evaluation of the productive zakat program that has been running. This evaluation allows BAZNAS to find shortcomings in program design and find out why productive zakat has not had an impact on education. And BAZNAS needs to provide assistance and supervision to *mustahik* recipients of productive zakat.

Productive Zakat has a significant influence on health levels. Therefore, BAZNAS should take several steps to maximize this positive influence and expand its benefits, namely by continuing to monitor and evaluate periodically. It is important to assess the extent to which the health impact needs to be improved.

This can be done by increasing the education and health index so that it can increase the Human Development Index (HDI) in Bangkalan Regency.

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