The Effect of Zakat Distribution and the Growth of the Halal Industry on the Human Development Index and Its Impact on Indonesia's Unemployment Rate

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Abstract
This paper aims to analyze further the effect of zakat distribution and the growth of the halal industry on the HDI and unemployment rates in Indonesia, as well as to measure and analyze the direct and indirect effects of zakat distribution and the growth of the halal industry on the unemployment rate through the human development index in Indonesia. This research is a quantitative research using a path analysis approach. The data sources used are secondary data sources in the form of 2014-2020 time series data published by BAZNAS, Salamgateway, and the Indonesian Central Statistics Agency (BPS). The results of this study show that the distribution of zakat and the growth of the halal industry have no significant effect on Indonesia's HDI. The distribution of zakat and HDI has a significant adverse effect on the unemployment rate in Indonesia, while the halal industry positively influences the unemployment rate. The distribution of zakat and the halal industry's growth indirectly have no effect on the unemployment rate to the Human Development Index. The research is expected to contribute to the Indonesian government to use of zakat and the halal industry as an instrument to reduce Unemployment in Indonesia, namely by increasing regulations related to the effectiveness of zakat distribution and the halal industry so that the impact will be even more significant.

Keywords: *Distribution of zakat; Halal Industry; Human Development Index; Unemployment; Path Analysis*

1. INTRODUCTION

As stated in the fourth paragraph of the preamble to the 1945 Constitution of the Republic of Indonesia, one of the goals of the establishment of the Indonesian state is to realize general welfare and social justice for all Indonesian people (Suhardin, 2012). People's welfare can be realized by carrying out economic development (Ningrum et al., 2020), an effort to reduce poverty and unemployment and overcome inequality in income distribution (Baeti, 2013). Unemployment is a condition of a person who has not found a job but is looking for work (Meydiasari & Soejoto, 2017). Unemployment is still homework for developing countries such as Indonesia; based on records from the Central Statistics Agency (BPS), the unemployment rate in Indonesia since 2014 has consistently been above 5%, peaking in 2020,

reaching 7.07% or at least 9.77 million people. Unemployment in Indonesia is quite significant, with a population of 273.87 million people. The increasing unemployment rate illustrates that many Indonesian people still have not achieved or gotten a better quality of life or are still below the welfare line (Kasnelly & Wardiah, 2021). In addition, high unemployment will impact other social problems, including increased crimes such as theft, robbery, prostitution, and human trafficking. The poverty rate will also increase, so the government must resolve this unemployment problem (Ishak, 2018).

The cause of someone becoming unemployed is a need for job opportunities. The available job opportunities need to be balanced with the number of job seekers in an area, resulting in an increasing number of unemployed (Palindangan & Bakar, 2021).

In addition, the quality of human resources also affects the unemployment rate, where human quality can be measured by the human development index (Prihastuti, 2018) based on education, health and economy (Palindangan & Bakar, 2021). According to Okun's law, an increase in HDI will affect the amount of productivity which results in increased opportunities and demand for labour, so that there will be an absorption of labour and ends with a decrease in the unemployment rate.
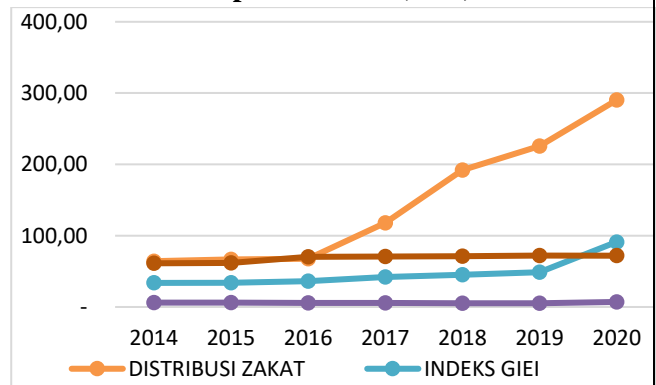
The industrial sector is one of the economic sectors that play a vital role in economic development and reducing unemployment (Muhtamil, 2017). The industrial sector is one of the economic sectors that play a vital role in economic development and reduces unemployment (Muhtamil, 2017). The industrial sector can be a driver of economic growth (Muhtamil, 2017) (Arsyad, 2010), which will accelerate the development of other sectors (Pratomo & Setyadharma, 2020). One of the industrial sectors that Indonesia is developing is the halal industry, considering that Indonesia has the largest Muslim population in the world. Based on data from the Global Islamic Economic Indicator (GIEI) from 2013-2020, the ranking and index value of the Indonesian halal industry continues to increase until it is in the fourth position globally (Hasan & Hamdi, 2022). The halal industry's role in the country's economy, in general, is the same as a conventional industry, which can reduce unemployment, improve people's living standards (Intani & Muhammad, 2022) and open new business opportunities (Alfian, 2020). Based on data from the 2019–2024 Indonesian Sharia Economic Masterplan, one example is the halal fashion sector halal industry, which can absorb (Anggraini et al., 2018) 29% of the total workforce of 3.8 million workers in the fashion sector.

In addition, to improve the welfare of society and the quality of human resources, Islam provides a solution through the instrument of zakat (Makbul & Noor, 2019). Zakat can overcome unemployment and poverty problems by empowering zakat into productive zakat (Elfadhli, 2016). Where the productive zakat will impact increasing the amount of output so that it will happen, increasing human quality through educational scholarships, employment, and individual income will also increase so that the poverty rate will decrease and welfare will increase (Anggraini et al., 2018). In addition, given the nickname of the most generous country in the world,

Indonesia has a high potential for collecting and distributing zakat. Based on the National Zakat Statistics report, zakat collection and distribution each year continue to increase to 14 trillion for zakat collection and 375.71 billion for zakat distribution. Although this number is still far from the existing potential, at least there is an increase. The increasing development and distribution of zakat and the halal industry can impact improving the quality of human resources and lead to a reduction in unemployment. As for the comparison between the distribution of zakat, the growth of the halal industry, the unemployment rate and the human development index, it can be seen in the following graphic:

Graphics.1

Comparison of Zakat Distribution, Halal Industry Growth, Unemployment Rate and Indonesia's Human Development Index (HDI) 2014-2020

Source: edited by the author from BPS, BAZNAS and Salamgateway

The graph above, in general, explains that the amount of zakat distribution and the growth index of the Indonesian halal industry has increased, as is the value of the human development index. However, this increase was not followed by an improvement in the unemployment rate, which grew stagnant. Even though at the end of 2020, there was a 2% increase in the impact of covid 19.

The distribution of zakat and the halal industry's growth have attracted much attention, especially regarding its effect on the human development index and the unemployment rate. However, there are still differences between the results of these studies, such as research by Yulfitasari & Bawono (2021) and Saputro & Sidiq (2020) explain that zakat positively affects increasing HDI. However, according to Syukri & Gunawan (2020), zakat does not affect HDI. While the distribution of zakat on unemployment in the study Zahra & Auwalin (2020) explained that zakat in the

short term has a positive effect on the unemployment rate but in the long term, it has a negative effect.

Then the influence of the growth of the halal Industry on Unemployment and HDI directly, no research discusses just that industry growth in general, according to Masruri (2022), has a positive effect on employment and increasing human development index (HDI). Nevertheless, in contrast, Pratomo and Setyadharma (2020) state that the industry cannot absorb labour.

Furthermore, regarding the effect of the human development index on the unemployment rate, there are also differences of opinion. Palindangan & Bakar (2021) in their research explained that the human development index has a significant positive effect on the unemployment rate. In contrast, according to Arizal & Marwan (2019), Mahroji & Nurkhasanah (2019), and Garnella et al. (2020), The Human Development Index (IPM) has a negative effect on the unemployment rate.

However, only a few studies directly discuss the effect of zakat distribution and the growth of the halal industry on the Human Development Index (HDI) and its impact on the unemployment rate. Moreover, some still question how the 2.5% zakat can affect poverty and people's welfare.

2. RESEARCH METHOD
2.1. Method

This research is quantitative research with a path analysis approach. Path analysis is used to see the direct or indirect effect of the hypothesized variables (Nurasyiah, 2021). According to Kerlinger (2003), path analysis is the application of multi-regression analysis, which requires a path diagram to determine the effect of the exogenous variable on the endogenous variable.

2.2. Data

The type of data applied in this study is secondary data in the form of time series data reports from 2014-2021. Then the source of data used in the study comes from published data, for more complete the following authors attached:

Table 1. Research Data Source

No	Variable	Data source		Measurement
A	Exogenous			
1	Distribution of Zakat	National Amil Zakat Agency (BAZNAS)	https://baznas.go.id/	Natural Logarithm (Total Zakat Distribution)
2	Halal Industry	The global Islamic economic Indicator	https://www.salaamgateway.com/	Global Islamic Economic Indicator. Index
B	Intervention			
1	Human Development Index	Badan Pusat Statistik (BPS)	https://www.bps.go.id/	Human Development Index (HDI)
C	Endogenous			
1	Unemployment	Badan Pusat Statistik (BPS)	https://www.bps.go.id/	Percentage Unemployment rate

Source: Data processed by the author
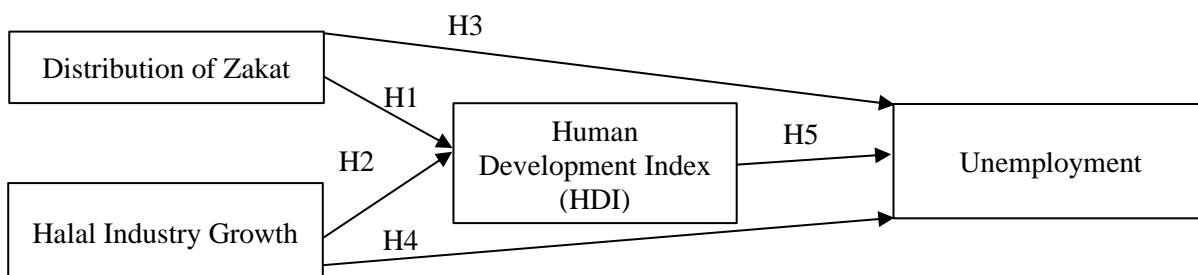
2.3. Model Development

Figure 2. Analysis Model
Source: Processed by the Author

H1: Zakat distribution has a negative influence on people's welfare (IPM)

H2: Halal Industry has a positive influence on the Human Development Index (IPM)

H3: Distribution of zakat influences Unemployment

H4: The growth of the halal industry affects Unemployment

H5: Human Development Index (HDI) has a significant adverse effect on the Unemployment Rate

H6: Distribution of Zakat has an indirect effect on the level of unemployment through the Intervening Variable of the Human Development Index

H7: Industrial Growth has an indirect influence on the Unemployment Rate through Intervening Variables of the Human Development Index

Several tests will be conducted to test the hypothesis, such as the classical assumption test and path analysis. The classic assumption test that will be carried out consists of a multicollinearity test, autocorrelation test and normality test.

2.4. *Operational Definition*

2.4.1. Distribution of Zakat

According to Regulation of the Minister of Religion Number 52 of 2014, zakat is assets that must be issued by a Muslim/Muslim business entity to be distributed to those who need/are entitled to receive zakat (*mustahiq*) based on the provisions of the Act or Islamic law. Distribution of funds collected from *muzakki* to people entitled to receive (*mustahiq*) in the form of consumptive and productive, to improve welfare and ease burdens (Harahap & Soemitra, 2022). The mustahik zakat, according to QS At-Taubah verse 60, is the indigent, poor, Amil, converts, *Gharim, Fi sabilillah* and Ibn sabil.

2.4.2. Halal Industry

The halal industry consists of two syllables, namely industry and halal. According to Sadono Sukirno in Sulistiani (2018), the industry is an economic activity to process raw goods into raw goods, semi-finished goods and finished goods, with the aim of these goods having a high value and better usability. Then the word halal is defined as everything Islamic law allows to be done, utilized, or cultivated to meet people's needs (Sucipto, 2012). So that the halal industry can be interpreted as an activity to process goods into high value and have better use value by using the facilities and equipment permitted by Islamic sharia (Sukoso et al., 2020).

2.4.3. Unemployment

According to (Winkelmann, 2014), unemployment is a condition in which one desires to work but cannot get or find a job. Then Sukirno in Meydiasari & Soejoto (2017) explain that unemployment is a condition of a person belonging to the labour force who is actively looking for work but has yet to obtain the job he wants. The unemployment referred to in this study is open unemployment. According to the Central Bureau of Statistics, open unemployment includes someone looking for work, preparing for the business world, feels it is possible to get a job, and already has a business but has yet to start working (Baeti, 2013).

2.4.4. Human Development Index (HDI)

The human development index (HDI) was first introduced in 1990 by Amartya Send and Mahbub Ul Haq through the United Nations Development Program (UNDP) and is published regularly in the annual human development report (Meydiasari & Soejoto, 2017). HDI is used to measure the success of human development based on several essential components of quality of life (Chalid & Yusuf, 2014) and whether the development has been by community expectations, especially for income, health and education (BPS). HDI measures the average development achievement of a country with three dimensions: health, education and economy. Health or longevity is measured by life expectancy (AHH) at birth, education is measured by expected length of schooling, and the average length of schooling (MYS) and decent living are measured by purchasing power or GNI per capita (Meydiasari & Soejoto, 2017).

3.   RESULT AND DISCUSSION
3.1. Results
3.1.1. Classic Assumption Test

Table 2. Multicollinearity Test

No	Model	Exogenous Variables	Tolerance	VIF	Endogenous Variables
1	Distribution of Zakat and Growth of the Halal Industry on HDI	Distribution of Zakat (X1)	.371	2,695	HDI
		Halal Industry Growth (x2)	.371	2,695	
2	Distribution of Zakat, Growth of the Halal Industry and HDI on the unemployment rate	Distribution of Zakat (X1)	.206	4,846	Unemployment Rate
		Halal Industry Growth (x2)	.357	2,825	
		HDI (Y)	.402	2,490	

Source: Data processed using SPSS 25

The table above explains that the VIF value for all exogenous variables in the two analyst models, namely Zakat Distribution and Halal Industry Growth on HDI (model 1) and Zakat Distribution, Halal Industry Growth and HDI on Unemployment Rate (model 2) < 10, then for the value tolerance is also < 5 So based on the results of the calculation table above, it was found that there was no multicollinearity in all exogenous variables in the two analytical models in this study.
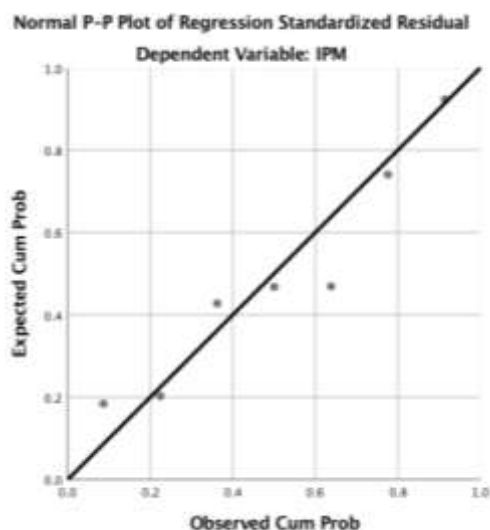
Table 3. Autocorrelation Test

No	Model	Endogenous Variables	Durbin Watson
1	Distribution of Zakat and Growth of the Halal Industry on HDI	Human Development Index (HDI)	1,566
2	Distribution of Zakat, Growth of the Halal Industry and HDI on the unemployment rate	Unemployment Rate	2,658

Source: Data processed using SPSS 25

Based on the results of the Durbin-Watson (DW) count for the two research models, it is 1.566 for model 1 and 2.658 for model 2. By looking at the calculated DW value, which has a value greater than 1 and less than 3 (1<DW<3), it can be stated that the two models above are free from autocorrelation.

Distribution of Zakat and Growth of the Halal Industry on HDI

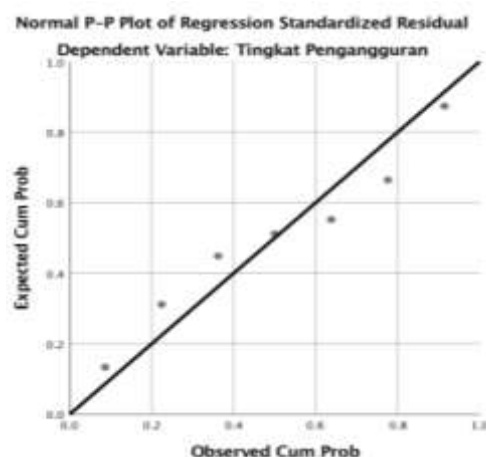Distribution of Zakat, Growth of the Halal Industry and HDI on the unemployment rate

Figure 3. Normality Test

Source: SPSS 25

The normal PP Plot graph in the picture above shows the distribution of points relatively close to a straight line which means that the data used in this study is normally distributed. Because the normality test by looking at the Normal PP Plot graph has a weakness that is more subjectivity to observers or people who see, the authors also perform the Kolmogorov-Smirnov test, as follows:

Table 4. Kolmogorov-Smirnov. test

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual	Unstandardized Residual
N		7	7
Normal Parameters, b	mean	.0000000	.0000000
	Std. Deviation	3.03940162	.08709693
Most Extreme Differences	Absolute	.252	.142
	Positive	.252	.141
	Negative	-135	-.142
Test Statistics		.252	.142
asymp. Sig. (2-tailed)		.199c	.200c,d

Source: Data processed using SPSS 25

Based on the Kolmogorov-Smirnov test table above, it is known that the significant residual value for model 1 is 0.199 and model 2 is 0.200 or both > 0.05. So this study's data are normally distributed.

3.1.2. Hypothesis Testing and Path Analysis

Table 5. Hypothesis test results and Path Analysis

Variable Relationship	Sig. T	T Count	T Table	Test result
Model 1: Distribution of zakat (X1) and growth of the halal Industry (X2) on HDI (Y)				
X1 ---> Y	0.149	1,787	2,571	H1 rejected
X2 ---> Y	0.707	-0.404	2,571	H2 rejected
F Count	2,979	F Table	5,786	Not feasible
R Square	0.589 or 58.9%			
Coefficient of Other Variables	0.411 or 41.1%			
Model 2: Distribution of zakat (X1), growth of the halal Industry and HDI (Y) to the level of unemployment (Z)				
X1 ---> Z	0.028	-4,015	2,571	H3 accepted
X2 ---> Z	0.002	11,095	2,571	H4 accepted
Y ---> Z	0.039	-3,516	2,571	H5 accepted
F Count	53,275	F Table	5,409	Worthy
R Square	0.982 or 98.2%			
Coefficient of Other Variables	0.018 or 1.8%			
Path Analysis	Indirect			Direct
X1-->Z through Y	0.4041			0.693
X2---> via Y	0.0914			1,456

Source: Data processed using SPSS 25

Based on the table above, it can be seen that:

a. Analysis of the effect of the distribution of zakat (X1) on the human development index (IPM) (Y); The results of the analysis show that the significance value of X1 to Y is 0.149 > 0.05 and the t-count is 1.787 < the t-table value is 2.571. So there is no significant effect between the distribution of zakat (X1) on the human development index (IPM) (Y).

b. Analysis of the influence of Halal Industry Growth (X2) on the Human Development Index (IPM) (Y); The results of the analysis show that the significance value of X1 to Y is 0.707 > 0.05 and the t-count is 0.404 < the t-table value is 2.571. So it was concluded that there was no significant effect between the growth of the halal Industry (X2) on the human development index (IPM) (Y).

c. Analysis of the effect of the distribution of zakat (X1) on the unemployment rate (Z); The results of the analysis show that the significance value of X1 to Y is 0.028 <0.05 and the t-count (-) 4.015> the t-table value is 2.571. So there is a significant

adverse effect between the distribution of zakat (X1) on the unemployment rate (Z).

d. Analysis of the effect of the growth of the halal Industry (X2) on the unemployment rate (Z); The results of the analysis show that the significance value of X1 to Y is 0.002 < 0.05 and the t-count is 11.095 > the t-table value is 2.571. So there is a significant positive effect between the growth of the halal Industry (X2) on the unemployment rate (Z).

e. Analysis of the influence of the human development index (HDI) (Y) on the unemployment rate (Z). The analysis results show that the significance value of Z to Y is 0.039 <0.05, and the t-count (-) 3.516 > the t-table value is 2.571. So it is concluded that there is a significant negative effect between the human development index (HDI) (Y) on the unemployment rate (Z).

f. Analysis of the effect of the distribution of zakat (X1) on the unemployment rate (Z) through the intervening variable Human Development Index (IPM) (Y); The results of the analysis show that the value of the indirect effect is 0.4041 < the direct effect is 0.693. So the Human Development Index (HDI) (Y) cannot mediate the relationship between the distribution of zakat (X1) and the unemployment rate in Indonesia (Z).

g. Analysis of the influence of the growth of the halal Industry (X2) on the unemployment rate (Z) through the Intervening variable Human Development Index (IPM) (Y); The results of the analysis show that the value of the indirect effect 0.0914 < the direct effect is 1.456. So the Human Development Index (IPM) (Y) cannot mediate the relationship between the growth of the halal Industry (X2) and the unemployment rate in Indonesia (Z).
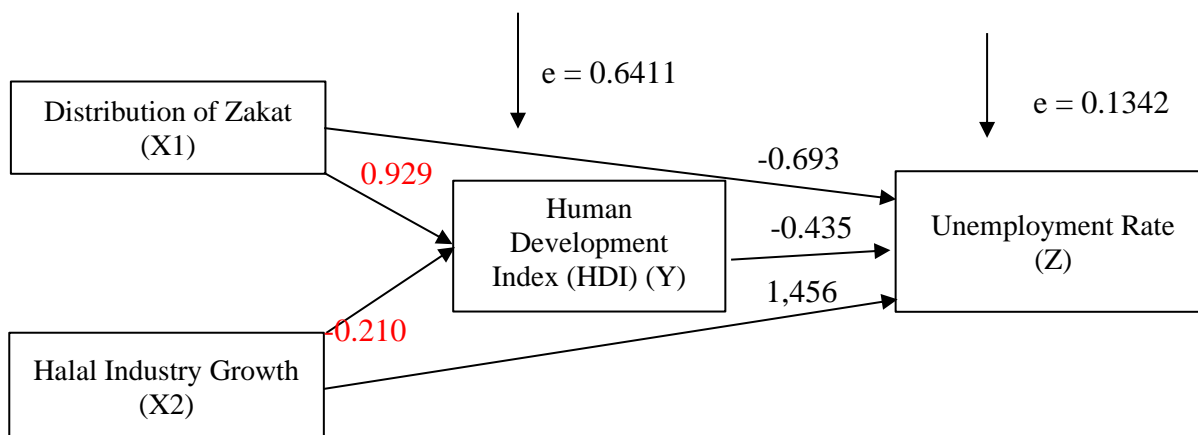

Figure 4. Path Analysis Result Model

Source: Processed by the Author

3.2. Analysis and Discussion

Effect of Zakat Distribution on the Human Development Index

Based on the results of the hypothesis test above, it is known that the distribution of zakat has no significant effect on the human development index (HDI) in Indonesia. It can happen because the problem of collecting and distributing zakat carried out by BAZNAS is still far from what is expected (Karuni, 2020). Based on the report of the National Amil Zakat Agency (BAZNAS) that the zakat collected is still very low compared to the existing potential, so the impact on the amount of zakat distributed is also low and cannot meet the basic needs of *mustahiq*, so the zakat distributed cannot increase quality and welfare of the recipient. In addition, based on the 2015-2020 BAZNAS performance report, it was found that the

distribution of zakat was mainly devoted to social and humanitarian activities and da'wah an average of 55.32% annually, especially in 2020 for the prevention of covid-19, while the rest was divided for educational activities, economy and health. The above statement is supported by research results Al Haq & Wahab (2017) that the zakat distribution is currently ineffective and follows the trend of increasing zakat collection. Therefore it is necessary to find and implement a new and targeted method or distribution system to improve human quality and the welfare of *mustahiq*. These findings confirm the study's results (Syukri & Gunawan, 2020), which state that zakat does not affect HDI. This result indirectly supports the question of how 2.5% zakat can affect poverty rates and people's welfare (Suprayitno, 2020).

The Effect of Halal Industry Growth on Human Development Index (HDI)

From the hypothesis test results above, it is known that Indonesia's halal industry's growth does not significantly affect the human development index (HDI). These results indicate that the development of the halal industry has not been able to impact the level of human development or welfare. It can happen because there are still obstacles and challenges in the halal Industry development in Indonesia (Widiastuti, 2020), such as the need for halal warnings, and there are still problems in the law. 33 of 2014 concerning the Guarantee of halal products(Hasan & Hamdi, 2022).

The Effect of Zakat Distribution on the Unemployment Rate

From the hypothesis test results above, it is known that the distribution of zakat has a significant adverse effect on the unemployment rate in Indonesia. So the unemployment rate will decrease when the amount of zakat distribution increases. It happens because the purpose of distributing zakat is to equal income distribution. Then the distribution of zakat has two methods, namely consumptive and productive. The distribution of zakat in the form of consumptive zakat can be in the form of giving consumptive goods or cash. The increase in the value of public consumption will impact increasing production by producers or companies (Rizkiriani, 2022). So eventually, there will be an increase in demand for a product which causes producers to need labour to produce it, which impacts employment.

The distribution of productive zakat can be done by providing business capital and assistance in the form of production goods to support the business of a *mustahiq*. In addition, it can provide competency-based training to job seekers, such as what was done by BAZNAS DKI Jakarta province and BAZNAS Central Java, such as catfish cultivation, crickets, shaving training, carpentry and MSME training. The goal is that after the program is finished, they can create jobs and live with these skills to decrease unemployment.

The results above are in line with the opinion of Atabik (2015) that the distribution of zakat can reduce unemployment and its causes. Therefore, zakat proceeds can be used to create new jobs for the unemployed. Zahra & Auwalin (2020) also added that zakat distribution in the long term has a negative effect on the unemployment rate.

The Effect of Halal Industry Growth on the Unemployment Rate

From the results of the hypothesis test above, it is known that the growth of the halal industry has a positive influence on the unemployment rate. It means that when the halal industry increases, it does not affect labour absorption. According to Nugraheny & Dewi (2016), the growth of the industrial sector has no effect on employment in the legal industry because the legal industry in recruiting workers will take into account special skills depending on the business being run. Based on education and experience, it is difficult for job seekers to find the right job according to their abilities. In addition, with the development of technology in this Industry 4.0 era, many industries are replacing the role of humans with machines because they are more efficient. These findings are also supported by Pratommo (2019), which states that industrial growth positively affects the unemployment rate, meaning that the industry cannot absorb labour.

The Effect of the Human Development Index (HDI) on the Unemployment Rate

Based on the hypothesis test above, it is known that the human development index (HDI) has a significant adverse effect on the unemployment rate. This result explains that when the HDI value increases, the unemployment rate will decrease; as explained above, the human development index (HDI) has three primary dimensions: long and healthy life, knowledge, and a decent standard of living. The improvement in the value of the health dimension will increase work productivity in the long term. When work productivity has increased, income will increase. It will result in a decrease in the unemployment rate. Likewise, better human resource education will increase its quality with the knowledge dimension. When the quality of human resources increases, they are quickly absorbed in the world of work because they have skills. It will impact the absorption of labour and reduce the unemployment rate. Finally, the dimension of a decent standard of living is measured by the average amount of per capita expenditure; if the per capita expenditure of society is high, it causes purchasing power to increase, indicating that people's incomes are high and the unemployment rate is low (Alfredo Y Mahihody, Daisy SM Engka, 2018). So if the value of these three dimensions increases every

year, human development can be successful, thus making people more quickly absorbed in the world of work because their quality has increased.

The above statement is also supported by the theory of Okun's Law, namely that an increase in the human development index will increase productivity and encourage economic growth. Increased economic growth is expected to increase job opportunities and labour demand, ultimately reducing unemployment. This theory is in line with the research results (Mahroji & Nurkhasanah, 2019)that the human development index has a significant and negative effect on the unemployment rate. It explains that the higher the human development index in an area, the lower the unemployment rate and vice versa; if the human development index is low, it will impact the region's high unemployment rate.

The Effect of Zakat Distribution on Unemployment Rates Through Intervening Variables of the Human Development Index

Based on the path analysis test results above, it is known that the distribution of zakat does not indirectly affect the unemployment rate through the Human Development Index because the value of the direct influence is greater than the indirect effect. It can happen because the amount of zakat distribution is not optimal, so it has not been able to improve human quality (human development index). So that the distribution of zakat indirectly does not affect unemployment through the improvement of the human development index.

The Effect of Halal Industry Growth on Unemployment Rates Through Intervening Variables of Human Development Index.

Based on the path analysis test results above, the halal industry's growth does not affect the unemployment rate through the Human Development Index because the value of the direct influence is greater than the indirect effect. It can happen because there are still many obstacles in the development of the halal industry itself, so it has yet to be able to improve human quality (human development index). Therefore, the halal industry does not indirectly affect unemployment by increasing the human development index.

4. CONCLUSION

Based on the analysis and discussion above, it can be concluded as follows; the distribution of zakat and the growth of the halal industry have no significant effect on Indonesia's human development index (HDI). The distribution of zakat and the human development index (HDI) significantly negatively affect Indonesia's unemployment rate. The halal industry has a positive influence on the unemployment rate. Indirectly, the distribution of zakat and the halal industry's growth have no effect on the unemployment rate to the Human Development Index.

The study results are expected to contribute to the Indonesian government's distribution of zakat and the halal industry as an instrument to reduce unemployment in Indonesia. This is done by increasing regulations related to the effectiveness of zakat distribution and the halal industry to have a more significant impact, not only reducing unemployment. However, also on the human development index, because if the quality of human beings improves, it will also help the government realize national economic development.

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