

BAB VI

CONCLUSION

6.1 Conclusion

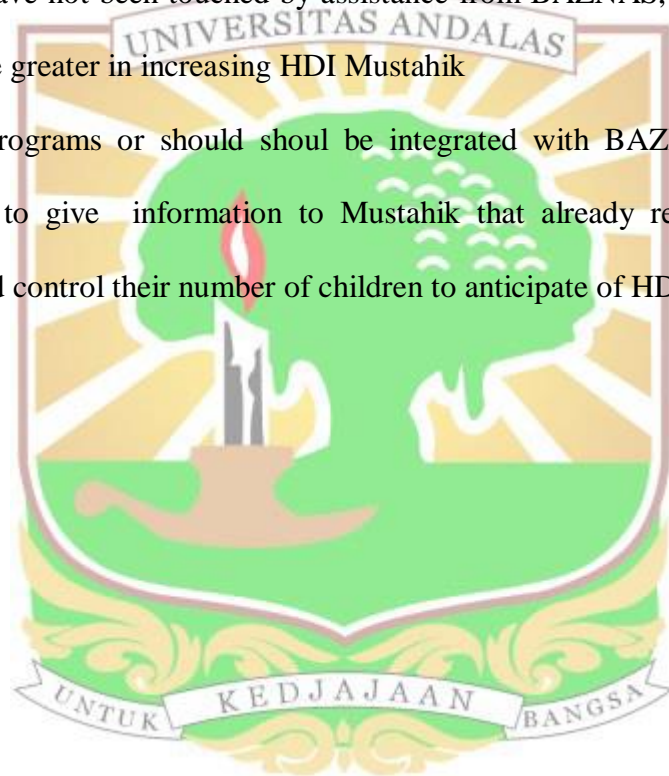
Conclusions that can be taken from the study "Contributions of Productive Zakat on Mustahik HDI in Padang city" are as follows:

1. The number of poor people in West Sumatra has experienced a decline, especially in Padang city, from 404,736 people to 397,885 from the 2015-2017 period.
2. The development of independent variables (Productive Zakat Distribution) on increasing HDI in the city of Padang in 2018
3. Based on the regression results Productive Zakat variable that has a positive effect on the improvement of Mustahik HDI in Padang city
4. The determinant coefficient (R^2) is 0.79. This means that 79% of the independent variables namely productive DBU Finance affect the Mustahik HDI increase while the remaining 21% is influenced by other variables
5. Based on the results of the research, the productive DBU Finance variable has a positive effect on Mustahik HDI
6. Based on the result of the research, the number of Family Size has negative relationship on Mustahik HDI

1.2 Advice

Based on the conclusions of the research results, several efforts that need to be made to improve Mustahik's HDI in Padang City include:

1. In increasing HDI in the city of Padang, the regional government and BAZNAS must work together in improving Mustahik's HDI by making useful programs not only for consume but for productive sector in terms of economy
2. In carrying out its BAZNAS program, especially BAZNAS, Padang city must increase its distribution range so that the distribution can reach places that have not been touched by assistance from BAZNAS, so the influence can be greater in increasing HDI Mustahik
3. KB Programs or should should be integrated with BAZNAS Padang in order to give information to Mustahik that already receive the DBU should control their number of children to anticipate of HDI decreasing



Refferences

- Ahmed, H. (2007). "Waqf-based microfinance: realizing the social role of Islamic finance. *World Bank*"
- Firdaus, M., Beik, I. S., Irawan, T., & Juanda, B. (2012). "Economic estimation and determinations of Zakat potential in Indonesia. *Jeddah: Islamic Research and Training Institute.*"
- Gujarati, D. (1995). *Ekonometrika dasar.*
- Hassan, M. K., & Khan, J. M. (2007). "Zakat , external debt and poverty reduction strategy in Bangladesh. *Journal of Economic Cooperation Among Islamic Countries*", 28(4).
- Hassan, M. K. (2010, January). "An integrated poverty alleviation model combining Zakat, awqaf and micro-finance. In *Seventh International Conference–The Tawhidic Epistemology: Zakat and Waqf Economy, Bangi, Malaysia*" (pp. 261-281).
- Ibrahim, P. H. (2006). "*Economic role of Zakat in reducing income inequality and poverty in Selangor*" (Doctoral dissertation, Universiti Putra Malaysia).
- Kahf, M. (1999, April). "The performance of the institution of Zakat in theory and practice. In *International Conference on Islamic Economics towards the 21st Century, Kuala Lumpur*" (pp. 9-12)
- Murniati, R., & Beik, I. S. (2014). "Pengaruh Zakat Terhadap Indeks Pembangunan Manusia dan Tingkat Kemiskinan Mustahik: Studi Kasus Pendayagunaan BAZNAS Kota Bogor. *AL-MUZARA'AH*, 2(2)" 135-149.
- Nurzaman, M. S. (2011). "Zakat and human development: an empirical analysis on poverty alleviation in Jakarta, indonesia. In *8th international conference on Islamic Economics and Finance*" (pp. 1-26).

Nurzaman, M. S. (2016). "Evaluating the Impact of Productive Based Zakat in The Perspective of Human Development Index: A Comparative Analysis. *Kyoto Bulletin of Islamic Area Studies*", 9(29), 42-62.

Pratama, Y. C. (2015). "Peran Zakat Dalam Penanggulangan Kemiskinan (Studi Kasus: Program Zakat Produktif Pada Badan Amil Zakat Nasional)". *Tauhidinomics*, 1(1), 93-104.

Romdhoni, A. H. (2017). "Zakat dalam Mendorong Pertumbuhan Ekonomi dan Pengentasan Kemiskinan. *Jurnal Ilmiah Ekonomi Islam*", 3(01), 41-51.

Sartika, M. (2008). Pengaruh Pendayagunaan Zakat Produktif terhadap Pemberdayaan Mustahiq pada LAZ Yayasan Solo Peduli Surakarta. *La_Riba*, 2(1), 75-89.

Usman, A. S., & Tasmin, R. (2016). The role of Islamic micro-finance in enhancing human development in Muslim countries. *Journal of Islamic Finance*, 5(1), 53-62

Wulansari, S. D., & Setiawan, A. H. (2013). *Analisis Peranan Dana Zakat Produktif terhadap Perkembangan Usaha Mikro Mustahik (Penerima Zakat)(Studi Kasus Rumah Zakat Kota Semarang)* (Doctoral dissertation, Fakultas Ekonomika dan Bisnis).



