

**ANALYSIS OF ZAKAT DISTRIBUTION IN IMPROVING  
THE HUMAN DEVELOPMENT INDEX  
(STUDY OF THE UNINHABITABLE HOUSE PROGRAM  
BY BAZNAS KLATEN REGENCY)**



**By**  
**Syafiatunnisa Nur Kholisa**  
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**DEPARTMENT OF ISLAMIC ECONOMICS  
FACULTY OF ECONOMICS AND MANAGEMENT  
UNIVERSITY OF DARUSSALAM GONTOR  
2024/1446**



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**UNDERGRADUATE THESIS**

Submitted in fulfilment of the requirement for the degree of  
Bachelor of Economics (Islamic Economics)

By

**Syafiatunnisa Nur Kholisa  
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2024/1446**





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### DECLARATION

Name : Syafiatunnisa Nur Kholisa  
Registered No. : 422021413087  
Faculty : Economics And Management  
Department : Islamic Economics  
Title : Analysis of Zakat Distribution in Improving the Human Development Index (Study of the Uninhabitable House Program by BAZNAS Klaten Regency)

I hereby declare that this undergraduate thesis is the result of my own investigations, except where otherwise stated. I also declare that it has not been previously or concurrently submitted as a whole for any other degrees at University of Darussalam Gontor or other institutions.

Ponorogo, Jumadil Awal 9<sup>th</sup>, 1446 H  
November 11<sup>th</sup>, 2024

Author,



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### APPROVAL OF SUPERVISOR

To Honorable,  
**Dean of Faculty of Economics and Management**  
**University of Darussalam Gontor**

*Bismillahirrahmanirrahim,*  
*Assalamu 'alaikum Wr. Wb.*

I certify that I have supervised and read this thesis, written by:

Name : Syafiatunnisa Nur Kholisa  
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Title : Analysis of Zakat Distribution in Improving the Human Development Index (Study of the Uninhabitable House Program by BAZNAS Klaten Regency)

In my opinion, it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as an undergraduate thesis for the degree of Bachelor of Islamic Economics Department.

*Wassalamu 'alaikum Wr. Wb.*

Ponorogo, Jumadil Awal 9<sup>th</sup>, 1446 H  
November 11<sup>th</sup>, 2024

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### DECISION OF TEAM

### PROPOSAL THESIS EXAMINATION

The committee of proposal thesis examination in partial fulfillment of the requirement for thesis writing stage, under Department of Islamic Economics, Faculty of Economics and Management, University of Darussalam Gontor, declared that the proposal thesis written by:

Name : Syafiatunnisa Nur Kholisa

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Title : Analysis of Zakat Distribution in Improving the Human Development Index (Study of the Uninhabitable House Program by BAZNAS Klaten Regency)

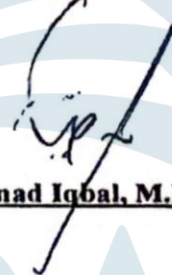
It has passed the proposal thesis examination and eligible to conduct research for the thesis writing stage under the guidance of a supervisor.

1st Examiner



Dr. Andi Triyawan, M.A.

2nd Examiner



Ahmad Iqbal, M.E.

Head, Department of Islamic Economics



Dr. Mufi Afif, Lc., M.A.

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THESIS EXAMINATION COMMITTEE APPROVAL

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It has passed to thesis examination and it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as an undergraduate thesis for the degree of Bachelor in Department of Islamic Economics, Faculty of Economics and Management, University of Darussalam Gontor.

Chairman,



**Abdul Latif Rizqon, S.E.I., M.E.**

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The team of thesis Examination:

1<sup>st</sup> Examiner: **Adib Susilo, M.Si.**



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### APPROVAL OF DEAN

The Faculty of Economics and Management University of Darussalam Gontor has received the thesis written by:

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It is accepted as a fulfillment of the requirement for the degree of Bachelor of Economics, academic year 1445 -1446 H / 2023 – 2024 M.

Ponorogo, Rajab 13<sup>th</sup>, 1446 H  
Januari 13<sup>th</sup>, 2025 M

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### MOTTO

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

هُوَ الَّذِي أَنْزَلَ السَّكِينَةَ فِي قُلُوبِ الْمُؤْمِنِينَ لِيَزْدَادُوا إِيمَانًا مَعَ إِيمَانِهِمْ وَلِلَّهِ جُنُودٌ

السَّمُوتِ وَالْأَرْضِ وَكَانَ اللَّهُ عَلِيمًا حَكِيمًا

“He is the One Who sent down serenity upon the hearts of the believers so that they may increase even more in their faith. To Allah, ‘alone’ belong to the forces of the heavens and the earth. And Allah is All-Knowing, All-Wise”

(QS. Al-Fath: 4)

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## DEDICATION SHEET

This thesis is dedicated to those whose unwavering support has made its completion possible. Foremost, my deepest gratitude is to Allah, the Almighty, the Most Merciful, the Most Compassionate, the Sovereign of all, the Omnipotent, the Most Gentle, and the Most Gracious. I also extend my homage to Prophet Muhammad, the guiding light of humanity, the most trustworthy, the most intelligent, and the noblest of beings, who was sent as a mercy to all creation (*rahmatan lil-'alamin*).

My beloved parents, Mr. Suwarno and Mrs. Ratu Hamdah, have given and done the best for me, never end in love, never last of munajat and pray for my success and always give everything and anything for me. My beloved brother Shidik Chusnawi, Muhammad Zailani, Muhammad Naufal Reihansyah, Muhyiddin Abdul Muidz, and Muhammad Abdul Azis, my beloved sister Jatrinigrum, Latifah Haifani, and Nur Hasanah, who have given me support from the beginning of this study. And the last for who always support me and never end in love, all my big family.

My Beloved friends in graduate and "Virtuous Generation", my beloved classmate in the Department of Islamic Economics, for support to complete this undergraduate thesis and help me to pass through challenging conditions while being a student here.

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## ACKNOWLEDGEMENT



*Alhamdulillah Wa Syukrulillah*, the author would like to thank Allah SWT, because with His permission, the author was able to complete the final assignment (thesis) entitled “Analysis of Zakat Distribution Program in Improving the Human Development Index (Study of the Uninhabitable House Program by BAZNAS Klaten Regency”. May the words of *Allahumma Sholli A'la Sayyidina Muhammad* continue to be poured out on the prophet Muhammad SAW. May we all get his intercession in the afterlife.

This Final Assignment (Thesis) was prepared as one of the requirements for completing the Bachelor's Degree (S1) program in the Department of Islamic Economics, Faculty of Economics and Management, Darussalam Gontor University.

The author realizes that the preparation of this thesis would not have been completed without help, guidance, and direction from various parties. Therefore, on this occasion, the author would like to thank:

1. The President of University of Darussalam Gontor: KH Hasan Abdullah Sahal, Prof. Dr. KH. Amal Fathullah Zarkasyi, M.A., KH. M. Akrim Mariyat, Dipl.Ad.Ed, who have allowed the writer to study at the University of Darussalam Gontor.
2. The Rectors of the University of Darussalam Gontor: Prof. Dr. KH. Hamid Fahmy Zarkasyi, M.A.Ed., M.Phil., and all his vices, Assoc. Prof. Dr. Setiawan bin Lahuri, Lc., M.A., Assoc. Prof. Dr. Abdul Hafidz bin Zaid, Lc., M.A., Assoc. Prof. Dr. Khoirul Umam, M.Ec., and Royyan Ramdhani Djayusman, Ph.D.
3. The Dean of the Faculty of Economics and Management, the University of Darussalam Gontor: Dr. Hartomi Maulana, M.Sc. and The Head of Department of Islamic Economics: Dr. Mufti Afif, Lc., M.A., and the Lecturers of University of Darussalam Gontor for their teaching and support in my steps for writing this thesis.



4. Mr. Abdul Latif Rizqon, S.E.I., M.E., who always gave me great supervision and guidance all this time, and for helping all the process of this final task and never ending pray for us.
5. The Headmaster of Darussalam Gontor Modern Islamic Institution for Girls First Campus, Mr. Mujib Abdurrahman, Lc., M.Ag., and The Vice Director of Islamic Teacher Training Collage for Girls First Campus, Mr. H. Arif Irfanudin, Lc.
6. To all the lecturers of the Islamic Economics Study Program at the Faculty of Economics and Management who have imparted new knowledge and insights that, God willing, will be very beneficial in the future. And to all the academic community within the Universitas Darussalam Gontor, who have shown patience, kindness, and generosity in guiding and directing the completion of this thesis.
7. Drs. KH. Muchlis Hudaf as the Head of the National Amil Zakat Agency (BAZNAS) of Klaten Regency, Mr. Hendri Trisnawan as the Executor of the Distribution and Utilization Sector, Mrs. Zulfiana Urfa, SIP, as the Executor of the Planning, Finance, and Reporting Sector, as well as all the staff of BAZNAS Klaten Regency and the implementers of the RTLH program at the sub-district level who have granted permission to conduct this research, and not to forget the mustahik who have been interviewed, have provided important information regarding this research.
8. To both parents, Mr. Suwarno and Mrs. Ratu Hamdah, who always pray for me, give advice, and constantly remind me of the meaning of a process and struggle, as well as provide endless motivation so that this thesis can be completed as it should be.
9. To my beloved older siblings who have provided encouragement, prayers, and both moral and material support to help me complete this thesis well.
10. To all the friends who cannot be mentioned one by one, endless thanks for the support and encouragement that have always been given, may Allah SWT always grant us success in this world and the hereafter.



11. Comrades in Islamic Economics 2021, thank you for your support, input, guidance, and a heartfelt thank you for accompanying and helping throughout the process. I hope we can all be beneficial to others in the future.
12. And to all other parties that have not been mentioned individually.

Ponorogo, Jumadil Awal 9<sup>th</sup>, 1446  
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