

CHAPTER I

INTRODUCTION

A. Research Background

Poverty has become a complex problem for every country, group, and even individual, which has long been faced in almost all developing countries. Poverty is a condition that indicates an individual's inability to meet their basic needs, such as clothing, food, shelter, education, and adequate health care. Klaten Regency is one of the Central Java regencies with a relatively high poverty rate, although the percentage of poor people decreases yearly. For more clarity, it can be seen in the following diagram:

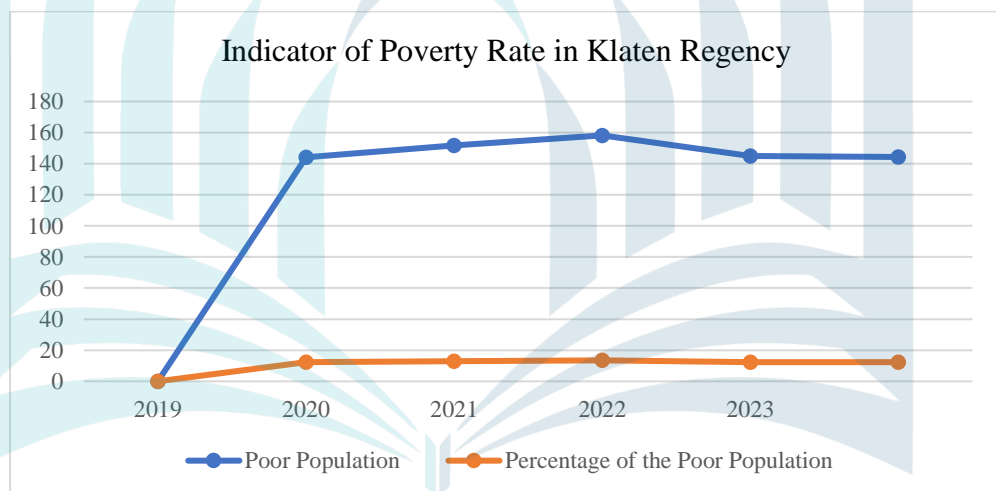


Figure 1. Indicator of Poverty Rate in Klaten Regency

Data source: Central Statistics Agency Klaten Regency, 2024

According to the data presented in the Figure 1, the percentage of poor residents in Klaten Regency in 2019 was 12.28%. In 2020, it increased to 12.89% and continued to rise until 2021, when it reached 13.49%. However, in 2022, it decreased to 12.33% and continued to decline until it reached 12.28%.¹

One of the basic human needs must be met is shelter or a place to live. A house has become a fundamental common need for every individual and also one of the factors in improving human resources to reduce poverty. Every individual

¹ Badan Pusat Statistik Klaten, *Indicator Angka Kemiskinan* at [22.00], <<https://klatenkab.bps.go.id>> viewed on 05 Mei 2024.

has the right to a decent life, which includes adequate housing, decent work, and sufficient food.²

The Human Development Index (HDI) is an international standard that measures a country's progress in human development. The HDI encompasses three main dimensions: health, education, and standard of living. The health dimension is measured by life expectancy at birth, the education dimension is measured by mean years of schooling and expected years of schooling, and the standard of living dimension is measured by gross national income per capita.³ Improving of the HDI in Indonesia is a national priority in the national development agenda. But, achieving the ideal HDI target has yet to be realized due to various challenges. Significant disparities between urban and rural areas or between provinces still frequently occur.

Quoted from the Official Statistics News No. 80/11/Th.XXVI by the Central Statistics Agency, the calculation of Indonesia's Human Development Index for 2023 reached 74,39, an increase of 0,62 points (0,84 percent) from the previous year. This increase is supported by all its constituent dimensions, especially education and a decent standard of living. The indicators of real per capita expenditure and expected years of schooling show accelerated growth compared to the previous year. Meanwhile, the indicators of life expectancy and mean years of schooling delayed in their growth.⁴

The economy is one of the indicators used to calculate the Human Development Index because it is included in the standard of living indicator, so poverty also becomes a cause of the increase or decrease in the Human Development Index.

² Sarbaini, Zukrianto, and Nazaruddin, "Pengaruh Tingkat Kemiskinan terhadap Pembangunan Rumah Layak Huni di Provinsi Riau Menggunakan Metode Analisis Regresi Sederhana," *Jurnal Teknologi dan Manajemen Industri Terapan*, Vol. 1, No. 3, (2022), p. 131.

³ Bofandra Muhammad, "Implementasi Data Mining untuk Prediksi Standar Hidup Layak Berdasarkan Tingkat Kesehatan dan Pendidikan Masyarakat," *Jurnal Sistem Komputer dan Kecerdasan Buatan*, Bofandra Muhammad, "Implementasi Data Mining untuk Prediksi Standar Hidup Layak Berdasarkan Tingkat Kesehatan dan Pendidikan Masyarakat," *Jurnal Sistem Komputer dan Kecerdasan Buatan*, Vol. II, No. 2, (2019), p. 33.

⁴ Badan Pusat Statistik, "Indeks Pembangunan Manusia 2023," 2023, p.1.

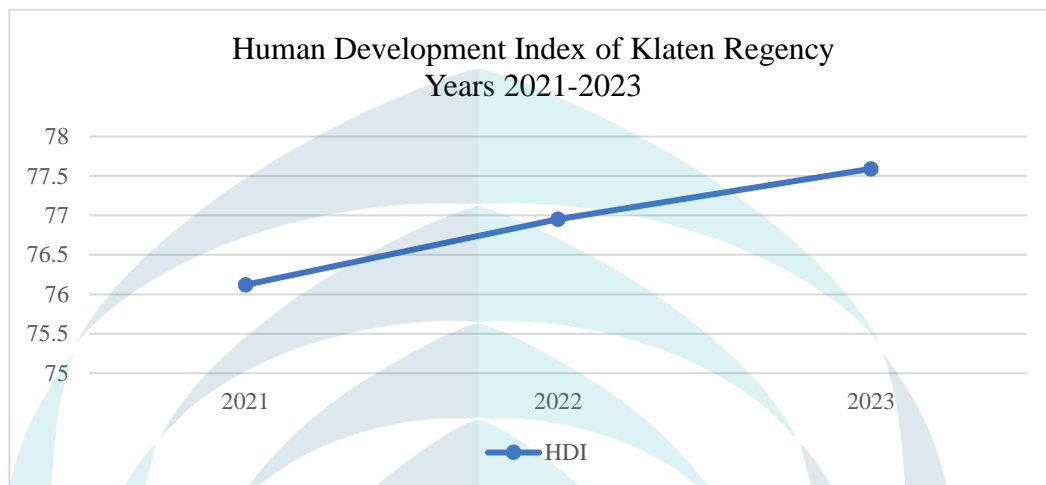


Figure 2. Human Development Index of Klaten Regency Years 2021-2023

Data source: Central Statistics Agency Klaten Regency, 2024

Based on the HDI calculation results by Central Statistics Agency Klaten Regency, in 2021 the HDI of Klaten Regency reached 76.21, then increased to 76.95 the following year. A significant increase occurred the next year, in 2023 reaching 77.59.⁵

The HDI achievement in Klaten Regency still faces various challenges, including the presence of a significant number of uninhabitable houses. A house is a primary need for every individual, meaning the house in question is a house that is fit for habitation. The need for decent housing has been increasing in recent times, but it has not been accompanied by an improvement in the community's living standards, forcing economically disadvantaged people to live in inadequate housing. Housing conditions that do not meet livability standards are one of the factors hindering the improvement of the community's quality of life, as inadequate housing can negatively impact health, knowledge, and economic welfare, which in turn will lower the Human Development Index in the area.⁶

Local governments and several organizations have implemented various housing improvement programs to overcome the problem of livable housing

⁵ Badan Pusat Statistik Klaten, *Statistic Table Metode Baru Indeks Pembangunan Manusia* at [23.00], <<https://klatenkab.beta.bps.go.id>> viewed on 15 Mei 2024.

⁶ Mutiara Muslimah and Oki Sapitri Menghayati, "Management of Palembang Care Program through House Repair Assistance According to Islamic Economics at BAZNAS Palembang City," *I-Philanthropy*, Vol. 3, No. 2, (2023), p. 98.

eligibility and achieve the ideal HDI. One of them is the National Amil Zakat Agency (BAZNAS) of Klaten Regency, which collaborates with the government in the Zakat distribution program, which is distributed to the uninhabitable house repair program. This program aims to improve the housing quality for *mustahik* and support the improvement of local HDI.⁷ Based on the official website baznas.klaten.go.id, BAZNAS Klaten Regency has several programs for the distribution of ZIS, namely Klaten Taqwa, Klaten Sehat, Klaten Cerdas, Klaten Makmur, and Klaten Peduli.

Based on the above background, the author is interested in conducting research titled “*Analysis of Zakat Distribution in Improving the Human Development Index (Study of The Uninhabitable House Program by BAZNAS Klaten Regency)*” and focusing on the Uninhabitable House Program, which aims to analyze how the uninhabitable house repair program run by BAZNAS Klaten can support the achievement of the ideal HDI in Indonesia.

B. Research Question

Based on the explanation of the background of the problem above, and to clarify the direction of the author’s research, the formulation of the problem in this study is as follows:

1. How is the implementation of the Uninhabitable House Program in the distribution of zakat by BAZNAS Klaten Regency?
2. What is the relationship between the Uninhabitable House Program and the Human Development Index?

C. Research Objectives

This research is an effort and activity to achieve. According to the problem formulation above, the author’s objectives in this research include:

1. To understand the implementation of the Uninhabitable House Program by BAZNAS Klaten Regency in distributing zakat funds.

⁷ Joko Priyono, *Basnaz Klaten Bakal Optimalkan Potensi ZIS dari Kalangan ASN* at [22.48], <<https://klatenkab.go.id>> viewed on 20 January 2024.

2. To understand the relationship between the Uninhabitable House Program and the Human Development Index.

D. Research Benefits

1. Academic Benefits

This research serves as one of the references or literature reviews to add information for other studies that discuss related or similar issues and to develop knowledge, especially in the field of zakat management regarding the importance of paying zakat.

2. Practical Benefits

For researchers, to serve as a reference in learning about the understanding related to the analysis of the zakat distribution through the Uninhabitable House program in improving the Human Development Index by BAZNAS Klaten Regency, as well as to enhance knowledge and insights about the Uninhabitable House program by BAZNAS Klaten Regency in improving the Human Development Index.

3. Benefits for Researcher

This research is required to complete the undergraduate study at the Islamic Economics Study Programme, Faculty of Economics and Management and become a learning experience in research.