The Influence of ZIS, Poverty, Education, and Unemployment on the Indonesian Human Development Index (2019-2021)

Faisol Habibi[1][*], Lutfia Adha Febrianti[2]

[1] Islamic Economic, Department of Economics, Universitas Brawijaya, Malang, Indonesia
[2] Islamic Economic, Department of Economics, Universitas Brawijaya, Malang, Indonesia
[*]faisolhabibi02@gmail.com

Abstract

Introduction to The Problem: The Human Development Index is an important indicator that can measure and describe the quality of life of Indonesian people. In improving the quality of life, Islam has a philanthropic instrument, namely ZIS, to help improve people's lives.

Purpose/Objective Study: The aim of this research is to analyze four factors that can influence the human development index (HDI) in Indonesia, namely ZIS (zakat, Infaq, Sadaqoh), Poverty, Education, and Unemployment.

Design/Methodology/Approach: The approach used in this research is a quantitative approach. Statistical data analysis using Stata with panel data regression analysis method

Findings: The research results found that partially the ZIS variable, poverty and education variables had a significant effect on the human development index in Indonesia in 2019-2021, while the unemployment variable had an insignificant effect on the human development index in Indonesia in 2019-2021. influence on the human development index in Indonesia in 2019-2021. Meanwhile, the results simultaneously show that the variables ZIS, poverty, education and unemployment have a significant effect on the human development index in Indonesia in 2019-2021.

Paper Type: Research Article

Keywords: HDI; ZIS; Poverty; Education; Unemployment.

Introduction

Development is a sustainable effort to improve the quality of human life (Mahadiansar et al. 2020). The United Nations Development Program (UNDP) states that at the development level, humans have three basic choices, namely to live a healthy and long life, to get education, and to get a decent life (Larasati, 2018). These three options can be benchmarks for describing the quality of human development which can be measured using the Human Development Index (HDI).

The Human Development Index in Indonesia in 2021 reached 72.29, this figure increased by 0.49 percent compared to the previous year's achievement which was only 71.94 (BPS, 2021). The Central Statistics Agency noted that from 2010 to 2021 the Human Development Index in Indonesia continued to increase, with an average increase of 0.76 percent. Even though nationally Indonesia's HDI trend is increasing, if we look further it turns out that there are still gaps (Widadio, 2019). Based on HDI data per province, in 2021 the province with the highest HDI value is DKI Jakarta, namely 81.11, while the province with the lowest HDI value over the last four years from 2018-2021 is Papua with an HDI

figure of 60.62 in 2021 (BPS, 2021). The difference in HDI values between the provinces of DKI Jakarta and Papua shows that there is a fairly high gap, reaching 20 percent. Therefore, to help equalize human development in Indonesia since 2017 the United Nations Development Program (UNDP) has collaborated with the National Zakat Amil Agency (BAZNAS) to implement sustainable development programs through the distribution of Zakat, Infaq and Alms (UNDP, 2019).

Zakat, Infaq and Alms are instruments of Islamic philanthropy that can contribute to human development in Indonesia. This is supported by its large potential, namely according to the National Zakat Amil Agency (BAZNAS), it can reach IDR 327 trillion per year. Besides that, according to the World Giving Index Report 2021, Indonesia is the most generous country in the world. Meanwhile, based on a report from The Royal Islamic Strategic Studies Center (RISSC), the Muslim population in Indonesia reached 237.55 million, equivalent to 86.7% of the total population (Annur, 2023). As for the realization of distribution, the majority of Zakat, Infaq and Alms funds were channeled to humanitarian programs, reaching 84.5% of the total distribution in 2019-2021. Zakat, Infaq and Alms fund empowerment programs are also in line with the principles of sustainable development, namely aiming to improve and enhance the quality of life and play a role in the socio-economic development of society (Suprayitno et al., 2017). This is in line with the results of research from Karuni (2020) which states that the distribution of Zakat, Infaq and Alms can influence the increase in the Human Development Index.

Another factor that can influence the Human Development Index is the poverty level. This is because poverty is an indicator that can describe the quality of human life, namely a decent standard of living. If a region wants a high HDI value then the poverty level must be reduced, because if the poverty level is high it will have an impact on the low HDI value in that region (Larasati, 2018). Fahrika et al. (2020) in their research stated that poverty can have an influence on the Human Development Index. This is in line with the results of research from Kasnelly and Wardiah (2021) that poverty has a negative influence on the Human Development Index.

Another problem that is thought to affect the Human Development Index is unemployment. According to Mahroji and Nurkhasanah (2019) humans play a major role in development, especially in utilizing technology to optimize the country's resources, so that it can create jobs and reduce unemployment. If human resources are able to carry out productive activities that produce results then this shows that the human resources in that country are of high quality, the impact will increase the Human Development Index and vice versa. This is in line with research results from Priambodo (2021) which explains that unemployment can have an influence on the Human Development Index.

Another factor that is considered important in increasing the Human Development Index is education. According to Imelda et al. (2021) education is the most effective way to improve the quality of human resources. This is because a person's education supports their productivity in producing development output (Hawari, 2019). Thus, the higher a person's education, the more productivity generated for development will increase, the impact of which is the Human Development Index will increase. This statement is supported by research results from Imelda et al. (2021) which states that education has a significant positive influence on the Human Development Index.

Based on the potential and existing problems as well as descriptions from various previous studies, research related to ZIS, Poverty, Education and Unemployment on the Human Development Index is still limited and has not been researched comprehensively. Therefore, this research aims to fill the gap and provide novelty from previous research by using a wider scope, namely Indonesia, which was taken from data from each province in Indonesia to determine the influence of ZIS, Poverty, Education and Unemployment on the Human Development Index in particular 2019-2021. By knowing the factors that

can influence the Human Development Index in Indonesia, it is hoped that this can improve people's welfare through optimizing potential and alleviating existing problems.

Methodology

The method applied in this research is a quantitative approach. This approach emphasizes testing theories or hypotheses by measuring research variables in the form of numbers, which are then analyzed statistically. The data source used is secondary data, which means the data is obtained from institutions or parties that have collected it previously. This data comes from the Central Statistics Agency (BPS) and the National Zakat Amil Agency (BAZNAS).

This research focuses on all provinces in Indonesia in the 2019-2021 timeperiod as the object population. Sampling was carried out using the purposive sampling method, which is a sample selection technique with certain criteria in the population studied. In the context of the objectives of this research, samples were selected from 34 provinces in Indonesia that received Zakat, Infaq and Alms (ZIS) distribution from the National Zakat Amil Agency during the 2019-2021 period, as well as data on the Human Development Index (HDI), poverty level, education, and unemployment from the Central Statistics Agency during the same year (2019-2021).

The data analysis used in this research is panel data regression analysis. Panel data combines time series and cross section data. Panel data regression was chosen because it has better capabilities in studying the dynamics of change by detecting and measuring effects more precisely. Its main advantage is its ability to minimize the resulting bias and does not require testing classical assumptions because the possibility of multicollinearity is very small (Gujarati, 2013).

In this research, panel data regression is used as a method to analyze the relationship between variables. The regression model used is:

$$HDI_{it} = \beta_0 + \beta_1 ZIS_{it} + \beta_2 POVERTY_{it} + \beta_3 EDUCATION_{it} + \beta_4 UNEMPLOYMENT_{it} + \varepsilon_{it}$$

Where HDI_{it} is the level of human development index at time t, β_0 is the intercept (constant), β_1-β_4 is the regression coefficient, ZIS_{it} is the distribution of zakat at time t, $POVERTY_{it}$ is the poverty level at time t, $EDUCATION_{it}$ is the average length of education at time t, $UNEMPLOYMENT_{it}$ is the open unemployment rate at time t and ε is the standard error.

Results and Discussion

Determination of the Estimation Model

The Chow test was carried out to compare the models between the Common Effect Model and the Fixed Effect Model with the aim of determining the most appropriate model. Meanwhile, the Hausman Test is used to choose between the Random Effect Model or Fixed Effect Model which is more appropriate for panel data regression analysis. Table 1 displays the results of the Hausman Test and Chow Test as follows:

Table 1. Hausman Test and Chow Test Results

Uji	Prob>chi2	Prob>F
Chow		0.00
Hausman	0.00	

Source: Data processed by the author, 2024

Based on the results of data processing using Stata 14, the Chow Test results show a Prob>F value of 0.00 < 0.05, which indicates that the best model is the Fixed Effect Model. Furthermore, after

carrying out the Hausman Test, a Prob > Chi2 value of 0.00 < 0.05 was obtained, which indicated that the most suitable model was the Fixed Effect Model.

Uji Multikolinearitas

Table 2. Multicollinearity Test Results

	ZIS	Poverty	Education	Unemployment
ZIS	1.0000			
Poverty	-0.2216	1.0000		
Education	0.3197	-0.3071	1.0000	
Unemployment	0.5045	-0.2616	0.5218	1.0000

Source: Data processed by the author, 2024

The information from Table 2 reflects the correlation coefficients between the variables included in this research model. According to Gujarati (2004), multicollinearity is detected when the correlation coefficient between variables exceeds 0.80. Based on this analysis, it can be concluded that there is no indication of multicollinearity in this model because there is no correlation coefficient that reaches or exceeds 0.80.

Uji Heteroskedastisitas

Table 3. Heteroscedasticity Test Results

Chi2 (1)	Prob > chi2
0.66	0.4169

Source: Data processed by the author, 2024

Table 3 presents the results of the heteroscedasticity test with a probability of 0.4169. According to Suwardi (2011), the presence of heteroscedasticity is considered significant if the probability is less than 0.050. Based on this analysis, it can be concluded that the data in this study does not show signs of heteroscedasticity because the probability value exceeds 0.050.

Results of Panel Data Regression Analysis

Based on the results of the model selection test, the best model for interpreting panel data regression is the Fix Effect Model (FEM). The following are the regression results found:

Table 4. Results of Panel Data Regression Analysis

Variable	Coefficient	Std. Error	t-Statistic	Prob.
ZIS	5.75	2.54	2.27	0.027
Poverty	-0.10	0.04	-2.23	0.030
Education	1.73	0.19	8.73	0.000
Unemployment	-0.04	0.02	-1.60	0.114
_cons	56.74	1.814	31.28	0.000
Descriptive Analysis				
Prob (F-stat)			0.0000	
R			0.6429	

Source: Data processed by the author, 2024

Partial Test (t Test)

This test is used to assess the influence of the independent variable on the dependent variable partially (Sahir, 2022), where the independent variable can be considered to have a significant effect on the dependent variable if the t count is greater than the t table (Satria, 2018). Based on the results of the t table test in this research, the following results were obtained:

1. The calculated t value for the ZIS variable is 2.27, which exceeds the t table value of 1.98. In addition, the probability value for the ZIS variable is 0.027, which is smaller than the α value (0.05).

Therefore, statistically it can be concluded that the ZIS variable has a significant effect on the HDI variable.

2. The calculated t value for the poverty variable is 2.23, which exceeds the t table value of 1.98. In addition, the probability value for the poverty variable is 0.030, which is smaller than the α value (0.05). Therefore, statistically it can be concluded that the poverty variable has a significant effect on the HDI variable.

3. The calculated t value for the education variable is 8.73, which exceeds the t table value of 1.98. In addition, the probability value for the education variable is 0.000, which is smaller than the α value (0.05). Therefore, statistically it can be concluded that the education variable has a significant effect on the HDI variable.

4. The calculated t value for the unemployment variable is 1.60, which is smaller than the t table value of 1.98. In addition, the probability value for the unemployment variable is 0.114, which is greater than the α value (0.05). Therefore, statistically it can be concluded that the unemployment variable has no significant effect on the HDI variable.

Simultaneous Test (F Test)

This test aims to evaluate whether the independent variables jointly influence the dependent variable, with the aim of assessing the suitability of the model and the reliability of the regression results (Satria, 2018). According to Sahir (2022), this test uses a comparison between the calculated F value and the table F value to test the joint significance of the variables on the dependent variable. Based on the regression results, it was found that the probability value of the F statistic is 0.0000, which is smaller than the α value (0.05). Therefore, it can be concluded that together, the ZIS variables, poverty level, education and unemployment have a significant effect on HDI in Indonesia in 2019-2021.

Coefficient of Determination Test (R2)

The coefficient of determination (R-Squared) value which is between 0 and 1 ($0 < R^2 < 1$) indicates how well the regression model is able to explain variations in the data. The closer to 1, the better the selection of the independent variable to explain the dependent variable. Based on the regression results, an R-Squared value of 0.6429 or 64.29% was obtained, which shows that the ZIS, poverty, education and unemployment variables together explain the variation in the HDI variable by 64.29%. Meanwhile, the rest is influenced by other variables not included in the model.

The Influence of ZIS on the Indonesian Human Development Index 2019-2021

Based on the statistical analysis carried out, ZIS (Zakat, Infaq, Sadaqah) has a significant positive influence on the human development index. This is illustrated by the T Statistics value of 2.27 > 1.98 and P Value of 0.027. The first hypothesis which states that ZIS has an influence on the Indonesian human development index for 2019-2021 can be accepted. The results of this research support the findings of previous research conducted by Nakiyah (2018), Larasati (2018), Makbul (2019) and Nurrahmawati (2023) who found that ZIS has an influence on the human development index. So the results of this research show that there is a significant influence of the ZIS variable on the Indonesian human development index for 2019-2021.

The Influence of Poverty on the Indonesian Human Development Index for 2019-2021

Based on the statistical analysis carried out, poverty has a significant positive influence on the human development index. This is illustrated by the T Statistics value -2.23 > 1.98 and P Value 0.030. The second hypothesis which states that poverty has an influence on Indonesia's human development index for 2019-2021 can be accepted. The results of this research support the findings of previous research conducted by Kasnelly & Wardiah (2021), Muhamad & Rahmi (2023), Wibowo & Gunaepi

(2021), Dewi & Iyan (2017), Ningrum & Huda (2020), Tarumingkeng & Rotinsulu (2021) and Muliza & Seftarita (2017) who found that poverty has an influence on the human development index. So the results of this research show that there is a significant influence of the poverty variable on the Indonesian human development index for 2019-2021.

The Influence of Education on the Indonesian Human Development Index 2019-2021

Based on the statistical analysis carried out, education has a significant positive influence on the human development index. This is illustrated by the T Statistics value of 8.73 > 1.98 and P Value of 0.000. The third hypothesis which states that education has an influence on the Indonesian human development index for 2019-2021 can be accepted. The results of this research support the findings of previous research conducted by Imelda & Wahyuni (2021), Hasibuan & Tambunan (2023), Darnawaty & Purnamasari (2019) and Destilunna & Zain (2016) who found that education has an influence on the human development index. So the results of this research show that there is a significant influence of the education variable on the Indonesian human development index for 2019-2021.

The Influence of Unemployment on the Indonesian Human Development Index 2019-2021

Based on the statistical analysis carried out, unemployment has a significant positive influence on the human development index. This is illustrated by the T Statistics value -1.60 < 1.98 and P Value 0.114. The fourth hypothesis which states that unemployment has an influence on Indonesia's human development index for 2019-2021 is rejected. The results of this research are inconsistent with the findings of previous research conducted by Kasnelly & Wardiah (2021), Primandari (2019), Handayani & Woyanti (2021), Ningrum & Huda (2020), Chalid & Yusuf (2014), Meydiasari & Soejoto (2017) and Zakaria (2018) who found that unemployment has a significant influence on the human development index. However, there is research which finds that unemployment has an insignificant influence on the human development index, namely research conducted by Tumbuan & Tumangkeng (2023). This research shows that the partial unemployment variable has no positive and insignificant effect on the Human Development Index in Manado City. So the results of this research show that there is an insignificant influence from the unemployment variable on the Indonesian human development index for 2019-2021.

Conclusion

Based on the results of the research that has been carried out, it can be concluded that partially the ZIS variable, poverty and education variables have a significant effect on the human development index in Indonesia in 2019-2021, while the unemployment variable has an insignificant effect on the human development index in Indonesia in 2019-2021. Meanwhile, simultaneous results show that the variables ZIS, poverty, education and unemployment have a significant effect on the human development index in Indonesia in 2019-2021.

The author suggests conducting comparative studies between countries in ZIS management to understand their impact on human development. Additionally, deeper analysis of specific education programs and the effectiveness of poverty policies could provide better insight into how to improve HDI. Regional studies can also be carried out to understand the dynamics of human development at the local level. Although the unemployment variable individually is not significant, further research on its influence indirectly or through mediating factors could provide a better understanding. Thus, the development of new indicators and longitudinal research can also provide more comprehensive insight into the factors that influence HDI in Indonesia.

References

Annur, M. C. (2023). Jumlah Populasi Muslim di Kawasan ASEAN (2023). https://Databoks.Katadata.Co.Id/Datapublish/2023/03/28/Ini-Jumlah-Populasi-Muslim-Di-Kawasan-Asean-Indonesia-Terbanyak. Diakses tanggal 30 Maret 2024.

Badan Pusat Statistik. (2021). Indeks Pembangunan Manusia (IPM) Tahun 2021. Berita Resmi Statistik.

Chalid, N., & Yusuf, Y. (2014). Pengaruh tingkat kemiskinan, tingkat pengangguran, upah minimum kabupaten/kota dan laju pertumbuhan ekonomi terhadap indeks pembangunan manusia di Provinsi Riau. Jurnal ekonomi, 22(2), 1-12.

Darnawaty, F., & Purnamasari, N. (2019). Analisis Pengaruh Pertumbuhan Ekonomi, Pertumbuhan Penduduk, dan Aspek Pendidikan terhadap IPM di Sumatera Utara. Ekombis Sains: Jurnal Ekonomi, Keuangan dan Bisnis, 4(2), 103-112.

Destilunna, F. G., & Zain, I. (2016). Pengaruh dan Pemetaan Pendidikan, Kesehatan, serta UMKM terhadap Indeks Pembangunan Manusia di Jawa Timur Menggunakan Regresi Panel dan Biplot. Jurnal Sains dan Seni ITS, 4(2).

Dewi, N., Yusuf, Y., & Iyan, R. Y. (2017). Pengaruh kemiskinan dan pertumbuhan ekonomi terhadap Indeks Pembangunan Manusia di Provinsi Riau (Doctoral dissertation, Riau University).

Fahrika, A. I., Salam, H., & Buhasyim, M. A. (2020). Effect of Human Development Index (HDI), Unemployment, and Investment Realization toward Poverty in South Sulawesi-Indonesia. The International Journal of Social Sciences, 2(2), 110-116.

Handayani, S., & Woyanti, N. (2021). Pengaruh PDRB, Kemiskinan, Pengangguran, dan Belanja Modal Terhadap IPM DI 35 Kabupaten/Kota Jawa Tengah Tahun 2011-2019. BISECER (Business Economic Entrepreneurship), 4(2), 17-26.

Hasibuan, S. R., Harahap, I., & Tambunan, K. (2023). Pengaruh Pertumbuhan Ekonomi, Pendidikan Dan Kesehatan Terhadap Indeks Pembangunan Manusia di Provinsi Sumatera Utara. Jurnal Manajemen Akuntansi (JUMSI), 3(2), 767-780.

Hawari, A. (2019). Pengaruh Pertumbuhan Ekonomi, Kemiskinan, Dan Pendidikan Terhadap IPM 34 Provinsi Di Indonesia 2017-2019.

Imelda, R. M Balafif, M., Wahyuni, S. T. (2021). Pengaruh Pendidikan, Produk Domestik Regional Bruto (PDRB), dan Upah Minimum terhadap Indeks Pembangunan Manusia (IPM) Kabupaten Sidoarjo Tahun 1998-2017. Jurnal Bharanomics, 1(2), 67-74.

Imelda, R., Balafif, M., & Wahyuni, S. T. (2021). Pengaruh Pendidikan, Produk Domestik Regional Bruto (PDRB), dan Upah Minimum terhadap Indeks Pembangunan Manusia (IPM) Kabupaten Sidoarjo Tahun 1998-2017. Bharanomics, 1(2), 67-74.

Karuni, M. S. (2020). Pengaruh Dana Zakat Terhadap Pembangunan Manusia Di Indonesia. IQTISHADUNA: Jurnal Ilmiah Ekonomi Kita, 9(2), 174–185.

Kasnelly, S & Wardiah, J. Pengaruh Tingkat Pengangguran Dan Tingkat Kemiskinan Terhadap Indeks Pembangunan Manusia di Indonesia. Al-Mizan: Jurnal Ekonomi Syariah, 4(2), 44-54.

Kasnelly, S., & Wardiah, J. (2021). Pengaruh Tingkat Pengangguran Dan Tingkat Kemiskinan Terhadap Indeks Pembangunan Manusia Di Indonesia. Al-Mizan: Jurnal Ekonomi Syariah, 4(II).

Larasati, D. (2018). Analisis Pengaruh Penyaluran Dana ZIS, PDRB Per Kapita, dan Kemiskinan Terhadap Indeks Pembangunan Manusia (IPM) di Indonesia Tahun 2013-2016. (Skripsi, UIN Syarif Hidayatullah Jakarta).

Larasati, D. (2018). Analisis pengaruh penyaluran dana ZIS, PDRB per kapita, dan kemiskinan terhadap Indeks Pembangunan Manusia (IPM) di Indonesia Tahun 2013-2016 (Bachelor's thesis, UIN Syarif Hidayatullah Jakarta: Fakultas Ekonomi dan Bisnis, 2018).

Mahadiansar., Ikhsan, K., Sentanu, I. G., & Aspariyana. (2020). Paradigma Pengembangan Model Pembangunan Nasional di Indonesia. Jurnal Ilmu Administrasi, 17(1), 77-92.

Mahroji, D & Nurkhasanah, I. (2019). Pengaruh Indeks Pembangunan Manusia terhadap Tingkat

Pengangguran di Provinsi Banten. Jurnal Ekonomi-Qu, 9(1), 2541-1341.

Makbul, M. I. L. (2019). Analisis Pengaruh ZIS, Belanja Daerah, Kemiskinan dan PDRB Kapita terhadap Indeks Pembangunan Manusia di 19 Provinsi Indonesia Periode 2014-2017. Jurnal Ilmiah Mahasiswa FEB, 7(2).

Meydiasari, D. A., & Soejoto, A. (2017). Analisis pengaruh distribusi pendapatan, tingkat pengangguran, dan pengeluaran pemerintah sektor pendidikan terhadap IPM di Indonesia. JPEKA: Jurnal Pendidikan Ekonomi, Manajemen dan Keuangan, 1(2), 116-126.

Muhamad, A. R., & Rahmi, D. (2023). Pengaruh Teknologi, Kemiskinan, Pengeluaran Pemerintah, dan Pertumbuhan Ekonomi terhadap Indeks Pembangunan Manusia Jabar. Jurnal Riset Ilmu Ekonomi Dan Bisnis, 45-52.

Muliza, M., Zulham, T., & Seftarita, C. (2017). Analisis pengaruh belanja pendidikan, belanja kesehatan, tingkat kemiskinan dan PDRB terhadap IPM di provinsi Aceh. Jurnal Perspektif Ekonomi Darussalam (Darussalam Journal of Economic Perspec, 3(1), 51-69.

Nakiyah, J. (2018). Pengaruh ZIS (Zakat, Infaq dan Shodaqah) Terhadap Indeks Pembangunan Manusia Provinsi Banten Tahun 2012-2016 (Doctoral dissertation, Universitas Islam Negeri" SMH" Banten).

Ningrum, J. W., Khairunnisa, A. H., & Huda, N. (2020). Pengaruh kemiskinan, tingkat pengangguran, pertumbuhan ekonomi dan pengeluaran pemerintah terhadap indeks pembangunan manusia (IPM) di Indonesia tahun 2014-2018 dalam perspektif Islam. Jurnal Ilmiah Ekonomi Islam, 6(2), 212-222.

Nurrahmawati, I. (2023). Pengaruh PAD, DAU, DAK Dan ZIS Terhadap Ipm Dengan Pertumbuhan Ekonomi Sebagai Variabel Kontrol (Doctoral dissertation, UIN SUNAN KALIJAGA YOGYAKARTA).

Priambodo, A. (2021). The Impact of Unemployment and Poverty on Economic Growth and The Human Development Index (HDI). Perwira International Journal of Economics & Business, 1(1), 29-36.

Primandari, N. R. (2019). Pengaruh Pertumbuhan Ekonomi Dan Pengangguran Terhadap Indeks Pembangunan Manusia (Ipm) Di Provinsi Sumatera Selatan Periode Tahun 2004–2018. PARETO: Jurnal Ekonomi Dan Kebijakan Publik, 2(2), 25-34.

Suprayitno, E., Aslam, M., & Harun, A. (2017). Zakat and SDGs: Impact Zakat on Human Development in the Five States of Malaysia. International Journal of Zakat, 2(1), 61–69. https://doi.org/10.37706/ijaz.v2i1.15

Tarumingkeng, W. A., Rumate, V. A., & Rotinsulu, T. O. (2021). Pengaruh belanja modal dan tingkat kemiskinan terhadap indeks pembangunan manusia (IPM) di Provinsi Sulawesi Utara. Jurnal Pembangunan Ekonomi Dan Keuangan Daerah, 19(2), 82-95.

Tumbuan, C. C. G., Rorong, I. P. F., & Tumangkeng, S. Y. (2023). Pengaruh Belanja Modal, Pendidikan Dan Pengangguran Terhadap Indeks Pembangunan Manusia Di Kota Manado. Jurnal Berkala Ilmiah Efisiensi, 23(2), 121-132.

United Nations Development Programme. (2019). UNDP and BAZNAS Work Together Towards Building Resilience in Indonesia's Quake-Hit Central Sulawesi. https://www.undp.org/indonesia/press-releases/undp-and-baznas-work-together-towards-building-resilience-indonesias-quake-hit-central-sulawesi. Diakses tanggal 30 Maret 2024.

Wibowo, F. E., & Gunaepi, A. (2021). Pengaruh Zis, Kemiskinan Dan Harapan Lama Sekolah Terhadap Indeks Pembangunan Manusia Di Provinsi Jawa Barat. Jurnal Ilmiah Ilmu Administrasi, 11(1), 19-28.

Widadio, N. A. (2019). UNDP: Dampak pembangunan Indonesia belum merata meski IPM meningkat. AA.Com. https://www.aa.com.tr/id/nasional/undp-dampak-pembangunan-indonesia-belum-merata-meski-ipm-meningkat/1669320. Diakses tanggal 30 Maret 2024.

Zakaria, R. (2018). Pengaruh Tingkat Jumlah Penduduk, Pengangguran, Kemiskinan, Pertumbuhan Ekonomi, dan Belanja Modal Terhadap Indeks Pembangunan Manusia di Provinsi Jawa Tengah Tahun 2010-2016.