

Contribution of Etos Scholarship to Enhance Human Capital in South Kalimantan

Difa Ameliora Pujayanti¹, Sri Ulfa², Diah Putriyani³

^{1,3}Department of Economics, Economics and Business, Universitas Gadjah Mada

²Department of Management, Economics and Business, Universitas Gadjah Mada

difaameliorapujayanti@mail.ugm.ac.id¹

sriulfa@mail.ugm.ac.id²,

diyah.putriani@ugm.ac.id³

Paper was presented at the 8th International Conference of Zakat (ICONZ)

17 – 19 December 2024, Bandung, Indonesia

ABSTRACT

The quality of human resources significantly influences economic development, creating a reciprocal relationship. In South Kalimantan, a priority region supporting Indonesia's new capital city (IKN), understanding the role of education programs like the ETOS Scholarship in enhancing human capital is crucial. This research wants to explore how the ETOS Scholarship improves human resource quality, encompassing Islamic values and social relationships in South Kalimantan. This study employs a qualitative case study approach, utilizing in-depth interview and thematic analysis to explore the ETOS Scholarship's impact on awardee human resource quality. The ETOS Scholarship enhances awardees' human resource quality by integrating material support with programs emphasizing integrity, professionalism, and transformation, fostering character development and competencies for future societal contributions. The ETOS Scholarship significantly enhances awardees' human resource quality, improves economic well-being, and empowers future leaders, serving as a strategic tool for Muslim community development and fostering societal contributions through holistic education and character-building initiatives.

Keywords: Educational Scholarship, Human Capital, Islamic Social Finance, South Kalimantan

INTRODUCTION

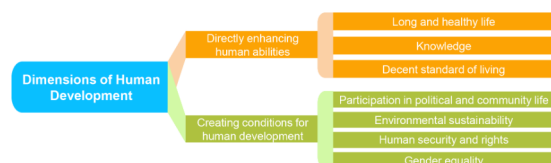
The quality of human capital is closely linked to the economic development of a region, creating a mutually reinforcing spiral cycle (Ray & Nopiah, 2024; Saleh *et al.*, 2020; Putri *et al.*, 2021). Economic development not only improves individual capacity through increased access to education, health, and technology, but also

the quality of human resources as actors. Indicators of human capital quality can be seen from various aspects such as education level, income per capita, financial literacy, investment, health conditions, business and innovation skills, and life expectancy. When human capital in a region is of high quality, the impact is seen in a more stable economy and more effective government policies.

The analysis of the relationship

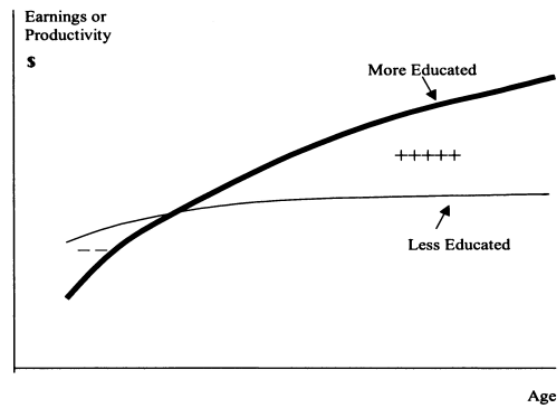
between the two becomes even more critical when looking at regional issues, especially in priority areas. In the Indonesian context, priority provinces have a variety of contexts and segments, one of which is the secondary areas supporting the new capital city (Ibu Kota Nusantara/IKN) in Kalimantan provinces such as South Kalimantan. Being a province that is ranked as the third province with the highest economic growth in Kalimantan (BPS, 2023), South Kalimantan is in the spotlight because in addition to its geographical position adjacent to IKN, South Kalimantan has the largest population besides West Kalimantan (BPS, 2024). Regional development in South Kalimantan, one of which is the quality of its human resources, accompanies another large macro attention to the development of IKN.

Human development places the individual at the center of attention, with the aim of improving well-being through expanding individual capacities, opportunities and freedoms (UNDP, 2015) (see Figure 1). This concept not only prioritizes the fulfillment of basic needs, such as education and health, but also builds resilience to face global challenges. Human-oriented economic development aims to build the capacity and potential of individuals through a holistic approach involving four essential pillars: equality, sustainability, productivity, and empowerment (Haq, 2003). In this context, education becomes a strategic pillar, serving as a catalyst in strengthening individual skills, enhancing social mobility and promoting inclusive economic growth (Psacharopoulos, 2006) (see Figure 2).



Source: UNDP (2015)

Figure 1. Fundamental Part Of Human Development



Source: Psacharopoulos (2006)

Figure 2. Basic tradeoff in human capital theory

One of the most effective ways to improve the quality of human resources is through education programs. Investment in education has long-term effects on labor productivity and economic stability (Mincer, 1975; Becker, 1992) such as labor force participation and well-being (Mincer, 1975) which can be seen in income levels (Chau *et al.*, 2023), productivity (Magableh *et al.*, 2022; Baharin *et al.*, 2020; Arshad & Malik, 2015; Rehman & Mughal, 2013), and stability in employment (Cassarino-Perez *et al.*, 2018). Formal education (i.e. the university level) requires a large allocation of resources, but has a significant impact on the development of technical skills and innovation (Baharin *et al.*, 2020). On the other hand, informal training can provide quick results in strengthening practical skills and building social networks (Becker, 1962).

World history shows that countries that want to improve their capacity tend to start by prioritizing education (Atmanti, 2005). Efforts to improve the quality of education, especially in developing countries, are followed by almost all parties in society and through various programs, one of which is through an educational

scholarship program that has proven to have a positive impact, both in the short and long term (Goh *et al.*, 2022; Smith & Walker, 2021; Fung, 2017) in increasing self-capacity both soft skills and hard skills, practicing knowledge and sharing with others, making social movements, having the drive to have a better future through school to a higher level and taking opportunities in the world of work, the quality of living standards that gradually improve, and so on (Ritter & Ash, 2016; Alqahtani, 2014; Barrow *et al.*, 2014). In addition, educational scholarship programs encourage prospective applicants to improve their capacity to compete in the selection process (Figlio & Karownik, 2016).

Islamic economics emphasizes the importance of justice and sustainability in human development. Islamic social finance instruments, such as zakat, infaq, sadaqah and waqf, are effective mechanisms to support education, especially for vulnerable groups (Chapra, 2000). The implementation of social finance is oriented towards collective welfare, integrating spiritual and social dimensions with economic development (Zaman, 2019).

Islamic philanthropic institutions play an important role in allocating zakat funds for education through scholarships and skills training (Zaki *et al.*, 2020; Radzi & Rahman, 2019; Muhamad *et al.*, 2018). This program not only improves individual capacity, but also builds social cohesion and an inclusive education ecosystem (Iksal *et al.*, 2024; Moustakas, 2022; Niedlich *et al.*, 2021).

In Indonesia, scholarship program providers come from various sectors, one of which is through Islamic philanthropic institutions that utilize Islamic social finance funds, namely zakat, infaq, sadaqah, and waqf (ZISWAF). A prominent example is

the ETOS Scholarship by the Dompot Dhuafa organization that has spread across various provinces in Indonesia. Through this scholarship, recipients get the opportunity to increase their capacity while building character that is in line with Islamic values.

Various studies show the positive impact of ZISWAF, especially zakat, on human development. Yusoff (2011) found that zakat expenditure significantly improves access to education and economic growth in Malaysia. The positive role of zakat on the economy and human development is also confirmed by the results of studies conducted by Rusanti *et al.* (2023), Hidayati *et al.* (2022), Suriani *et al.* (2021), and Wardani & Arif (2021) with the context in Indonesia. Studies in other Muslim countries have been conducted such as in Pakistan and Jordan which make zakat as an instrument of economic improvement in their countries, and found similar results to those in Indonesia (Hasbi, 2023; Qudah *et al.*, 2022; Abdullah *et al.*, 2020; Aziz *et al.*, 2020).

The study using a qualitative approach is conducted to explore the impact of zakat revenue. The qualitative analysis that has been done is quite contextual, subjective, explorative, and immeasurable because the characteristics of zakat itself can be viewed in terms of complex social and cultural phenomena, not just monetary aspects, so it needs to be explored more intimately.

Akmal *et al.* (2021) found the positive role of zakat towards a significant increase in the human development index and can be used as one of the instruments to accelerate the SDGs agenda. Akmal and his colleagues conducted this research using a questionnaire. The technique was also conducted by Ayuniyyah *et al.* (2019), Obaidullah & Manap (2017), and Nurzaman

(2017). The case study technique was conducted by Meerangani (2019) with the object of observation being the practice of zakat allocation by the Islamic Religious Council (IRC) Malaysia which provides various programs to improve the quality of *asnaf*, one of which is through education.

The findings of Raies (2020) are quite interesting. He conducted a conceptual study by developing a theoretical neoclassical model that shows that subsidizing education specifically to the poor through zakat funds collected from the income of the rich can help reduce the unemployment rate, especially among individuals with the highest level of education, and concluded that fiscal policy based on Islamic principles can contribute to the reduction of unemployment.

South Kalimantan is one of the provinces that is the location for the implementation of the ETOS Scholarship program. This is interesting to study, given its position as a province that has a strategic role in the development of IKN. This research aims to explore how the ETOS Scholarship contributes to improving the quality of awardee human resources, both in terms of relations with Islamic religious understanding and their social relations.

This study is relevant to the vision of economic development in Islam, which is not only oriented towards physical or material aspects, but also includes social, spiritual and moral dimensions. This approach ensures that human development is holistic, encompassing the strengthening of intra- and interpersonal relationships and integration in social life. The lack of similar research in Indonesia encourages this study to make theoretical contributions and initiate deeper academic discussions, as well as provide a basis for future research.

Based on the above, studies that

analyze the contribution of Islamic philanthropy to the quality of scholarship recipients at the provincial level, especially through qualitative approaches such as in-depth interviews, have not been conducted. This gap becomes the main motivation to explore the role of zakat institutions in building human capacity through education in the local context.

METHODOLOGY

This study was conducted at ETOS Scholarship, a human resource development program organized by Dompot Dhuafa, with a focus on exploring the impact of its initiatives on scholarship recipients in South Kalimantan. The research employed a qualitative approach, utilizing a case study method as outlined by Creswell & Creswell (2017), which is designed to provide an in-depth understanding of specific social phenomena.

Data were collected through in-depth interviews conducted via Zoom, enabling direct interaction with participants to capture their feelings, experiences, knowledge, and perspectives (Roberts, 2020). The snowball sampling technique was employed to identify and recruit participants, beginning with a mentor as the key informant. This mentor recommended additional participants relevant to the research topic, including scholarship recipients (awardees) of the ETOS Scholarship program. This iterative recruitment process ensured the establishment of a diverse and comprehensive network of informants, allowing for a holistic understanding of the program's impact.

The data analysis followed the Miles & Huberman (1994) model, which comprises four stages:

1. Data condensation

Audio recordings of the interviews, stored as MP4A files, were transcribed automatically using the *transkrip.id* platform. The transcripts were then reviewed, and irrelevant or redundant information was removed to focus on key insights.

2. Data display

The refined data were organized and visualized using Atlas.ti 9 software, which facilitated the coding process (Surkan *et al.*, 2019). The interview content was categorized into dimensions of human resource quality, including religious comprehension, career development, organizational skills, and social relations.

3. Pattern identification

Using Atlas.ti 9's networking view, the researcher explored relationships and patterns among these dimensions to assess whether the observed contexts aligned with the research objectives (Seman *et al.*, 2023).

4. Conclusion drawing and verification

The findings were interpreted and synthesized into a narrative report. Data verification was conducted through triangulation and re-analysis to ensure consistency and accuracy.

The qualitative findings are presented in a narrative format, emphasizing the interpretive insights drawn from the data. The narrative highlights how the ETOS Scholarship program contributes to the development of human resource quality among its recipients. The results provide a detailed understanding of the interplay between various dimensions of human development fostered by the program.

RESULT AND DISCUSSION

Result

The data, in the form of interview transcripts, were analyzed using Atlas.ti 9 software to uncover the meanings and findings related to the role of the ETOS Scholarship in enhancing the human resource quality of the awardees. The data analysis aimed to organize and arrange the data into research patterns, categories, and basic descriptive units, allowing for the identification of themes and the formulation of working hypotheses as suggested by the data. The research findings indicate that the role of the ETOS Scholarship consists of four components: Religion Comprehension, Organizational Skills, Career Development, and Social Relations. These four components identified in the study have key indicators that can serve as the foundation for the ETOS Scholarship's efforts to improve the human resource quality of its awardees, as illustrated in the network shown in Figure 3.



Source: compiled (2024)

Figure 3. The network representing the role of the ETOS Scholarship

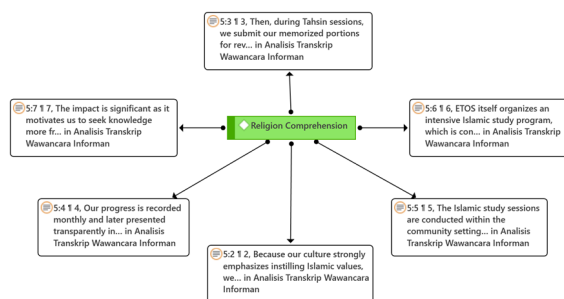
The research findings indicate that, to enhance the human resource quality of awardees, the ETOS Scholarship provides not only material support but also

non-material assistance through various programs that instill core values, preparing them for future success. Furthermore, the ETOS Scholarship supports the development of awardees' competencies by emphasizing three key values to mold them into inspiring youth: 1) integrity, which teaches them to think, speak, behave, and act in accordance with ethical standards and moral principles; 2) professionalism, which encourages them to work diligently, accurately, and responsibly; and 3) transformation, which inspires them to contribute fairly and responsibly to society. By applying these values, the ETOS Scholarship fosters character and competency development, preparing awardees to become outstanding individuals ready to make a positive impact in the future.

Discussion

This section will discuss how ETOS Scholarship awardees experience religion comprehension, organizational skills, career development, and social relations.

a. Analysis of the role of the ETOS Scholarship in enhancing understanding of Islam among awardees



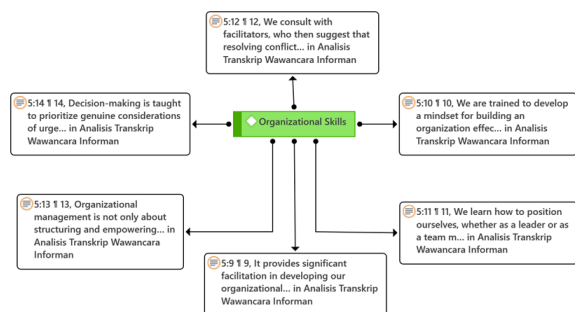
Source: compiled (2024)

Figure 4. Network analysis of ETOS Scholarship: Enhancing understanding of Islam

This study reveals that the ETOS Scholarship plays a significant role in improving Islamic religious understanding and fostering integrity among its recipients. The development programs offered by ETOS Scholarship include daily, weekly, and monthly activities focused on strengthening spirituality and expanding Islamic knowledge. For example, the weekly intensive Islamic studies program involves in-depth discussions of Islamic principles and their practical applications in daily life, helping scholarship recipients develop a more comprehensive understanding of the faith. Achour *et al.* (2017) in their study explain that value-based religious guidance can enhance spiritual understanding and encourage behavioral changes toward greater religiosity. Furthermore, the Tahsin Al-Qur'an program assists awardees in improving the quality of their recitations, while the memorization of surahs reinforces their memorization skills and application of the Qur'an. El Hasbi *et al.* (2022) note that development programs involving activities such as Tahsin Al-Qur'an and memorization have a positive impact on the quality of Qur'anic recitation and deepen religious understanding. Additionally, training on contemporary issues provides insights into modern social and religious challenges, enabling awardees to formulate solutions based on their academic expertise, which is particularly relevant in the context of a dynamic society.

Program evaluation is conducted through weekly reports documenting awardees' daily religious practices, such as voluntary prayers and fasting, which are then compiled into monthly reports as a form of measurable assessment. As a result, several awardees have shown increased enthusiasm in attending religious studies, both offline and online. The findings of this research align with the study by Mastiyah *et*

al. (2024) which shows that programs that include routine evaluations and continuous training make participants more proactive in practicing religious values in their daily lives.



Source: compiled (2024)

Figure 5. Network analysis of ETOS Scholarship: Organizational skill development

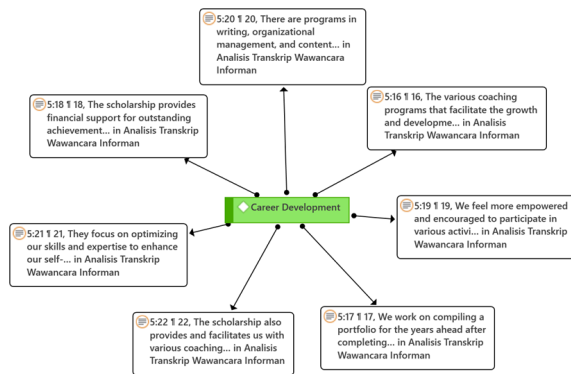
The findings of this study reveal that the ETOS Scholarship significantly contributes to the development of organizational and leadership skills among its awardees. The transformative values instilled through its development programs prepare awardees to take on strategic roles in organizational settings, whether as leaders or active members. Many awardees have demonstrated active involvement in various organizational activities, including holding strategic positions, participating in committees, and serving as key drivers in collaborative projects. Regular mentoring sessions are a critical component of this development process, providing awardees with relevant feedback and guidance, particularly in fostering integrity, emotional intelligence, and organizational management. This approach not only encourages awardees to take full responsibility for their roles but also helps cultivate resilient leadership qualities. Cleveland & Cleveland (2018) emphasizes that professional knowledge development combines leadership, communication, and

b. Analysis of the role of the ETOS Scholarship in developing organizational skills among awardees

reflective practices, all essential for shaping responsible leaders.

A key aspect emphasized by the ETOS Scholarship is the importance of effective time management. Awardees are encouraged to balance their academic responsibilities, organizational activities, and scholarship development programs effectively. Mastery of structured time management skills enables awardees to complete tasks productively while maintaining flexibility to address potential scheduling conflicts between organizational activities, academic commitments, and ETOS Scholarship training programs. Johanna (2022) identifies resource management strategies, including time management, as essential components of self-directed learning. These strategies help students organize their efforts effectively and create a supportive learning environment to achieve their goals. This flexibility, as acknowledged by awardees, provides the necessary adaptability to maintain optimal performance across various domains.

c. Analysis of the role of the ETOS Scholarship in facilitating career development for awardees



Source: compiled (2024)

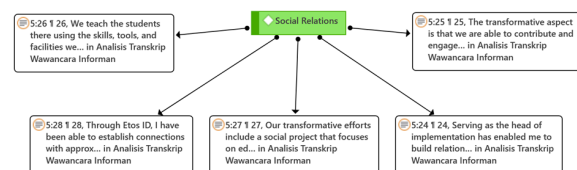
Figure 6. Network analysis of ETOS Scholarship: Career development facilitation

Based on interviews with informants, this study reveals that the ETOS Scholarship plays a significant role in facilitating the career development of its awardees. The program instills professional values aimed at enhancing their capacities as future professionals. A particularly impactful aspect of the scholarship is its provision of skill-training facilities tailored to career advancement. These include public speaking, writing, organizational management, content creation, and other relevant workshops, all customized to meet the individual needs and interests of the awardees, thereby strengthening their competitiveness in the job market.

In addition to skill-building opportunities, the ETOS Scholarship provides monthly financial support to assist awardees in participating in competitions or events related to their fields without the burden of registration fees. Awardees requiring additional funding for major activities or events can submit a proposal detailing the event and the associated budget. This financial aid demonstrates the ETOS Scholarship's commitment to supporting the development of competencies and achievements beyond the academic realm. Amida *et al.* (2020) highlight that

time management training and career guidance offer substantial benefits for personal growth, preparing awardees to face workplace challenges. Consequently, the ETOS Scholarship equips its recipients not only to pursue higher education but also to explore entrepreneurship or professional employment opportunities. This aligns with theories emphasizing that education incorporating skill-based training and targeted career support enhances individuals' ability to adapt to the demands of a dynamic job market (Nwakanma, 2024; Lee *et al.*, 2021). Thus, the programs offered by the ETOS Scholarship, whether through practical skills training or financial support for achievements, have a profound impact on the long-term career development of its awardees. These initiatives better prepare them to navigate workplace challenges, contribute to productive human resources, and remain competitive in the future.

d. Analysis of the ETOS Scholarship's role in promoting networking skills among awardees



Source: compiled (2024)

Figure 7. Network analysis of ETOS Scholarship: Fostering social relations and networking skills

The findings of this study indicate that ETOS Scholarship recipients are provided with ample opportunities to build a broad network across various sectors, including academia, community, and institutions. The ETOS Scholarship development program specifically facilitates

activities such as visits to community leaders, youth groups, and other key figures. Through structured discussions, awardees can establish productive relationships, expand their perspectives, and build a national-level professional network. Additionally, the program emphasizes values such as responsive communication, collaboration skills, and professional network development. This support not only enhances the awardees' interpersonal skills but also increases their capacity to contribute to both academic and social environments. As a result, awardees demonstrate improved abilities to leverage networking to support their future professional careers.

Previous studies corroborate this finding, showing that students with access to diverse professional networks are better able to plan and navigate their career paths effectively (Wittner & Kauffeld, 2023). This underscores the importance of social network development as a key strategy in supporting successful transitions from education to employment. Furthermore, the dynamics of professional networks not only reflect individual relationships but also a broader social structure. Schreurs *et al.* (2019) highlight that success in building and maintaining professional networks requires active commitment to effective communication and strategic relationship management. This demonstrates that professional networks are not just a collection of connections but also a crucial tool for strengthening social engagement and career development in various contexts.

CONCLUSION

The ETOS Scholarship plays a strategic role in enhancing the human resource quality of awardees through a holistic approach that includes the development of religion comprehension,

organizational skills, career development, and social relations. The findings of this study reveal that the continuous application of values such as integrity, professionalism, and transformation shapes individuals who are not only academically outstanding but also capable of making positive contributions to society.

The distribution of ZISWAF, especially zakat funds, through the ETOS Scholarship program has had a significant impact on improving the welfare of the community, particularly in alleviating poverty among Muslims. This scholarship enables students from underprivileged backgrounds to access quality education, supports them in achieving academic and professional success, and helps create future leaders who are competent. Thus, this program not only empowers individuals but also serves as a strategic tool to support the social and economic development of the Muslim community as a whole.

REFERENCES

- Abdullah, N., Mat Derus, A., & Al-Malkawi, H. A. N. (2015). The effectiveness of zakat in alleviating poverty and inequalities: A measurement using a newly developed technique. *Humanomics*, 31(3), 314-329.
- Achour, M., Mohd Nor, M. R., Amel, B., Bin Seman, H. M., & MohdYusoff, M. Y. Z. (2017). Religious Commitment and its Relation to Happiness among Muslim Students: The Educational Level as Moderator. *Journal of Religion and Health*, 56(5), 1870–1889. <https://doi.org/10.1007/s10943-017-0361-9>
- Akmal, I. B., Majid, M. S. A., & Gunawan,

- E. (2021). Does Zakat matter for human development? An empirical evidence from Indonesia. *Regional Science Inquiry*, 12(2), 195-208.
- Amida, A., Algarni, S., & Stupnisky, R. (2020). Testing the relationships of motivation, time management and career aspirations on graduate students' academic success. *Journal of Applied Research in Higher Education*, 13(5), 1305-1322. <https://doi.org/10.1108/JARHE-04-2020-0106>
- Arshad, M. N. M., & Ab Malik, Z. (2015). Quality of human capital and labor productivity: a case of Malaysia. *International Journal of Economics, Management and Accounting*, 23(1).
- Alqahtani, A. (2014). Evaluation of king abdullah scholarship program. *Evaluation*, 5(15).
- Ayuniyyah, Q., Pramanik, A. H., Saad, N. M., & Ariffin, M. I. (2019). Zakat and education for poverty alleviation and income inequality reduction: A Case Study of West Java, Indonesia. *Islaminomics: Journal of Islamic Economics, Business and Finance*, 9(1).
- Aziz, Y., Mansor, F., Waqar, S., & Haji Abdullah, L. (2020). The nexus between zakat and poverty reduction, is the effective utilization of zakat necessary for achieving SDGs: A multidimensional poverty index approach. *Asian Social Work and Policy Review*, 14(3), 235-247.
- Baharin, R., Syah Aji, R. H., Yussof, I., & Mohd Saukani, N. (2020). Impact of human resource investment on labor productivity in Indonesia. *Interdisciplinary Journal of Management Studies (Formerly known as Iranian Journal of Management Studies)*, 13(1), 139-164.
- Barrow, L., Richburg-Hayes, L., Rouse, C. E., & Brock, T. (2014). Paying for performance: The education impacts of a community college scholarship program for low-income adults. *Journal of Labor Economics*, 32(3), 563-599.
- Becker, G. S. (1962). Investment in human capital: A theoretical analysis. *Journal of political economy*, 70(5, Part 2), 9-49.
- Becker, G. S. (1992). Human capital and the economy. *Proceedings of the American philosophical society*, 136(1), 85-92.
- Cassarino-Perez, L., Crous, G., Goemans, A., Montserrat, C., & Sarriera, J. C. (2018). From care to education and employment: A meta-analysis. *Children and Youth Services Review*, 95, 407-416.
- Chapra, M. U. (2000). Is it necessary to have Islamic economics?. *The Journal of Socio-Economics*, 29(1), 21-37.
- Chau, H., Bana, S. H., Bouvier, B., & Frank, M. R. (2023). Connecting higher education to workplace activities and earnings. *Plos one*, 18(3).
- Cleveland, M., & Cleveland, S. (2018). Building engaged communities—a collaborative leadership approach. *Smart Cities*, 1(1), 155-162. <https://doi.org/10.3390/smartcities1010009>
- Dwi Atmanti, H. (2005). Investasi sumber

- daya manusia melalui pendidikan. *Jurnal Dinamika Pembangunan (JDP)*, 2(Nomor 1), 30-39.
- El Hasbi, A. Z., Hairina, Y., & Mulyani, M. (2022). The Role of Optimism on Self-Efficacy in Memorizing the Qur'an of Elementary School Students. *Journal An-Nafs: Kajian Penelitian Psikologi*, 7(2), 283-298. <https://doi.org/10.33367/psi.v7i2.2736>
- Figlio, D., & Karbownik, K. (2016). Evaluation of Ohio's EdChoice Scholarship Program: Selection, Competition, and Performance Effects. Thomas B. Fordham Institute.
- Fung, D. (2017). Strength-based scholarship and good education: The scholarship circle. *Innovations in Education and Teaching International*, 54(2), 101-110.
- Goh, P. S., Roberts-Lieb, S., & Sandars, J. (2023). Micro-Scholarship: An innovative approach for the first steps for Scholarship in Health Professions Education. *Medical Teacher*, 45(3), 307-312.
- Harmes, M., Huijser, H., Danaher, P., & Haq, M. U. (Eds.). (2015). *Myths in education, learning and teaching: policies, practices and principles*. Springer.
- Haq, M. (2003). The human development paradigm. *Readings in human development*, 17-34.
- Hidayati, D. N., Oktaviani, A., Aji, F. B., Farhan, M., & Sujianto, A. E. (2022). Distribution of Zakat, Infaq, Shadaqah Funds and the Human Development Index to Economic Growth. *Saudi Journal of Economics and Finance*, 6(12), 431-438.
- Iksal, I., Hayani, R. A., & Aslan, A. (2024). Strengthening character education as a response to the challenges of the times. *Indonesian Journal of Education (INJOE)*, 4(3), 761-774.
- Johanna, J. (2022). Time Management, Learning Motivation, and Self-Regulated Learning on Working College Student. *International Journal of Research Publications*, 108(1). <https://doi.org/10.47119/ijrp1001081920223850>
- Lee, Y., Lee, G., Kim, J., & Lee, M. (2021). *Equity in Career Development of High School Students in South Korea: The Role of School Career Education*. <https://doi.org/10.3390/educi11010020>
- Meerangani, K. A. (2019). The Role of Zakat in Human Development. *SALAM: Jurnal Sosial dan Budaya Syar-i*, 6(2), 141-154.
- Niedlich, S., Kallfaß, A., Pohle, S., & Bormann, I. (2021). A comprehensive view of trust in education: Conclusions from a systematic literature review. *Review of Education*, 9(1), 124-158.
- Magableh, S., Alalawneh, M., & Alqalawi, U. (2022). An empirical study on the effect of education on labor productivity. *Journal of Governance and Regulation/Volume*, 11(2).
- Mastiyah, I., Hanun, F., Hasan Basri, H., Anwar, S., & Sofyatinigrum, E.

- (2024). *The Impact of Religion and Religious Culture in the Structure of the Education System of Indonesia*. <https://doi.org/10.70082/esic/8.1.030>
- Mincer, J. (1975). Education, experience, and the distribution of earnings and employment: an overview. *Education, income, and human behavior*, 71-94.
- Moustakas, L. (2022). A bibliometric analysis of research on social cohesion from 1994–2020. *Publications*, 10(1), 5.
- Muhamad, N. H. N., Sahid, M. F. M., Kamaruddin, M. K., & Karim, K. A. (2018). Zakat Distribution to Fiqh Sabilillah Asnaf in Higher Education Institutions: Universiti Teknologi Malaysia Experience. *International Journal of Academic Research in Business and Social Sciences*, 8(9), 138–149.
- Nafi'Hasbi, M. Z. (2023). The Relevance of The Human Development Index from An Islamic Perspective to Macroeconomics and Zakat: A Measure of The Development of The World's Muslim Community. *Muslim Business and Economics Review*, 2(2), 251-268.
- Nwakanma, C. H. (2024). The Impact of Career Education on Students' Labour Market Perceptions. In *Jurnal Kependidikan* (Vol. 13, Issue 1). <https://jurnaldidaktika.org>
- Nurzaman, M. S. (2017). The impact of Zakat Programs from human development perspectives: An empirical evaluation. *Financial inclusion and poverty alleviation: Perspectives from islamic institutions and instruments*, 245-269.
- Obaidullah, M., & Manap, T. A. A. (2017). Behavioral dimensions of Islamic philanthropy: The case of zakat. *Financial Inclusion and Poverty Alleviation: Perspectives from Islamic Institutions and Instruments*, 219-243.
- Psacharopoulos, G. (2006). The value of investment in education: Theory, evidence, and policy. *Journal of Education Finance*, 113-136.
- Putri, R. F., SriSumantyo, J. T., Sukamdi, S., & Harini, R. (2019). Human and Economic Resources Mapping Analysis to Evaluate the SDGs Accomplishment in South Kalimantan, Indonesia. *Indonesian Journal of Geography*, 51(3), 364-384.
- Qudah, M. R. M., Munir, A. R., Sobarsyah, M., & Sabbar, S. D. (2022). The Role of Zakat, Islamic Human Development, and Government Support on the Economic Growth in Jordan. *Cuadernos de Economía*, 45(128), 157-164.
- Raies, A. (2020). Islamic versus Conventional Fiscal policy: The effect of zakat on education and employment. *Academic Journal of Interdisciplinary Studies*, 9(1), 27-33.
- Radzi, N. M., & Ab Rahman, A. (2019). Zakat and educational equity of urban poor children. *O-JIE: Online Journal of Islamic Education*, 7(2), 29-39.
- Ray, R. N., & Nopiah, R. (2024). THE

- EFFECT OF POVERTY AND ECONOMIC GROWTH ON THE HUMAN DEVELOPMENT INDEX BENGKULU PROVINCE. PROCEEDINGS, 225.
- Rehman, A., & Mughal, K. (2013). Impact of Technical Education on the Labor Productivity. *International Journal*, 2(7).
- Richburg-Hayes, L., Brock, T., LeBlanc, A., Paxson, C. H., Rouse, C. E., & Barrow, L. (2009). Rewarding persistence: Effects of a performance-based scholarship program for low-income parents. Available at SSRN 1353360.
- Ritter, G. W., & Ash, J. (2016). The promise of a college scholarship transforms a district. *Phi Delta Kappan*, 97(5), 13-19.
- Rusanti, E., Anindya, A. S., Atiya, N., & Widiastuti, T. (2023). Does Zakat Impact on Human Development Index? Empirical Evidence from Indonesia. *International Journal of Zakat*, 8(2), 36-47.
- Roberts, R. E. (2020). Qualitative interview questions: Guidance for novice researchers. In *Qualitative Report* (Vol. 25, Issue 9, pp. 3185–3203). Peace and Conflict Studies. <https://doi.org/10.46743/2160-3715/2020.4640>
- Saleh, H., Surya, B., Annisa Ahmad, D. N., & Manda, D. (2020). The role of natural and human resources on economic growth and regional development: With discussion of open innovation dynamics. *Journal of Open Innovation: Technology, Market, and Complexity*, 6(4), 103.
- Schreurs, B., Van den Beemt, A., Moolenaar, N., & De Laat, M. (2019). Networked individualism and learning in organizations: An ego-network perspective on informal learning ties. *Journal of Workplace Learning*, 31(2), 95–115. <https://doi.org/10.1108/JWL-05-2018-0070>
- Seman, N., Ismail, N. K., Awang, Z., Ali, H. Md., Jantan, H., & Jumaren, A. (2023). Exploring Content And Pedagogical Knowledge Using The Vak Approach For Early Math Addition. *International Journal of Academic Research in Business and Social Sciences*, 13(12). <https://doi.org/10.6007/ijarbss/v13-i12/20397>
- Smith, S., & Walker, D. (2024). Scholarship and academic capitals: The boundaried nature of education-focused career tracks. *Teaching in Higher Education*, 29(1), 111-125.
- Suriani, S., Riyaldi, M. H., Nurdin, R., Fadliansah, O., & Wintara, H. (2021, December). Zakat and Sustainable Development: Effect of Zakat and Macroeconomic Variables on Dependency Ratio and Poverty. In 2021 International Conference on Decision Aid Sciences and Application (DASA) (pp. 392-396). IEEE.
- Surkan, P. J., Mezzanotte, K. S., Sena, L. M., Chang, L. W., Gittelsohn, J., Lagerros, Y. T., Quinn, C. C., & Zachary, W. W. (2019). Community-Driven Priorities in Smartphone Application Development: Leveraging Social Networks to Self-Manage Type 2

- Diabetes in a Low-Income African American Neighborhood. *International Journal of Environmental Research and Public Health*, 16(15). <https://doi.org/10.3390/ijerph16152715>
- Wardani, I. I., & Al Arif, M. N. R. (2021). The effect of sharia bank financing, zakat, and education expense, on economic growth and human development index in Indonesia 2015-2019. *EKONOMIKA SYARIAH: Journal of Economic Studies*, 5(1), 1-10.
- Wittner, B., & Kauffeld, S. (2023). Social capital and career planning amongst first generation and non-first generation high school and college students in Germany: a social network analysis approach. *International Journal for Educational and Vocational Guidance*, 23(2), 295–317. <https://doi.org/10.1007/s10775-021-09513-z>
- Yusoff, M. B. (2011). Zakat expenditure, school enrollment, and economic growth in Malaysia. *International Journal of Business and Social Science*, 2(6), 175-181.
- Zaki, M. M. M., Ahmad, A. F. R., & Sulong, J. (2020). Education Zakat Distribution Practice in the Kedah Zakat Board: Analysis Towards the Maslahah and Social Principles. *International Journal of Academic Research in Business and Social Sciences*. 10(7), 883-903.
- Zaman, A. (2019). Islam's gift: An economy of spiritual development. *American Journal of Economics and Sociology*, 78(2), 443-491.