

The Effect of Maqashid Sharia Toward Human Development Index: Evidence from Indonesia

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Abstract

Indonesia's level of social welfare as represented using the Human Development Index is always below the world average. Moreover, there has been no proper handling to make Indonesia's HDI score above the world's average HDI score until now. This study aims to see the effect of each point of Maqashid Sharia on the increase and decrease in Indonesia's HDI. The data used is secondary data from the World Bank, Transparency International, and BPS. The data was taken over 10 years, starting from 2011 – 2020. The method used to see the effect was a multiple regression model. However, before the regression test was conducted, this study ran several classical assumption tests, such as tests for normality, serial correlation, variance inflation factors, and heteroscedasticity. The results of this study are that at each point of Maqashid Sharia, there is Zakat in faith (diin), Poverty Rate in Human Life (Nafs), Literacy rate in Intellect ('Aql), Mortality rate in Posterity (Nasl), and Employment in Wealth (Maal), that influences HDI and Corruption Perception Index (diin), Life Expectancy (Nafs), Education Spending Rate ('Aql), Birth Rate (Nasl), and GDP Per Capita has not influence on HDI (Maal).

Keywords: Maqashid Sharia, Human Development Index, Zakat, Poverty Rate in Human Life, Literacy Rate.

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1. INTRODUCTION

The Human Development Index (HDI) is an assessment of community welfare, which has published annual reports since 1990. The United Nations Development Program (UNDP) always reports welfare values through 3 indicators: long life, knowledge, and standard of living. The first indication evaluates human development's aspect of wealth, the second evaluates its aspect of health, and the third and fourth evaluate its aspect of knowledge/education. Each variable has been scaled to have a range of 0 to 1 (Gamlath, 2013). According to the Human Development Report (HDR) in 2022, Indonesia was below the world average, as seen in Figure 1. In 2011, Indonesia had a value of 0.67, while the average world value was 0.7, and in 2020 Indonesia reached a value of 0.71, while the world average reached a value of 0.73. Graphically everything has increased, but

Indonesia is always at a value below the world average (UNDP, 2022).

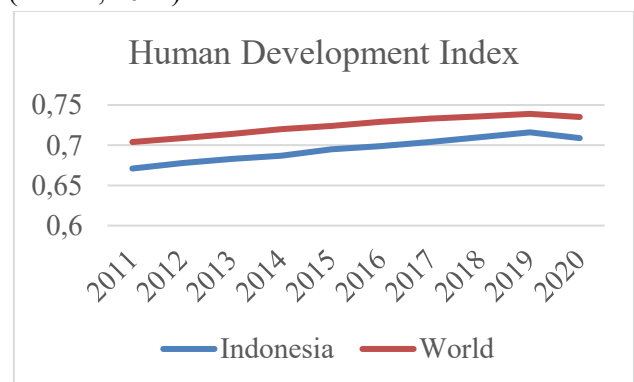


Figure 1. Human Development Index of Indonesia and World

Source: (UNDP, 2022)

The previous explanation shows that Indonesia's welfare is below the world's average welfare. Indonesia is the 4th most populous country after America, with a population of 273,523,615 (World

Meter, 2023). Indonesia also has the largest Muslim population in the world, with 231,000,000 Muslims (World Population Review, 2023). Indonesia, with a large population, can become a reference in determining society's welfare because the more significant the population is, the more people will feel the welfare. The number of Muslims in Indonesia, the largest population in the world, can describe the state of welfare of most Muslims, who are spread all over the world.

In addition, the National Development Planning Agency (Bappenas) and the Central Statistics Agency of Indonesia (BPS) estimate that Indonesia will experience a demographic bonus in 2045 when the Republic of Indonesia is 100 years old. In the 2015-2045 Indonesian Population Projection report, Bappenas and BPS predict that Indonesia's population will reach 318.96 million in 2045. So with Indonesia's current human development position, Indonesia needs to be aware of demographic disasters, namely conditions where the human Low Development Index accompanies an increase in population (BPS, 2022)

The government's strategy to increase the human development index includes strengthening the trade balance, domestic demand, and structural transformation strengthening the trade balance by increasing exports and adding value to local products, strengthening domestic demand by increasing public consumption through the People's Business Credit (KUR) policy, implementing Pre-Employment Cards, and facilitating Halal Certification for Micro and Small Enterprises (UMK), and digitalization of SMEs (Qosim et al., 2023). Then, structural transformation can be achieved by revitalizing the processing industry, transforming the service sector, transforming agriculture, building sustainable infrastructure, and downstream mining. So, this research also references priority programs to increase the HDI index while achieving *falah* in maqashid sharia.

The Human Development Index is a metric used by the United Nations Development Program (UNDP) to assess social welfare. This index explains how locals can achieve development results in income, health, and education (Purwanto & Miyasto, 2021). According to the Chapra (Chapra, 2001), The HDI reveals flaws in how it measures community well-being because it solely considers material factors for three components: life expectancy, education, and purchasing power of the populace. HDI does not cover the five parts of Maqashid Sharia because it primarily

focuses on material aspects and is not comprehensive. In addition, HDI does not consider aspects of development involving religious values, so it is hoped that maqashid Sharia can realize more comprehensive achievements than HDI (W. Jatmiko & Azizon, 2021).

According to the Islamic perspective, human development uses the original Islamic philosophy to meet human's fundamental requirements (Spiritual and material in all aspects of life). Because welfare is known as *falah*, which is also known as *sa'adah fi daerani (hasanah fi dunya wa hasanah fil Akhirah)*. The world's material and spiritual components serve as indicators of Hashanah (Syamsuri, 2018). As a result, Islamic human development is increasing human potential through rationalizing inclinations and meeting spiritual and material needs through adherence to Islam's thorough instructions for fostering righteousness and faith (Zangouenezhad & Moshabaki, 2011).

Particularly in Muslim nations, Maqashid Sharia has been extensively developed and used in economics and finance (Hamidi & Worthington, 2021) to increase the social welfare value of the Indonesian people, and this research seeks to find the effect of Maqashid Sharia on the HDI value. Islamic religion, as the majority of the population in Indonesia has a welfare assessment using Maqashid Sharia, from the values of Maqashid Sharia will provide new policies to help increase HDI. Previous research only made the concept of Maqashid Sharia or Islamic HDI, and all of that was only in the form of qualitative research. However, this research seeks to see the influence of Maqashid Sharia on HDI using quantitative methods and based on data.

Several previous studies have explained about Human Development Index and the Islamic Human Development Index based on Maqashid Sharia. Jatmiko & Azizon (2021) found a positive relationship between religious values and human development measurements in OIC countries. Aydin (2017) found a conceptual model to form the Islamic HDI and several proxy variables to build the Islamic Human Development Index model. In addition, several previous studies have explained and compared the HDI index with the IHDI (Islamic Human Development Index) in ten Muslim countries (Aydin, 2017) OIC Countries (Hendrie, 2011), 33 provinces in Indonesia, East Java (Septiarini & Herianingrum, 2017) and West Java in Indonesia (Koyimah et al., 2020).

However, several empirical studies above only discuss and compare the HDI and IHDI indexes. It has not examined the factors on the Maqashid Shariah proxy influencing the Human Development Index. Therefore, this study tries to fill the gap by explaining the maqashid sharia variables that can increase the human development index and become development policy priorities for the government. This research is provided on the factors influencing HDI taken from the maqashid sharia proxies. Previous research also criticized IHDI as being more comprehensive than HDI; on the other hand, several Islamic maqashid variables can increase HDI. This study also aims to show that when all parties carry out the program per Maqashid Sharia, it will be directly connected to HDI because Maqashid Sharia is aimed at human development.

LITERATURE REVIEW

Maqashid Shariah

The concept of welfare in Islam consists of level of consumption, health insurance, housing, savings, education, and other areas of social welfare, but also nonmaterial like spiritual (Syamsuri, 2018). In Islam, welfare is measured using the parameters of Maqashid Sharia (Mawardi et al., 2022), because Islam has regulated all of our lives which are summarized in Maqashid Sharia.

Maqashid Sharia according to Imam As-syatibi (Asyatibi, 1997) in his book *Muwafaqat* Volume 2, Maqashid is divided into 3 parts. There are *adh-dharuriyyat* (primer), *al-hajiyyat* (secondary), and *attahsiniyyat* (tertiary). Primary, the intention is to uphold the interests of religion and the world, so that if they are lost then the affairs of worldly life will no longer be based on piety, but on corruption and *syirik* or believing in others besides on Allah, and lost life safety, happiness, and loss. Second, the meaning is to eliminate distress, and if you lose it causes shame and distress. Tertiary, means taking something that can become a good habit, and avoiding bad habits because of bad habits in life. Asy Syatibi explained that each part consists of five components, or so-called *al-kulliyah al-khamsah*, which are the points of Maqashid Sharia, namely protection of faith (*hifzh al-din*), protection of life (*hifzh al-nafs*), protection of intellect (*hifzh al-aql*), protection of posterity (*hifzh al-nasl*), and protection of wealth (*hifzh al-mal*).

The pillars of worship (*al-‘ibadah*) uphold religion from the perspective of existence, such as having faith, speaking the two testimonies, praying,

giving zakat, fasting, going on hajj, and similar practices. Habits (*al-‘aadah*) like eating, drinking, dressing in clothes, possessing things, and the like are related to protecting the soul and mind from the part of existence. Transactions (*al-mu‘amalah*) refer to preserving children and wealth from an existential perspective and preserving the soul and mind through habits. Moreover, felonies (*al-jinayat*) are united by enjoining good and prohibiting evil since everyone is protected up to the point of non-existence (Asyatibi, 1997). Next is an explanation of each point from each Maqashid, and the variables that will be proxies for each Maqashid, these proxies will be used as variables to see the effect on HDI.

Human Development Index

Initially, the ability of a country to sustain its economic growth, as seen by the gross national product, was used to measure development (Pratiwi et al., 2022). The focus of this paradigm subsequently changed to the problem of income redistribution caused by the Kuznets effect of trickle-down. The most recent development identified human beings as the fundamental goal and the primary means of development, moving beyond economic concerns (Anand, 2009). To incorporate more thorough indicators, UNDP released HDI in 1990, which included the aspects listed below (E. Jatmiko & Azizon, 2021):

- Economy (income per capita);
- Education (literacy and gross enrolment ratio); and
- Health (life expectancy).

Those aspects are believed to reflect the attainment of happiness (Hall and Helliwell, 2014). However, the fact that the empirical literature does not necessarily support this notion leads scholars to scrutinize alternatives (Blanchflower & Oswald, 2004). The UN created the Human Development Index (HDI) to explain the issue of using income per capita as an alternative measure for development (Sen, 1984). The index was created using the conceptualization of human potential. Indeed, Islamic moral economics' moral values differentiate it from conventional economics (Wijayanti & Ryandono, 2020). Islamic economics, therefore strongly emphasizes improving human nature's moral, ethical, social, and spiritual aspects (Aydin, 2013). In instead of optimizing utility motivated by self-interest, it proposes a complex human nature. That it is vital to design a different measurement since ideal human

growth differs significantly from what the cHDI captures.

Previous Study and Hypothesis Development Faith (Din) and Human Development Index

The pillars of faith, the pillars of Islam, leniency (rukhsah), covering the genitals (satru-l-auroh), wearing jewelry, purity (Tharah), and closeness to good deeds alms and worship have been arranged to keep the first principle, which is Faith (Asyatibi, 1997). A non-materialistic need like faith cannot be met by amassing wealth. A severe spiritual life could lead to fulfillment for the individual (Aydin, 2017). Faith has 2 characteristics, integrity and obedience (Purwanto & Miyasto, 2021). Islam's five pillars provide zakat, one of its measures for reducing poverty, Zakat is used as the proxy of obedience and the total of zakat will be taken from BAZNAS (Mawardi et al., 2022).

Maqashid Sharia, a set of Islamic laws, can distinguish between good governance practices (Ryandono et al., 2022). Utilize the Transparency International Corruption Perceptions Index (CPI) as a proxy, which evaluates nations based on the prevalence of corruption, as a stand-in for integrity. Using data on corruption gathered by numerous respectable agencies, the CPI gauges public perceptions of corruption. The index represents the opinions of observers worldwide, including specialists residing in and employed by the surveyed nations and territories (Aydin, 2017). Thus, the authors propose:

H1. Corruption Perception Index affects Human Development Index

H2. Zakat Affects Human Development Index

Life (Nafs) and Human Development Index

Provisions on blood fines, vengeance, blood, wounds, the permissibility of hunting and enjoying lawful things, food, drink, clothing, shelter, and vehicles, good morals, good habits, and abstaining from unclean food and drink. Impure drink, extravagance, and frugality in affairs are arranged to maintain the second principle, Life (Asyatibi, 1997). Everything mentioned is a basic human need to support survival and life expectancy because fulfilling basic needs will support a better life. The economic welfare approach views consumer spending as the cornerstone of a better life. The basic needs approach views meeting the bare minimum of material and non-material needs as the standard for a better life (Zangouenezhad & Moshabaki, 2011). As a result, throughout Muslim history, the removal of poverty

and the fulfillment of all social needs have been given significant attention in the fiqh and other Islamic literature (Chapra, 2008). Fulfillment basic needs will support a life expectancy with a better condition, in another hand, unfulfillment of basic needs because of poverty with a bad life situation. Life expectancy and poverty are proxies of the dimensions of life (Purwanto & Miyasto, 2021). Thus, the authors propose:

H3. Life Expectancy affects Human Development Index

H4. Poverty Rate affects Human Development Index
Intellect ('Aql) and Human Development Index

Imam Asyatibi explained, that the intellect dimension guards against the prohibition of something negligent and intoxicating (Asyatibi, 1997). As it has happened that khamr and narcotics are things that deprive a person of consciousness and make him intoxicated, that is the cause of brain damage. The prohibition of this intends to maintain human intelligence. In Accord with Chapra (Chapra, 2008), the intellectual development brought about by excellent education. Education needs to serve two purposes. It should first inform society's members about Islam's worldview, moral principles, and role as God's khalifahs. Second, it should give people the tools they need to do their professions well by working diligently and improve society's knowledge and technical foundation. Currently, the literacy rate determines the level of society's knowledge access (Salazar Silva et al., 2014). The increase in education depends on education services, and the education spending rate is used to assess education services (Engineer et al., 2008). In this point, literacy rate and education spending rate as proxies. Thus, the authors propose:

H5. Literacy Rate affects Human Development Index

H6. Education Spending Rate affects Human Development Index

Prosperity (Nasel) and Human Development Index

The rules of the family, the rules of marriage, the choice of a mate, and good cohabitation to preserve offspring (Asyatibi, 1997). Islam regulates all things about family and family affairs, such as marriage and choosing a good partner. These rules are deliberately intended to maintain a good family and prepare a good generation because family is the first school for children, anything is done by parents will be followed by children. Good quality of parenting will make a good quality of children, by always teaching religious

lessons, but if parents are often fight then it will give bad things to children (Chapra, 2008). A good family is a family that can have children and educate them well, and vice versa if they cannot have children or have children but are not appropriately educated so that it can cause death to children, it indicates a lousy family, because it does not follow family rules according to Islamic teachings. Having children for a good family can assess by birth rate, and a lousy family according to inattentive to the point of death assess by mortality rate. Indicators of birth rates and mortality rates are proxies of the Posterity Dimension (Purwanto & Miyasto, 2021). Thus, the authors propose:

H7. Birth Rate affects Human Development Index

H8. Mortality Rate Human Development Index

Wealth (Ma'al) and Human Development Index

Term of Mu'amalah was regulated following the law on the provisions of sale and purchase, lease, loan, musaqah, and reconciliation. Disposing of dependents in the contract for dependents is to preserve the fifth asset, which is wealth (Asyatibi, 1997). The regulations that Allah has made are to guard against obtaining wealth in *halalan thayyiban*, or permitted by sharia law to be consumed will affect our bodies and mind.

Each Muslim is responsible for providing for himself and his family through work. The Prophet also advised Muslims to develop their skills in a particular

vocation so they might make a decent living. Therefore, managing the economy in a way that gives everyone a chance to earn an honest living in line with their abilities and efforts is a Muslim society's collective duty (*fardu kifayah*). Microfinance has shown to have a significant potential for increasing job and self-employment options in the modern world, and it must be given high emphasis in Muslim nations (Chapra, 2008). The number of employees becomes one of the proxies in this point because everyone does not have a salary but everyone has their own, work is a form of human endeavor (*ikhtiyar*) accompanied by trust (*tawakkal*) for the results of the endeavor (*ikhtiyar*). Other proxy is Gross Domestic Product (GDP) per capita was used to calculate the income index (Aydin, 2017). Thus, the authors propose:

H9. GDP Per Capita affects the Human Development Index

H10. Employment affects Human Development Index

Research Model

This study uses ten independent variables: Corruption Perception Index (CPI), Zakat (Z), Life Expectancy (LE), Poverty Rate (PR), Literacy Rate (LR), Education Spending Rate (ESR), Birth Rate (BR), Mortality Rate (MR), GDP Per Capita (GDP) and Nominal of Employment. And dependent variable is human development index. So that the resulting research model is as follows in Figure 2:

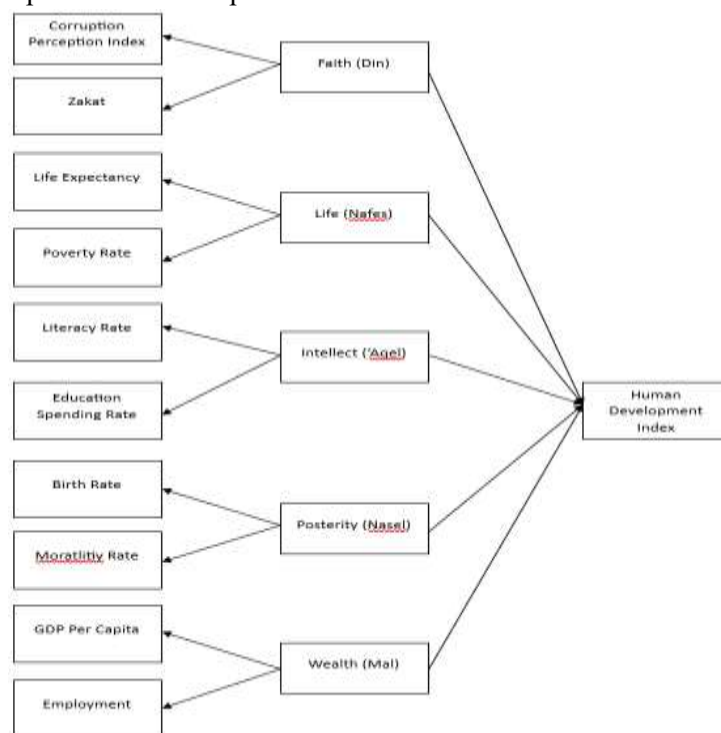


Figure 2. The conceptual framework of the study

Source: Data Processed (2024)

2. METHODOLOGY

This research approach uses a quantitative method with a Multiple Regression Model to see a linear relationship between independent and dependent variables. This study aims to examine Maqashid Sharia's effect on Indonesia's Human Development Index; the data is secondary data and was used from 2011 to 2020. HDI data from UNDP with a calculation of 0.000 – 1.000 the closer to a value of 1 the better the HDI value of a country. Maqashid Sharia has many variables, each Maqashid has two explanatory variables. The first is in the field of faith, using integrity data represented by the Corruption Perception Index (CPI) sourced from Transparency International that it has a value of 0-100 the greater means the cleaner from corruption, and also Zakat data representing one of the pillars of Islam, sourced from the annual report BAZNAS with a nominal value of billions.

The second is the human Life, using Life Expectancy (LE) data taken from the World Bank with a years of life nominal value, and the Poverty Rate (PR) which is also taken from the world bank which describes the percentage of poverty. The third is about intellect, which is explained in the Literacy Rate (LR) data as a percentage, and the Education Spending Rate (ESR) data is also in the percentage of government spending on education. The fourth is Posterity, using Birth Rate (BR) and Mortality Rate (MR) data sourced from the World Bank, both of which explain the percentage of birth and death rates. Fifth, regarding wealth, it has a GDP per capita (GDP) variable sourced from the World Bank with a nominal value of US\$, and the Nominal of Employment (NM) taken from BPS (Badan Pusat Statistik), explaining the number of workers.

Table 1. Data Source and Measurement

Maqashid Shariah	Variable(s)	Author(s)	Data Source and Measurement
Faith (<i>Diin</i>)	Corruption Perception Index (CPI)	(Mawardi et al., 2022)	Transparency International that it has a value of 0-100 the greater means cleaner governance
Faith (<i>Diin</i>)	Zakat (Z)	(Aydin, 2017)	Annual report BAZNAS with a nominal value of billions
Human Life (<i>Nafs</i>)	Life Expectancy (LE)	(Purwanto & Miyasto, 2021)	World Bank with years of life nominal value
Human Life (<i>Nafs</i>)	Poverty Rate (PR)	(Purwanto & Miyasto, 2021)	World Bank which describes the percentage of poverty
Intellect (<i>Aql</i>)	Literacy Rate (LR)	(Salazar Silva et al., 2014)	Percentage of Government spending on Education
Intellect (<i>Aql</i>)	Education Spending Rate (ESR)	(Salazar Silva et al., 2014)	Percentage of Government spending on Education
Posterity (<i>Nasl</i>)	Birth Rate (BR)	(Purwanto & Miyasto, 2021)	World Bank which explains the percentage of birth
Posterity (<i>Nasl</i>)	Mortality Rate (MR)	(Purwanto & Miyasto, 2021)	World Bank which explains the percentage of death
Wealth (<i>Maal</i>)	GDP Per Capita (GDP)	(Aydin, 2017)	World Bank with a nominal value of US\$,
Wealth (<i>Maal</i>)	Nominal of Employment (NM)	(Chapra, 2008)	Badan Pusat Statistik which explains the number of workers

Source: Summary of previous research by Author

To determine the effect of each variable on HDI, the model used is Multiple Regression. The regression model uses one dependent variable, namely HDI, and two independent variables, namely explanatory variables in each Maqashid as already explained. The model has linear properties in parameters, but is not

necessarily linear in the variables. So, with this model, we can determine the estimate equation as follows:

$$\text{Faith} : \text{HDI}_t = \alpha + \beta_1 \text{CPI}_t + \beta_2 \log(\text{Zakat})_t + \varepsilon$$

$$\text{The Human Life: } \text{HDI}_t = \alpha + \beta_1 \text{LE}_t + \beta_2 \text{PR}_t + \varepsilon$$

$$\text{Intellect} : \text{HDI}_t = \alpha + \beta_1 \text{LR}_t + \beta_2 \text{ESR}_t + \varepsilon$$

Posterity : $HDI_t = \alpha + \beta_1 BR_t + \beta_2 MR_t + \varepsilon$
 Faith : $HDI_t = \alpha + \beta_1 \log(GDP)_t + \beta_2 \log(NM)_t + \varepsilon$

Using the Multiple Regression Model is mandatory to do a classic assumption test. Several tests must be passed to determine the relationship between the dependent and independent variables. The standard assumptions will be carried out: the Normality Test, Serial Correlation Test, Variance Inflation Factors, and Heteroscedasticity

Methodology consists of data, model development, the method used, and the scientific reasons they are selected. The paper can be either quantitative or qualitative. However, if the paper is quantitative, equations may appear in line with the text, if they are simple, short, and less important; e.g., $a = b/c$. Important equations appear on their line. Principal equations are numbered, with the equation number placed within parentheses and right justified. Authors are strongly encouraged to use MS Word Equation Editor or Math Type to create both in-text and display equations. Equations are considered to be

part of a sentence and should be punctuated accordingly.

To set the style, type a word *equation* in the *style box*. But this style only sets the tab stop position. To put the equation in the right place just press the tab button one time. To type the equation number, press the tab button once again from the right side of the equation.

$$x^2 + y^2 = z^2 \quad (1)$$

3. RESULTS AND ANALYSIS

3.1. Result

Standard Assumption

Table 2 shows the value of the standard assumption for each Maqashid Sharia because Maqashid has five different dimensions, so it has five assumptions. Each regress results on faith, human life, intellect, posterity, and wealth are subjected to assumption tests: normality, serial correlation, Variance Inflation Factors and Heteroscedasticity.

Table 2. Result of Standard Assumption

Maqashid Sharia	Normality Test	Serial Correlation	Variance Inflation Factors	Heteroscedasticity
Faith (Diin)	0,796123	0,0720	1.825422 1.825422	0,2841
Human Life (Nafs)	0,702923	0,1585	1.718548 1.718548	0,5379
Intellect ('Aql)	0,462480	0,2786	1.003128 1.003128	0,6989
Posterity (Nasl)	0,550096	0,1960	1.516841 1.516841	0,0549
Wealth (Maal)	0,653509	0,2285	2.309097 2.309097	0,1463

Source: Data Processed (2024)

Normality Test

This test will determine the current data is normally distributed or not. Using the normality test, this approach checks if the data from independent and dependent variables are normal. The normality assumption will be confirmed if the significant value exceeds 0.05. The findings of the study's normality test can be seen as follows: Based on the outcomes of table 1 2 assumptions, the Normality Test results for the dependent variable, HDI, indicate that the data used in this study were normally distributed with significance values of 0.79, 0.70, 0.46, 0.55 and 0.65 are greater than 0.05.

Serial Correlation Test

This test will determine the current data is normally distributed or not. Using the normality test, this approach checks if the data from independent and dependent variables are normal. The normality assumption will be confirmed if the significant value exceeds 0.05. The findings of the study's normality test can be seen as follows: Based on the outcomes of table 1 2 assumptions, the Normality Test results for the dependent variable, HDI, indicate that the data used in this study were normally distributed with significance values of 0.79, 0.70, 0.46, 0.55 and 0.65 are greater than 0.05.

Variance Inflation Factors

This test aims to test the regression model in the presence of a correlation between independent variables. A good regression model is that there is no multicollinearity. To detect the existence of multicollinearity, it can be seen from the value of VIF (Variance Inflation Factor) < 10 , meaning that there is no multicollinearity. The test results of this study can be seen as follows: Based on table 2, the results of the multicollinearity test show that all independent variables in this study have a VIF value of less than 10, it can be concluded that the data used in this study did not occur multicollinearity.

Heteroscedasticity

This test aims to see whether the regression model has an inequality of variance from one residual observation to another. A good regression model does not have heteroscedasticity. The test uses the Heteroskedasticity Test: Breusch-Pagan-Godfrey, if the significant value is greater than 0.05, then the test has been passed. Based on table 2, the significant values are 0.28, 0.53, 0.69, 0.54 and 0.14, all > 0.05 , meaning that all data has passed the heteroscedasticity test.

After testing all assumptions, it can be seen that all Prob. Normality test > 0.05 , so accepting H_0 means

the residuals are normally distributed. Then all p values of the Breusch-Godfrey Serial Correlation LM test > 0.05 so accept H_0 , meaning there is no serial autocorrelation problem. The above also shows that the Centered VIF value for all variables is less than 10, so it can be stated that there is no multicollinearity problem in the prediction model. Furthermore, all p values from the Heteroscedasticity test > 0.05 , then accept H_0 , which means the regression model is homoscedasticity. In other words, there is no problem with the non-heteroscedasticity assumption.

Result of Regression

It is possible to use multiple linear regression analysis to determine whether the independent variables, such as the CPI and zakat as indicators of faith, life expectancy and the poverty rate as indicators of Human Life, literacy rate and the education spending rate as indicators of education, birth and mortality rates as indicators of life, and GDP per capita and the number of employees as indicators of wealth, have an impact on the Human Development Index. Regression analysis based on the earlier analysis. Based on the outcomes of the data processing, the following data were discovered:

Table 3. Result of Multiple Regression Model

Maqashid Sharia	Variables	Coefficient	Prob	Remarks
Faith (Diin)	Corruption Perception Index	0.000256	0.2349	H1 Rejected
	Zakat	0.018659	0.0006	H2 Accepted
Human Life (Nafs)	Life Expectancy	2.83E-06	0.2715	H3 Rejected
	Poverty Rate	-0.013557	0.0000	H4 Accepted
Intellect ('Aql)	Literacy Rate	0.012046	0.0002	H5 Accepted
	Education Spending Rate	-0.001237	0.3555	H6 Rejected
Posterity (Nasl)	Birth Rate	-3.92E-07	0.0833	H7 Rejected
	Mortality Rate	-0.005407	0.0000	H8 Accepted
Wealth (Maal)	GDP Per capita	-0.038016	0.3872	H9 Rejected
	Employment	0.272801	0.0006	H10 Accepted

Source: Data Processed (2024)

Table 3 shows the regress results of the influence of Maqashid Sharia on the Human Development Index, along with an explanation for the variables that affect HDI and those that have no effect according to the significant value. The explanation is:

First, Faith (diin). CPI and zakat variables become proxies at this point, CPI (Corruption Perception Index) has a significant value of 0.2349 and zakat has a significant value of 0.0006. If the significant value is $< \alpha 5\%$ (0.05), it influences

HDI so H1 Rejected and H2 accepted. Among the two variables with a significant value < 0.05 is the variable zakat, with a positive value with a coefficient value of 0.01859. Zakat is calculated as 1 billion using the log, then the coefficient value is divided by 100 ($0.01859:100 = 0.0001859$). Each additional 1 billion rupiah will add 0.0001859 to HDI.

Second, Human Life (nafs). At this point, it has two variables: life expectancy and poverty rate. Life expectancy has a significant value of 0.2715, while the

poverty rate has a value of 0.000. Life expectancy has a significant value > 0.05 which indicates that it has no effect on HDI so H3 rejected. On other hand, the poverty rate has a significant value < 0.05 which indicates that the poverty rate affects HDI so H4 accepted. The poverty rate coefficient value is negative, and its coefficient value is 0.013557. The poverty rate is calculated in percent, so every time you add 1 percent to the poverty rate, it will reduce the value of 0.013557 to HDI, because it has a negative value.

Third, intellect ('Aql). The interpretation of this point is the literacy rate and education spending rate, the significant value of literacy rate is 0.0002 and the significant value of education spending is 0.3555. By looking at the significant value, it can be concluded that the literacy rate has an influence on HDI so H5 accepted and H6 rejected, because it has a significant value of 0.0002 < 0.05 . The literacy rate is in percent, and has a positive coefficient value at 0.012046, the higher the literacy rate, the higher the HDI value. If the literacy rate increases by 1 percent, it will add 0.012046 to the HDI.

Fourth, Posterity (Nasl). Birth rate and Mortality rate act as indicators of posterity in showing whether a family is good or bad, Birth rate does not affect HDI, because it has a significant value of 0.0833 > 0.05 , while the mortality rate has a value of 0.0000 < 0.05 which means it has a significant effect on HDI so H7 rejected and H8 accepted. The Mortality coefficient value is negative at 0.005407, so each increase in the mortality rate will decrease the HDI value. The mortality rate is calculated as a percentage, so for every 1 percent increase to the birth rate, it will reduce 0.005407 to HDI.

Fifth, Wealth (Maal). The proxy at this point is GDP per capita as salary and Number of Employees. GDP as a proxy has no effect on HDI with a significant value of 0.3872 > 0.05 , and Number of Employees affects HDI, because it has a significant value of 0.0006 < 0.05 so H9 Rejected and H10 accepted. As an influencing indicator, Number of Employees has a positive coefficient value of 0.272801. NoE uses lag, because it is calculated with 1 million workers, the value must be divided by 100 (0.272801:100 = 0.00272801). With previous calculations, when the NoE increases by 1 million workers, the HDI value will be 0.0027281.

After discussing all Maqashid, the conclusion is that each Maqashid has variables that affect HDI,

these variables are zakat, poverty rate, literacy rate, mortality rate, and number of employees. Furthermore, the following explains each variable that affects social welfare.

3.2. Discussion

Zakat (Ad Diin) on HDI

This study found that zakat affects the Human Development Index. This research is in line with several previous studies examined that how zakat affects the Human Development Index (Dwi Lestari & Nur Azlia Arumi, 2024). Karuni (2020) that zakat can affect the improvement of the human development index, especially by increasing access to education, health, and income. Besides Indonesia, in Aceh Province, zakat becomes a source of regional income with an effect on HDI (Varlitya, 2017).

The pillar of Islam known as Zakat has a constructive impact on the Human Development Index (HDI) (Fauziana et al., 2022). This is because an increase in the number of individuals who contribute to Zakat results in a greater number of Muslims fulfilling their religious obligation of paying Zakat. In Indonesia, the present state of zakat is perceived to be more advantageous due to the implementation of a structured constitutional framework that protects and advances the development of zakat. In Islamic jurisprudence, zakat is subject to specific conditions and pillars. It is mandatory for individuals who have attained the nishab and haul thresholds to fulfil their zakat obligation. This suggests that with the expansion of zakat, there will emerge a cohort of individuals belonging to the upper-middle socioeconomic stratum who hold firm religious convictions. This demographic comprises individuals who exhibit self-sufficiency, empowerment, and a high standard of living. Their robust economic status is complemented by a strong religious understanding. It can be inferred that families who pay zakat exhibit better educational and health outcomes compared to the average Indonesian population.

On the other hand, the presence of a competent zakat management entity has the potential to enhance the efficacy of zakat in improving the standard of living of the mustahik, particularly those who are impoverished. The primary aim of zakat management is to enhance zakat governance and alleviate poverty, as per the regulation of zakat law no.23 of 2011. The allocation of zakat funds not only addresses

immediate social needs but also considers the potential for broader social transformation, Zakat can serve as more than just a financial tool within Islamic society. Zakat could foster human civilization within a management context that prioritizes professionalism and impactful outcomes.

Consequently, the government's involvement in promoting the collection of zakat be complemented by educational initiatives and interventions that address the impacts of zakat. The distribution of governmental resources, which has predominantly prioritized the collection of zakat, ought to be accompanied by a commensurate endeavor to enhance the proficiency of amil zakat, both in National Zakat Collection Agency (BAZNAS) and zakat collection institution (LAZ), to ensure its highest possible standard. The proposed approach involves extensive education on the significance of productive zakat, substantial collaboration for poverty alleviation, and public participation in sustainable social transformation.

Corruption Perception Index (Ad Diin) on HDI

This study found that the corruption perception index does not affect HDI. This is in line with research conducted by Srithongkul & Pastpipatkul (2013) showing that the corruption perception index does not affect HDI. negative relationship between corruption perception and HDI (Manchanda, 2019; Morais et al., 2017). The higher the HDI will reduce the corruption perception index, especially in countries at lower levels of development. This relationship is not linear with diminishing returns at higher HDI levels. This could be because the CPI calculation is not very comprehensive and reflects corruption in a country. So this will affect the relationship between CPI and HDI, which cannot describe the relationship between corruption and human development (Lin & Yu, 2014; Qu et al., 2019). The indirect effect between the CPI and HDI, where corruption will reduce the level of public trust, which will indirectly reduce public participation in the country's development, which will reduce HDI.

Life Expectancy (Nafs) on HDI

This study found that life expectancy has no significant effect on HDI. This is because life expectancy in each country will be influenced by economic factors, the health care system, and the spread of disease in a country (Girum et al., 2018). This is in line with research conducted by Liu et al., (2013) that life expectancy in OECD countries follows

an inverted U curve pattern, and is negatively related to HDI.

Poverty Rate (Nafs) on HDI

This research shows that poverty rate affects HDI. HDI and poverty rate have a negative and significant relationship between them (Riyanto, 2022; Nasution et al., 2024; Singh, 2012). A lower poverty rate is associated with a higher HDI.

The pillar of Islam known as Zakat has a constructive impact on the Human Development Index (HDI). This is because an increase in the number of individuals who contribute to Zakat results in a greater number of Muslims fulfilling their religious obligation of paying Zakat. In Indonesia, the present state of zakat is perceived to be more advantageous due to the implementation of a structured constitutional framework that protects and advances the development of zakat (Iman et al., 2022). In Islamic jurisprudence, zakat is subject to specific conditions and pillars. It is mandatory for individuals who have attained the mishap and haul thresholds to fulfill their zakat obligation. This suggests that the expansion of zakat triggered a cohort of individuals belonging to the upper-middle socioeconomic stratum who hold firm religious convictions. This demographic comprises individuals who exhibit self-sufficiency, empowerment, and a high standard of living. Their robust economic status is complemented by a strong religious understanding. It can be inferred that families who pay zakat exhibit better educational and health outcomes compared to the average Indonesian population.

On the other hand, the presence of a competent zakat management entity has the potential to enhance the efficacy of zakat in improving the standard of living of the mustahik, particularly those who are poor and impoverished. The primary aim of zakat management is to enhance zakat governance and alleviate poverty, as per the regulation of zakat law no.23 of 2011. If the allocation of zakat funds not only addresses immediate social needs but also considers the potential for broader social transformation, then zakat can serve as more than just a financial tool within Islamic society. Zakat has the potential to serve as a tool for fostering human civilization within a management context that prioritizes professionalism and impactful outcomes.

Consequently, it is imperative that the government's involvement in promoting the collection

of zakat be complemented by educational initiatives and interventions that address the impacts of zakat. The distribution of governmental resources, which has predominantly prioritized the collection of zakat, ought to be accompanied by a commensurate endeavor to enhance the proficiency of amil zakat, both in Baznas and LAZ, to ensure its highest possible standard. The proposed approach involves extensive education on the significance of productive zakat, substantial collaboration for poverty alleviation, and public participation in sustainable social transformation. Thus, to address poverty and improve the human development index, there is an increased focus on social sector expenditure, and employment (Singh, 2012).

Literacy Rate ('Aql) on HDI

This study found that the Literacy Rate affects HDI. This is in line with research conducted by Muti'ah, et. al (2022) explain that increasing literacy in various programs will significantly increase the HDI level. Literacy has a crucial role in HDI. Literacy rate is an individual's ability or skill to read, write, and knowledge. The literacy rate has a positive influence on social welfare, increasing individual ability can improve welfare. HDI which describes welfare can be increased with individual performance so improvement is important for solving welfare problems.

Education plays a role in increasing the literacy rate, the more people who get education can improve human individual abilities. Providing a library and making people aware that they like reading is also a way to solve the problem of people who lack literacy, as Muslims must also like to read because the first verse that was revealed was verse Al-Alaq' which reads "Read!", because the verse shows an imperative sentence, meaning it becomes mandatory, every Muslim must like to read to improve their literacy.

The Ministry of Religious Affairs in Indonesia oversees over 100,000 educational institutions to arrange strategies for enhancing literacy rates appears to be fitting. The subsequent phase pertains to the exceptional quality and equitable distribution of educational institutions under the purview of the Ministry of Religion. Therefore, enhancing HDI concurrently is achievable.

Education Spending Rate ('Aql) on HDI

This study shows that the education spending rate does not affect HDI. This research is in line with Riana

& Khafid (2022) in the scope of the province in Central Java, which found that it has no significant effect on HDI. Instead, poverty and minimum wage factors have a greater impact on HDI. In Bengkulu Province, education expenditure does not affect HDI, but health expenditure and GRDP showed a significant effect in Bengkulu Province. In addition, the education spending rate in East Java has a negative and significant impact on HDI, and health spending has a positive impact.

This means that although education spending is very important in human development, some of the impacts are not clearly visible. Several factors including the efficient use of funds, socio-economic conditions, and investment in health infrastructure can be prioritized.

Mortality Rate (Nasl) on HDI

Higher HDI levels are associated with lower infant mortality rates (Alijanzadeh et al, 2016). The components of HDI, including education, income, and life expectancy, all contribute to reduced mortality rates (Alijanzadeh et al., 2016).

The mortality rate, is a variable that hurts welfare, because the higher the mortality rate will reduce the HDI value. The large number of people who died could occur because of a lack of good family resilience, so they were unable to maintain survival. Family resilience is portrayed by condition. If the family can maintain good survival, it indicates the family's welfare. However, if a family does not have good resilience, it will not be able to maintain survival. The aforementioned mortality statistic requires intervention in the shape of an environment that is more conducive to human life. The approach of sustainable livelihoods must be given precedence in all developmental decisions. If a government prioritizes economic growth over environmental preservation, it can lead to a rise in fatalities resulting from a diminished quality of life.

Birth Rate (Nasl) on HDI

This study shows that the birth rate does not affect HDI. A Previous study suggested a potential fertility decline at very high levels of development (Furuoka, 2013), but research conducted by Gaddy (2021) found no clear relationship between changes in HDI and total birth rate (TFR) in countries with very high HDI. Harttgen & Vollmer (2014) explained that the best HDI-TFR relationship is not robust to changes in HDI calculation methods. In general, studies show

a negative correlation between HDI and fertility rates. However, there are differences in fertility patterns between cities, with women in areas with higher HDI exhibiting lower Birth Rates and older reproductive ages.

Number of Employees (Maal) on HDI

The number of Employees as a proxy for wealth, has a positive effect on increasing HDI, the greater the number of workers in Indonesia will significantly increase the HDI value. People who work, have the skills or ability to do a job, and by working they will have income, whatever they get is still a job. The Islamic religion has promised to provide for the needs of its servants as long as the servants keep trying, there is no need to fear the sustenance that will be obtained. Increasing NoE also signals less unemployment, indicating more productive people. The more productive people will give blessings, as the term in Islam "Move, for the movement is a blessing".

The demographic bonus's unemployment rate will pose a grave danger to Indonesia. If the generation in the productive age has low literacy and a low standard of living, this is quite harmful. This problem persists in Islamic civilization since Muslims make up the majority. It is important to open up as many doors as possible to employment and economic opportunities. The ability to apply Maqashid sharia in terms of protecting wealth by creating as many employments as possible is made feasible by the establishment of mosques, community organizations, and Islamic mass organizations that reach the tiniest and most remote segments of society. The channels provided by various Islamic organizations may be utilized to control unemployment. The impact of employment on the Human Development Index (HDI) is investigated, with findings suggesting a positive relationship between employment and HDI in Indonesia. The role of employment rate in sustainable development is explored in the context of Small Island Developing States, particularly the Maldives tourism industry (Shakeela et al., 2011).

GDP Per capita (Maal) on HDI

This study shows that no relationship between GDP per capita and HDI. The strength of this relationship varies across income groups and levels of development (Deb, 2015). Although GDP growth is necessary for human development, GDP growth alone is not sufficient (Gorica & Gumeni, 2013). HDI, which combines health, education, and income

indicators, is considered a more comprehensive measure of well-being than GDP alone (Sajith & Malathi, 2020). Some studies suggest that the relationship between GDP and HDI may not be linear, with an 'inverted U' pattern observed in countries with intermediate levels of development (Islam, 1995).

4. CONCLUSION

The consistently subpar HDI value of Indonesia compared to the average global HDI served as an indication that the welfare of Indonesia is inferior to that of the world. Therefore, it is imperative to take measures to enhance the communal welfare level. Indonesia, a country with a predominantly Muslim population, espouses a perspective on welfare that is informed by the concept of maqashid sharia. This approach is grounded in the five maqashid sharia, each of which is found to have a discernible impact on the Human Development Index (HDI).

For instance, zakat is associated with the domain of faith (diin), while the poverty rate is linked to the realm of Human Life (nafs). Similarly, the literacy rate is associated with Intellect ('aql), the mortality rate with posterity (nasl), and the number of employees with wealth (maal). The incorporation of maqashid into the Human Development Index (HDI) may serve as a viable approach to enhancing the well-being of the populace in Indonesia. In this regard, the government could potentially implement appropriate measures and policies.

- a. The current methodology posits that the competence of zakat administration, as perceived from the perspective of upholding maqashid sharia, could potentially make a noteworthy contribution to the other factors that affect HDI. One may argue that zakat exerts an influence on the level of poverty, literacy levels, mortality rates, and employment outcomes. The enhancement of Zakat policy is deemed crucial not only as a financial instrument but also as a collaborative effort involving civil society.
- b. The reduction of poverty within the framework of an operational Islamic approach, implemented through the Ministry of Religious Affairs and Islamic Society, is of significant importance. The government has the potential to act as a mediator and advocate between civil society groups, thereby enabling effective collaboration towards resolving pertinent issues and achieving sustainable outcomes. The fundamental issues of

poverty include limited access and a particular mindset. Empowering the Islamic community may lead to a sense of obligation to achieve results in line with the objectives of Maqashid Shariah.

- c. The objective is to enhance the literacy rate within the Islamic society by establishing rigorous benchmarks for educators and ensuring a conducive learning environment in both formal and informal educational settings. Therefore, we attain an optimal level of literacy that extends beyond mere ceremonial upbringing.
- d. The government ought to implement a sustainable livelihood approach in all developmental decisions to ensure that lives are not put at risk in the pursuit of economic growth. This should involve enhancing the quality of the environment.

One potential strategy for addressing unemployment is to leverage the Islamic community to enhance access to skilled labor and economic opportunities. Collaborative programs involving the ministry, corporations, and civil society can be implemented. The program in question ought to be implemented with a focus on addressing genuine issues of the unemployment rate, rather than being overly concerned with ostentatious public relations or branding efforts.

5. SUGGESTIONS

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