Dirham: Journal of Sharia Finance and Economics (JoSFE)
ISSN: 3123-6081, Vol 1, No2, 2025, 131-142 https://doi.org/10.35912/josfe.v1i2.3812

Unveiling Human Flourishing: A Maqashid Al-Shariah Based Human Development Index in Indonesia

Dedi Gunawan[1*], Muhammad Ahsanul Amal[2], Miftakhul Choiri[3]
University Sunan Kalijaga Yogyakarta, Indonesia[1-3]
22208011009@student.uin-suka.ac.id[1], 22208011010@student.uin-suka.ac.id[2], miftakhul.choiri@uin-suka.ac.id[3]

Article History
Received on 24 May 2025
1st Revision on 10 June 2025
2nd Revision on 18 July 2025
Accepted on 24 July 2025

Abstract
Purpose: This study investigates the influence of the Maqashid al-Shariah framework—covering the protection of religion (Hifzu al-Din), life (Hifzu al-Nafs), intellect (Hifzu al-Aql), progeny (Hifzu al-Nasl), and property (Hifzu al-Mal)—on Indonesia's Human Development Index (HDI).
Methodology: The study employs a qualitative approach, using Eviews-12 software for data analysis, particularly utilizing panel data regression techniques. The sample comprises eight Indonesian provinces: Papua, West Papua, East Nusa Tenggara, West Sulawesi, West Kalimantan, West Nusa Tenggara, North Maluku, and Gorontalo, covering the years 2019-2022.
Results: The analysis reveals that the protection of religion (Hifzu al-Din) and intellect (Hifzu al-Aql) significantly affect Indonesia's HDI. However, the protection of life (Hifzu al-Nafs), offspring (Hifzu al-Nasl), and property (Hifzu al-Mal) do not show statistically significant direct impacts on HDI.
Conclusion: This study concludes that Maqashid al-Shariah's framework, specifically religion and intellect protection, plays a significant role in enhancing HDI. This research highlights the relevance of integrating Islamic values into human development measures.
Limitations: A limitation of this study is the reliance on data from only eight provinces, which may not represent the broader context of Indonesia.
Contribution: This research offers a novel perspective by applying the Maqashid al-Shariah framework to assess human development indicators in Indonesian provinces, contributing to the development of an Islamic approach to human development.

Keywords: *Hifzu al-Din, Hifzu al-Nafs, Hifzu al-Aql, Hifzu al-Nasl, Hifzu al-Mal, Human Development Index*

How to Cite: Gunawan, D., Amal, M. A., Choiri, M. (2025). Unveiling Human Flourishing: A Maqashid Al-Shariah Based Human Development Index in Indonesia. *Dirham: Journal of Sharia Finance and Economics,* 1(2), 131-142.

1. Introduction

Development is an extensive procedure that considers the dynamic transformations in various aspects of society, culture, and governance. Economic development includes initiatives aimed at enhancing the quality of life within an economy by transitioning from a state of slow growth and low wages to one characterized by innovation and substantial remuneration. The goal of human development is to enhance the living conditions of individuals by empowering them to attain a greater level of physical well-being, education, and financial wealth. Human progress can be measured by the increasing number of businesses, higher levels of education, and constantly advancing technology. The HDI is a quantitative metric that evaluates the welfare of humans by taking into account three essential aspects of human development: longevity, educational attainment, and material living conditions (Rahim, Syofyan, & Esya, 2022).

According to Hasbi, Munajat, and Qoyum (2023), the assessment of human welfare in Indonesia relies on the HDI, which primarily focuses on measuring material wealth and overlooks non-material aspects. Therefore, the HDI is insufficient as a comprehensive measure of human progress. Consequently, several studies have analyzed the HDI in terms of its theoretical foundation and conceptual applications. The Islamic Human Development Index quantifies the extent to which essential human needs are fulfilled, enabling individuals to have a contented existence in both the present world and the hereafter, ultimately attaining pleasure.

Development is a complex process that encompasses significant changes in social structures, shifts in people's viewpoints, and adjustments in national institutions. Humans are not just passive beneficiaries of development but are also expected to actively drive development to significantly contribute to a nation's progress and development. Occasionally, the effectiveness of development efforts is evaluated based on the progress of a concept from its inception. GDP or GNP serves as a standard for evaluating the degree of accomplishment attained in development. The evaluation of development depends on the production of concrete goods and services (Aydin, 2017; Natadipurba, 2016).

The level of human development in Indonesia has consistently risen each year. The Central Bureau of Statistics' released report states that Indonesia has maintained an HDI rating of over 70 since 2016, signifying a notably high level of human development in the nation. Indonesia is ranked 114th out of 191 countries in the 2021 HDI Rank edition, with a score of 0.705. According to the Human Development Report (2022), Indonesia is classified as a nation with a significant level of human development. Although Indonesia's HDI has increased, several problems need to be addressed. In particular, the HDI gap between provinces remains relatively large. In particular, the Special Region of Yogyakarta and DKI Jakarta are projected to have the highest rank ($80 \leq HDI \leq 100$) in 2022, while Papua, West Papua, East Nusa Tenggara, West Sulawesi, West Kalimantan, West Nusa Tenggara, North Maluku, and Gorontalo are projected to have the lowest rank ($60 \leq HDI \leq 70$) (BPS, 2024).

These disparities stem from inequalities in access to basic needs such as education, health and public services, which hinder the achievement of human rights and social justice (Dalimunthe & Imsar, 2023; Goldameir, Yolanda, Adnan, & Febrianti, 2021). Disparities in HDI highlight the need for targeted interventions to reduce inequalities and provide fair and equal access to basic needs, particularly in marginalized areas or regions with moderate HDI. In addition, the slow development of non-material dimensions, the impact of the pandemic, and the challenges of measuring the HDI based on Maqashid Sharia are crucial issues that require comprehensive attention and solutions. Efforts to narrow the gap, strengthen the non-material dimension, increase resilience to crises, and develop appropriate Maqashid Sharia-based HDI indicators should be the main focus of achieving human development in line with Islamic values in Indonesia.

The IHDI indicator is suitable for assessing the developmental circumstances in a country mostly inhabited by Muslims, as it completely evaluates five crucial components. The standard of living experienced by an individual who follows Islamic faith. The above enumeration outlines five fundamental components of Islamic economics. These are often referred to as maqashid sharia. The first of the five necessary characteristics is religion. The preservation of faith, life, and heredity are essential aspects of the religion. The preservation of lineage (hifdzu an-nasl), intellect (hifdzu al-aql), and wealth (hifdzu al-maal) includes safeguarding one's financial assets and resources. It is crucial to analyze the following five fundamental features (Sri, Muhammad Nafik, Fauzi, Afifa, & Laila, 2019). According to Purwanto, Miyasto, and Mardani (2021), it is recommended that the government should adopt Islamic HDI. In addition to the many shortcomings of the HDI, the IHDI is more comprehensive and aligns with the religious principles embraced by most of Indonesian society.

Rahim et al. (2022) found that the Inequality-Adjusted Human Development Index (I-HDI) had a considerable impact on the HDI in Jakarta Province. The mean years of schooling and distribution of the education budget significantly impact the al-Aql element, which refers to the cognitive capacity of individuals. The al-Aql variable is crucial in evaluating the caliber of human resources. The ad-Dien factor has a substantial impact on the HDI, as well as on the Hajj and crime rate variables. The an-Nafs

factor has a considerable impact on the HDI, specifically in relation to the life expectancy rate (MYS). The an-Nafs factor has a considerable impact on the HDI when considering the population variable, whereas the al-Maal factor has a notable influence on the HDI in connection to the GDP variable.

The study suggests that the government should actively support human development by focusing on the Inequality-Adjusted Human Development Index (IHDI). Putri and Mintaroem (2020) conducted research on this topicPutri and Mintaroem (2020). The statistical analysis revealed that three out of four independent variables, namely economic growth, government spending on education, and government expenditure on health, had a positive and statistically significant impact on the IHDI. Zakat, infaq, and sadaqah have minimal impact on the IHDI. According to Koyimah, Mahri, and Nurasyiah (2020), Based on this study, the degree of human development in West Java Province, as evaluated by the IHDI, is below the desired standard. Presently, the ad-dien-index, index-nasl, and al-maal index values are low. The IHDI values of the City and County are quite low, while Cimahi, Bogor, and Bandung have IHDI values falling within the moderate range.

Among the three cities in the County of IHDI, Bandung attained the greatest value, with an index value including ad-deen, an-nafs index, index, and al-aql al-maal. Achieve the position of being the most efficient and effective contributor. The study was conducted by Hasbi et al. (2023). This study demonstrates that the combination of economic growth, health expenditure, and zakah enhances both the HDI and I-HDI. While educational expenditure positively influences the I-HDI, it simultaneously has a detrimental effect on the HDI. This study proposes that while developing budget policies, the government should prioritize not only tangible factors but also intangible elements represented in the I-HDI model.

In 2022, Indonesia's HDI moved into the high category (Human Development Report 2022). However, if you look at the HDI data broken down by province, you will see that eight provinces still have moderate development indices. According to Anto (2011), most of Indonesia's population is Muslim. Consequently, the HDI in Indonesia would be more accurate if calculated using the maqashid sharia approach. Considering the data and phenomena presented above, it is essential to conduct additional research on the elements that influence the HDI in the province by employing the maqashid sharia methodology. To ensure that the findings of this study serve as an example for the government when formulating policies about human development in the region, the objective of this research is to gather information about the elements that need to be considered and improved in the province.

2. Literature Review

2.1 Human Development Index

Human development is a quantitative measure used to assess the degree of development of a nation or area. This approach largely focuses on the enhancement of human qualities as a focal point of progress. The fundamental assumption of this concept is that giving priority to the development of highly skilled and talented persons is more important and leads to more positive results than merely seeing individuals as objects of development. Mahbub ul Haq and Amartya Sen, prominent economists from Pakistan and India respectively, are renowned advocates of the concept of human development, as shown in the study conducted by Rama and Yusuf (2019). These two individuals were influential advocates of progressive concepts in the realm of national human development, with the objective of advancing higher levels of well-being.

The HDI encompasses three fundamental dimensions of human existence: health, education, and income. The health component encompasses all essential elements required for a prolonged and robust life, education pertains to the acquisition of knowledge, and income is associated with attaining a high quality of living. Life expectancy at birth is used to evaluate the health component. Two metrics are used to assess educational achievement: the average number of years that adults have completed their education and the anticipated number of years that youngsters will complete their education in the future. Adult educational prospects and anticipated length of schooling for youngsters upon reaching the school age. Income is ultimately calculated by determining the Gross National Income (GNI) per

capita. As a result, three main indices are calculated based on each of these parameters, Specifically, the indices referred to are the life expectancy, education, and GNI (Hasbi et al., 2023).

2.2 Maqasid Syariah

In Islam, the notion of advancement encompasses a wider spectrum than secular progress. The concept of development in Islam is comprehensive and is applied in various fields of the economy, including monetary policy, Islamic social finance, Islamic banking, and societal and annual reports of Islamic commercial banks (Al-Ayubi & Halawatuddu'a, 2021; Anisa, Dewi, & Agustina, 2020; Rofiq & Hasbi, 2022); Soemitra et al. (2021). The most important goal of human growth is to achieve affluence and prosperity. In Islam, the concept of well-being is significant not only in the current existence but also in the hereafter. Progress in the domain of Islamic economics. To ensure the well-being of humans in both their current existence and the hereafter, it is crucial to ensure that the satisfaction of human desires is equitable and advantageous. According to Al-Syatibi, the primary objective of Islamic law is to attain human welfare, which is rooted in safeguarding the five maslahah, also known as Maqashid Sharia (Sri et al., 2019).

Maqashid Sharia represents the supreme goal and basic concept of Islamic law. The objective or maqasid in Islamic law is categorized into many categories based on the degree of indispensability. The degree of the decision aimed at attaining the objective, the inclusiveness of those targeted by the goal, and the extent of the goal's universality. The degree of need is classified into three categories: essential demands (*Daruriyat*), supplementary needs (*Hajiyaat*), and aesthetic needs (*Tahsiniyaat*). Basic requirements, or *daruriyat*, are fundamental elements that, if lacking, would lead to chaos within a country's framework. Prerequisites Complementary requirements, or *Hajiyaat*, are vital elements that support human life. Decoration, also known as *Tahsiniyaat,* is a fundamental element closely linked to the principles of morality and ethics. Morals and ethics. The core requirements, also known as Daruriyaat, consist of five basic principles referred to as al-Dharuriyat al-Khams. The principles include the conservation of religion (Hifzu al-Din), protection of the soul (Hifzu al-Nafs), and protection of the intellect (Hifzu al-Aql). The principles include represent the concepts of safeguarding intellect, protecting offspring, and maintaining wealth (Auda, 2011; Ridwan, Pagalung, Luthfi, & Amin, 2023; Taufikurohman, Ekawati, & Devi, 1792).

Several prior studies have used the maqashid sharia method to evaluate the human development index. including research undertaken (Sardini, Nasution, & Harahap, 2023), The data indicate that the variables Hifdzu Nafs and Hifdzu Nasl exert a considerable influence on the Human Development Index. Conversely, the Human Development Index is not significantly affected by Hifdzu' Aql and Hifdzu Maal (Sabar, Hamzah, & Basri, 2017). The study's findings indicate that Maqashid Syariah has a significant effect on the HDI. Hifdzu Aql and Hifdzu Nashl have significant effects on the HDI. Hifdzu Din has a significant effect on the HDI for the poverty rate variable. Life Expectancy is a trait that is significantly affected by Hifdzu Nafs. In contrast, Hifdzu Maal does not have a significant effect on the HDI.

According to Huda, Haryadi, Susilo, Fajaruddin, and Indra (2019), The Islamic Human Development Index serves as a benchmark for assessing the attainment of human well-being by meeting fundamental requirements, so promoting enjoyment in both the present life and the hereafter. Maqashid sharia refers to the principles that uphold the preservation of religion, soul, mind, descent (honor), and riches. The five fundamental prerequisites that must be satisfied for mankind to attain Mashlahah. so does research Rahim et al. (2022) found that the primary impact is on the al-Aql component, which is measured by the Mean Years School (MYS) and the allocation of funds in the education budget. The ad-Dien variable has a significant impact on the Human Development Index in relation to the Hajj variable and the crime rate.

The an-Nafs variable has significant effects on the Human Development Index in relation to life expectancy . The an-Nafs variable has significant effects on the Human Development Index in relation to the population variable, while the al-Maal variable has a considerable impact on the HDI in relation to the GDP variable. The gaps and deficiencies in prior research compared to the current study lie in

the persistent inconsistency of their findings. Additionally, previous research only focused on a single region and employed qualitative methods, whereas the present study encompasses multiple provinces in Indonesia with moderate HDI classifications and utilizes quantitative methods, specifically employing panel data regression analysis using Eviews-12 software.

2.3 Research Hypothesis

The hypothesis is often used as a temporary forecast in decision-making and problem-solving, as well as serving as the foundation for further studies. Drawing on the description and evaluation of the existing literature, this study establishes the following hypotheses:

H1 : *Hifzu al-Din* has a Significant effect on the Human Development Index.
H2 : *Hifzu al-Nafs* has a Significant effect on the Human Development Index.
H3 : *Hifzu al-Aql* has a Significant effect on the Human Development Index.
H4 : *Hifzu al-Nasl* has a Significant effect on the Human Development Index.
H5 : *Hifzu al-Maal* has a Significant effect on the Human Development Index.

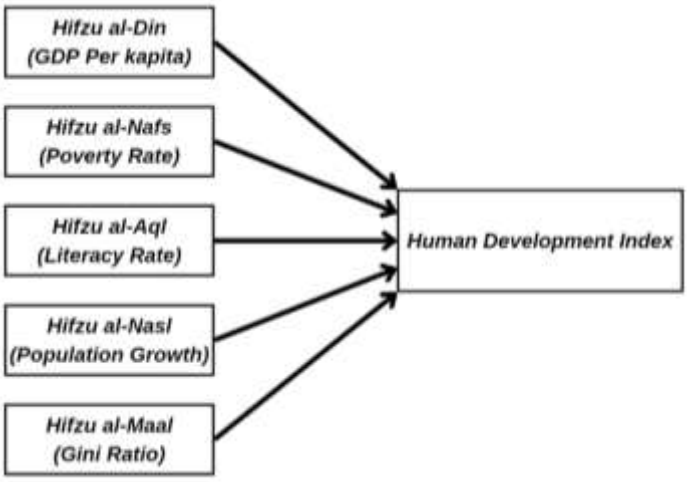

Figure 1. Theoretical framework

3. Research Methodology

The current investigation uses a quantitative research method, specifically using panel data. Panel data refer to a dataset that combines information from cross-sectional and time series data (Widarjono, 2013). The cross-sectional data comprise eight provinces characterized by a medium HDI. The researchers selected the medium HDI index due to the disparities in development across provinces, the unequal rate of recovery, and the absence of any provinces in the low HDI index group. The study sample comprised the provinces of Papua, West Papua, East Nusa Tenggara, West Sulawesi, West Kalimantan, West Nusa Tenggara, North Maluku, and Gorontalo.

Furthermore, data were acquired for the timeframe of 2019-2022. The data collection methodology included acquiring information from the official website of the Badan Pusat Statistik (BPS). The research approach utilizes an empirical panel data regression mathematical model using Eviews-12. The linear regression methodology used was the ordinal least squares technique. This study aimed to determine the direction of the correlation with variables and whether each variable showed a good or bad relationship or no association at all. The indicators of each independent variable in this study are as follows:

Table 1. Indicator per Dimension Maqashid Shariah

Maqashid Sharia	Indicators	Source
Hifzu al-Din	Zakat / GDP per kapita	Badan Pusat Statistik (BPS)
Hifzu al-Nafs	poverty rate	Badan Pusat Statistik (BPS)

Hifzu al-Aql	Literacy Rate	Badan Pusat Statistik (BPS)
Hifsu al-Nasl	Population Growth	Badan Pusat Statistik (BPS)
Hifzu al-Maal	Gini Ratio	Badan Pusat Statistik (BPS)

Sumber : (Anto, 2011; Hasbi et al., 2023; Rama & Yusuf, 2019)

The equation for the model is as follows:

$$HDI_{i,t} = \alpha + \beta_1 \, Hifzu\ al\text{-}Din_{\,i,t} + \beta_2 \, Hifzu\ al\text{-}Nafs_{\,i,t} + \beta_3 \, Hifzu\ al\text{-}Aql_{\,i,t} + \beta_4 \, Hifzu\ al\text{-}Nasl_{\,i,t} + \beta_5 \, Hifzu\ al\text{-}Maal_{\,i,t} + e_{i,t}$$

The data analysis procedures used in this study included regression model selection analysis and hypothesis testing. Prior to processing the panel data, it is essential to select the models. If it is hypothesized that there is a correlation between mistake I and free variable X, then the effect model is considered more appropriate. If there is no correlation between mistake I and free variable X, the random-effects model would be a more appropriate choice. Ketia conducts hypothesis testing to demonstrate the connection or effect between variables. The panel data estimation technique may be categorized as follows:

a. Common Effect

$$Y_{i,t} = \alpha + \beta X_{i,t} + e_{i,t}$$

The common-effect approach is a straightforward strategy that presupposes that the previous combined data accurately represent the current circumstances. The findings of the regression analysis are universally applicable to all entities and time periods.

b. Fixed Effect

$$Y_{i,t} = \alpha_i + \beta X_{i,t} + \gamma D_{i,t} + \ldots\ldots + \gamma D_{i,t} + e_{i,t}$$

The model includes the total number (N-i) of the dummy variable (D_{it}), but the other variables are excluded to prevent complete collinearity among the explanatory variables.

c. Random Effect

$$Y_{i,t} = \alpha + \beta X_{i,t} + e_{i,t}$$
$$e_{i,t} = ui + v_t + W_{i,t}$$

The cross-section error component is denoted as *ui,* the time-series error component as *Vit*, and the combined error component as *Wit*. It is hypothesized that individual mistakes have a weaker correlation with each other than combination errors. Using a random effect model preserves the use of degrees of freedom without diminishing their quantity, as is the case with fixed effect models. This implies that the estimation results will be more efficient.

The following sections outline the various tests that can be used to select the most appropriate model based on the data properties.

1) Choosing between the common effect and fixed effect approaches (Chow Test)

The method selection process was conducted using F testing, which involves formulating hypotheses.

H0 : $\alpha 1 = \alpha 2 = \ldots = \alpha n$ (intercept same / common effect)

H1 : $\alpha 1 \neq \alpha 2 \neq \ldots \neq \alpha n$ (intercept not the same / fixed effect)

$$F_{stat} = \frac{(RSS1 - RSS2)/(n-1)}{RSS2/(nt-n-k)}$$

RSS1 is the total of the squared residuals for the common effect, whereas RSS2 represents the sum of the squared residuals for the fixed effects. Variables n, t, and k represent the number of cross-sections, time series, and parameters, respectively.

2) Hausman Test

The choice between the fixed-effects and random-effects methods is determined using the Hausman test. The Hausman test hypotheses are as follows: H0 assumes that the random effects model is superior, whereas H1 suggests that the fixed effects model is superior. The rejection criterion is to reject the null hypothesis (H0) if the p-value of the Hausman test is less than the chosen significance threshold (α = 0.05).

4. Results and Discussions

The study was conducted between 2019 and 2022. To obtain research findings, the researchers identified the optimal models. The common effect model (CEM), fixed effect model (FEM), and random effect model (REM) are three frequently used statistical analysis models. The researchers used the Chow test to determine the superior model estimate between FEM and CEM.

Table 2. Chow Test

Effects Test	Statistic	d.f.	Prob.	
Cross-section F	2.586502	(7,18)	0.0493	
Cross-section Chi-square	21.578288	7	0.0030	

Source: data processed, 2024

The data table above shows a probability score of 0.0030, which is below the threshold of 0.05. Consequently, the fixed effects model (FEM) was used. The null assumption (Ho) was denied, suggesting that the fixed-effect model was appropriate. The FEM is more advantageous than CEM for estimating panel data. Determine the better model among the FEM and the random effects model (REM) by performing the Hausman test.

The Hausman test is a statistical test used to evaluate the optimal model for panel data regression. This test evaluates the fixed-effect model in comparison to the random-effect model. The procedure for making decisions relies on ascertaining whether the expected amount for a random cross-section is equal to or greater than an important limit of 0.05. If this condition is met, the null hypothesis (H0) is accepted. Therefore, the random effects model (REM) is the most suitable model for this particular situation. Because the opportunity importance of a random cross-section is below or equivalent to an impact threshold of 0.05, the different theory (H1) is deemed valid. The fixed effects model (FEM) is more suitable for this particular situation.

Table 3. Hausman Test

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	1.718540	5	0.8866

Source: data processed, 2024

According to the data shown in the table, the prob value is 0.8866, which is above the meaning threshold of 0.05. Hence, the REM was used. The Lagrange Multiplier (LM) test is crucial. The Lagrange Multiplier test is used to ascertain the optimal model choice between the REM and OLS models.

Table 4. Lagrange Multiplier (LM) Test

Null (no rand. effect)	Cross-section	Period	Both
Alternative	**One-sided**	**One-sided**	
Honda	1.208460	-0.556605	0.460931
	(0.1134)	(0.7111)	(0.3224)
King-Wu	1.208460	-0.556605	0.196211
	(0.1134)	(0.7111)	(0.4222)
SLM	1.225836	1.001240	--
	(0.1101)	(0.1584)	--
GHM	--	--	1.460376
	--	--	(0.2339)

Source: data processed, 2024

Based on the results of the lm test, the test developed by Breusch has an important amount of 0.3224, which is above the criterion of 0.05. The CEM is the favored option for estimating among the CEM and REM. The optimal regression selection test indicated that CEM was selected as the outcome.

Table 5. Panel Data Regression Test

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-104570.8	52965.32	-1.974327	0.0595
X1	0.050797	0.024218	2.097467	0.0462
X2	-13.52379	11.48990	-1.177015	0.2503
X3	14.24885	6.781391	2.101169	0.0459
X4	-0.891484	42.40881	-0.021021	0.9834
X5	-147.7871	676.2366	-0.218543	0.8288

Source: data processed, 2024

Using the information provided in table, we can formulate the equation for the regression coefficient as follows:

$$\mathbf{Y = -104570.8 + 0.050797(X1) - 13.52379(X2) + 14.24885(X3) - 0.891484(X4) - 147.787(X5) + e}$$

The results of the regression coefficient test suggest that the value of -104570.8 was consistently negative. If all the variables Hifzu al-Din (X1), Hifzu al-Nafs (X2), Hifzu al-Aql (X3), Hifzu al-Nasl (X4), and Hifzu al-Maal (X5) are set to zero, the HDI variable (Y) will have a value of -104570.8. The regression coefficient for variable X1 was 0.05079, indicating a direct correlation. This implies that a 1% increase in X1 leads to a 1.50% growth in HDI. The regression coefficient for X2 was -13.52379, suggesting a negative correlation. This indicates that a 1% increase in X2 results in a 1.35% decrease in HDI. The regression coefficient for variable X3 was 14.24885, indicating a direct and positive correlation. These findings indicate that a 1% increase in X3 leads to a 1.45% increase in HDI. The regression coefficient for X4 was -0.891484, indicating a negative correlation. These findings indicate that an increase of one percent in X4 would lead to a decrease of 1.89% in the HDI. The regression coefficient for variable X5 was -147.7871, suggesting a negative correlation. These findings indicate that a 1% rise in X5 leads to a 1.47% decrease in HDI.

T Test Results (Partial)

The t-test is employed to assess the impact of variable X, which is independent of the dependent variable (Y). The requirements for the test in this study involved assessing the probability t-statistic degree using the alpha value (0.05). If the possibility advantages is below 0.05, it indicates a statistically significant effect of variable X on variable Y. The following are the outcomes of the partial t-test.

Table 6. T Test Results (Partial)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-104570.8	52965.32	-1.974327	0.0595
X1	0.050797	0.024218	2.097467	0.0462
X2	-13.52379	11.48990	-1.177015	0.2503
X3	14.24885	6.781391	2.101169	0.0459
X4	-0.891484	42.40881	-0.021021	0.9834
X5	-147.7871	676.2366	-0.218543	0.8288

Source: data processed, 2024

According to the table provided, the variable X1 has a probability value of 0.0462, which is below the threshold of 0.05. This suggests that X1 has a statistically significant and favorable effect on the HDI (Y). The p-value of 0.2503 for variable X2 exceeds the significance threshold of 0.05, suggesting that X2 does not significantly impact the HDI (Y). Variable X3 had a probability value of 0.0459, which

was below the threshold of 0.05. These findings suggest that X3 has a significant and favorable influence on the HDI, Y. Variable X4, with a probability value of 0.9834, greater than the significance level of 0.05, suggests that it does not have a statistically significant influence on HDI (Y). Variable X5, with a probability value of 0.8288, greater than 0.05, suggests that Hifzu al-Maal does not have a statistically significant influence on HDI (Y).

F Test (Simultan)

The concurrent test is used to ascertain whether the independent variable (X) has a contemporaneous influence on the dependent variable (Y). The circumstances of the examination in this study were assessed by contrasting the probability (F-stat) worth using a threshold of significance (alpha) of 0.05. If the probability (Prob) value of the F-statistic is below the significance threshold (alpha) of 0.05, it signifies that the independent variable has a statistically significant effect on the dependent variable.

Table 7. F Test (Simultan)

R-squared	0.795372
Adjusted R-squared	0.754446
S.E. of regression	130.6283
Sum squared resid	426593.8
Log likelihood	-191.6959
F-statistic	19.43458
Prob(F-statistic)	0.000000

Source: data processed, 2024

Based on the presented table, a probability value of 0.00 <0.05 implies that the independent variables (x) have an extremely significant impact on the dependent factor (Y) when examined collectively.

Test Coefficient of Determination (*R*2)

The coefficient of determination test measures the degree to which a model can account for the variation in the dependent variable. Based on the data in the following table, the coefficient of determination (R of 0.795372 indicates that about 79% of the independent variables examined in this study are influential in determining HDI. Conversely, the remaining 21% were influenced by other variables. This study contributes to the HDI by identifying that approximately 2% of the HDI is influenced by variables that were not examined in this study. Uninvestigated variables in this study include:

Effect of Hifzu al-Din (X1) on HDI

Based on the partial test results (t) shown in Table 6, it is clear that variable X1 has an expected value of 0.0462, which is below the threshold of 0.05. Furthermore, it has an advantageous coefficient value. The results of this study suggest that the level of religious adherence, as assessed by the ratio of zakat to GDP per capita, has a significantly beneficial effect on HDI. Therefore, a rise in zakat payments results in a proportional increase in the HDI. According to a survey conducted by Verlitya (2017), the results suggest that increasing zakat contributions will result in a proportional increase in the HDI in all regions and towns in Aceh. Similarly, a study conducted by Sabar et al. (2017)**,** The findings of this research suggest, Hifdzu Din has a significant impact on the Human Development Index (HDI) in relation to the variable of poverty rate. According to Rahim et al. (2022), the al-Din factor has a notable impact on the Human Development Index (HDI) concerning the variable of Hajj and the crime rate.

Effect of Hifzu al-Nafs (X2) on HDI

Based on the results of the partial test (t) shown in Table 6, it is apparent that variable X2 has an estimated value of 0.2503, which exceeds 0.05. Furthermore, it has a negative coefficient value. This suggests that safeguarding the well-being or X2, as quantified by the poverty rate, doesn't have any impact on the HDI.As per a research conducted by Maulana, Pitoyo, and Alfana (2022). The results of his research suggest that X2, as measured by the poverty rate in Central Java, does not have any impact on the HDI. In contrast, studies conducted by Sabar et al. (2017) and Sardini et al. (2023) demonstrate that the Hifdzu Nafs variable has a significant impact on the Human Development Index. Rahim et al.

(2022) provided the following equation: The an-Nafs factor has a substantial impact on the Human Development Index (HDI) in relation to life expectancy. The an-Nafs factor has a substantial impact on the Human Development Index in relation to the population variable.

Effect of Hifzu al-Aql (X3) on HDI

In accordance with the results of the partial test in Table 6, it is clear that variable X3 has an expected value of 0.0459, which is below the threshold of 0.05. In addition, it has a positive coefficient. This indicates that maintaining a sharp intellect or X3, as assessed by literacy, significantly enhances the HDI. Therefore, there exists a direct relationship between the prevalence of literacy and the HDI, indicating that as the literacy rate increases, so does the HDI. According to a study done by Mursyidah, Wahyuni, and Asrida (2022), The findings of his study indicate that Hifzu al-Aql, as assessed by the literacy rate, has a substantial and favorable impact on the HDI in Indonesia. Similarly, a study conducted by Sabar et al. (2017) demonstrated that Hifdzu `Aql has a noteworthy impact on HDI. Rahim et al. (2022) found that the element of al-Aql, which is represented by Mean Years School and the percentage of the education budget, has the most significant impact. This is because the al-Aql variable plays a crucial role in determining the quality of human resources. In contrast, as stated by Sardini et al. (2023), the Human Development Index is not influenced by Hifdzu' Aql.

Effect of Hifzu al-Nasl (X4) on HDI

The results of the partial test (t) shown in Table 6 indicate that variable X4 has a likelihood score of 0.9834, which exceeds the threshold of 0.05. In addition, it has a negative coefficient. This indicates that the act of preserving or Hifzu al-Nasl, as measured by population increase, does not impact the HDI. According to a study by (Lembang, Kalangi, & Lapian, 2023), The findings of his study indicate that X4, as quantified by population expansion, has no impact on the HDI. The study conducted by Sabar et al. (2017) and Sardini et al. (2023) demonstrate that the Hifdzu Nasl variable has a significant impact on the Human Development Index, specifically on the Life Expectancy variable.

Effect of Hifzu al-Maal (X5) on HDI

According to the partial test results (t) in Table 6, it is evident that variable X5 has a prob value of 0.8288, which is greater than 0.05. In addition, it has a negative coefficient. This indicates that maintaining property or Hifzu al-Maal, as measured by the Gini ratio, has a significant and negative impact on the HDI. Consequently, when inequality increases, the HDI also decreases. The findings of his study indicate that X5, as assessed by the Dini ratio, does not have any impact on the HDI. Likewise, according to Hsb, Imsar, and Dharma (2023); Sabar et al. (2017); Sardini et al. (2023), it was shown that Hifdzu Maal did not have a significant impact on the Human Development Index. Recent studies conducted by Bahtiar and Hannase (2021) and Rahim et al. (2022) have shown that the al-Maal factor has a substantial impact on the Human Development Index (HDI).

5. Conclusion

A nation’s prosperity is not just determined by its economic state; the progress of its inhabitants is also a crucial factor in attaining national well-being. The maqashid syariah approach can be employed to evaluate human progress within the Islamic framework. Maqashid sharia represents the fundamental objective or underlying premise of Islamic law. The five aspects of maqashid sharia are protecting religion, soul, mind, offspring, and property. This study used the maqashid sharia method to evaluate the elements that impact the HDI in Indonesia. The research sample consisted of eight Indonesian provinces with a moderate degree of development in 2022. The provinces mentioned include Papua, West Papua, East Nusa Tenggara, West Sulawesi, West Kalimantan, West Nusa Tenggara, North Maluku and Gorontalo.

The findings show that the variables Hifzu al-Din and Hifzu al-Aql have a large influence on HDI, but the variables Hifzu al-Nafs, Hifsu al-Nasl, and Hifzu al-Maal do not have a significant influence on HDI. All research variables had a simultaneous influence on the HDI. These factors have a fairly large influence of 79% on HDI. The remaining 21% was caused by variables that were not examined in this study.

Acknowledgement
I am grateful to Allah for granting me good health and the ability to think clearly, enabling me to successfully complete my notebook. In the future, I want to engage in projects that are beneficial to everyone. Thank you.

References

Al-Ayubi, S., & Halawatuddu'a, S. (2021). Maqasid al-Sharia in Islamic finance. *Jurnal Al-Dustur Vol, 4*(2), 197-215. doi:https://doi.org/10.30863/jad.v4i2.1823

Anisa, F., Dewi, V. S., & Agustina, A. V. (2020). Implementasi Maqasid Syariah Pada Annual Reportbank Umum Syariah Sebagai Mitra Universitas Islami (Studi Kasus Pada Bank Syariah Mandiri). *Profetika: Jurnal Studi Islam, 21*(1), 60-67. doi:https://doi.org/10.23917/profetika.v21i1.11648

Anto, M. (2011). Introducing an Islamic human development index (I-HDI) to measure development in OIC countries. *Islamic Economic Studies, 19*(2).

Auda, J. (2011). A Maqāṣidī approach to contemporary application of the Sharī 'ah. *Intellectual Discourse, 19*(2), 193-217. doi:https://doi.org/10.31436/id.v19i2.231

Aydin, N. (2017). Islamic vs conventional Human Development Index: Empirical evidence from ten Muslim countries. *International Journal of Social Economics, 44*(12), 1562-1583. doi:https://doi.org/10.1108/IJSE-03-2016-0091

Bahtiar, Y., & Hannase, M. (2021). Determinan Indeks Pembangunan Manusia Dengan Pendekatan Maqasid Syariah Al-Ghazali. *JDEP, 4*(2), 89-97. doi:https://doi.org/10.33005/jdep.v4i2.304

BPS. (2024). *Indeks Pembangunan Manusia 2023*. Retrieved from https://www.bps.go.id/id/publication/2024/05/13/8f77e73a66a6f484c655985a/indeks-pembangunan-manusia-2023.html

Dalimunthe, A. H., & Imsar, I. (2023). Pengaruh Kemiskinan, Pertumbuhan Ekonomi, dan Pengeluaran Pemerintah Terhadap Islamic Human Development Index (I-HdI) di Indonesia. *Cakrawala Repositori IMWI, 6*(1), 118-132. doi:https://doi.org/10.52851/cakrawala.v6i1.198

Goldameir, N. E., Yolanda, A. M., Adnan, A., & Febrianti, L. (2021). Classification of the human development index in Indonesia Using the bootstrap aggregating method. *Sinkron: jurnal dan penelitian teknik informatika, 5*(2B), 100-106. doi:https://doi.org/10.33395/sinkron.v6i1.11173

Hasbi, M. Z. N., Munajat, M., & Qoyum, A. (2023). Human Development Index from the Islamic perspective: Roles of taxation, zakah, and health and education expenditures. *Jurnal Ekonomi Malaysia, 57*(1), 99-112. doi:http://dx.doi.org/10.17576/JEM-2023-5701-08

Hsb, M. F. R. Z., Imsar, I., & Dharma, B. (2023). Determinan Indeks Pembangunan Manusia Dengan Pendekatan Maqasid Syariah Al Ghazali Di Provinsi Sumatera Utara. *SEIKO: Journal of Management & Business, 6*(2), 544-554. doi:https://doi.org/10.37531/sejaman.v6i2.4764

Huda, M., Haryadi, I., Susilo, A., Fajaruddin, A., & Indra, F. (2019). *Conceptualizing waqf Insan on i-HDI (Islamic human development index) through management Maqashid Syariah.* Paper presented at the Proceedings of the 1st International Conference on Business, Law And Pedagogy, ICBLP 2019.

Koyimah, I., Mahri, A. J. W., & Nurasyiah, A. (2020). Analysis of human development with the islamic human development index (IHDI) in west java province in 2014-2018. *Review of Islamic Economics and Finance, 3*(2), 91-108. doi:https://doi.org/10.17509/rief.v3i2.29381

Lembang, S. T., Kalangi, J. B., & Lapian, A. L. C. P. (2023). Pengaruh Pertumbuhan Ekonomi, Jumlah Penduduk Dan Indeks Pembangunan Manusia Terhadap Kemiskinan Di Kabupaten Tana Toraja. *Jurnal Berkala Ilmiah Efisiensi, 23*(8), 73-84.

Maulana, R., Pitoyo, A. J., & Alfana, M. A. F. (2022). Analisis Pengaruh Kemiskinan dan Kondisi Ekonomi Terhadap Indeks Pembangunan Manusia di Provinsi Jawa Tengah Tahun 2013-2017. *Media Komunikasi Geografi, 23*(1), 12-24. doi:https://doi.org/10.23887/mkg.v23i1.39301

Mursyidah, Wahyuni, S., & Asrida. (2022). Efek Keluhan Kesehatan Dan Angka Melek Huruf Terhadap Indeks Pembangunan Manusia Di Indonesia. *Jurnal Pendidikan Ilmu Pengetahuan Sosial, 1*(1), 32-37.

Natadipurba, C. (2016). *Ekonomi Islam 101*: PT Mobidelta Indonesia.

Programme, U. N. D. (2022). *Human Development Report 2021/2022: Uncertain Times, Unsettled Lives: Shaping our Future in a Transforming World - Overview*. Retrieved from United Nations

Development Programme: https://hdr.undp.org/system/files/documents/global-report-document/hdr2021-22overviewen.pdf
Purwanto, E., Miyasto, M., & Mardani, M. (2021). Analysis of Islamic Human Development Index Maqashid Syariah Perspective. *Indonesian Journal of Business, Accounting and Management, 4*(2), 23-27. doi:https://doi.org/10.36406/ijbam.v4i02.558
Putri, R. M., & Mintaroem, K. (2020). Determinan Islamic Human Development Index (Ihdi) Provinsi Jawa Timur Tahun 2001-2016. *Jurnal Ekonomi Syariah Teori Dan Terapan, 6*(7), 1410-1420. doi:https://doi.org/10.20473/vol6iss20197pp1410-1420
Rahim, Z. A., Syofyan, S., & Esya, L. (2022). The Influence of The Islamic Human Development Index (I-HDI) on Human Development. *UMRAN-Journal of Islamic and Civilizational Studies, 9*(3), 83-103. doi:https://doi.org/10.11113/umran2022.9n3.579
Rama, A., & Yusuf, B. (2019). Construction of Islamic human development index. *Journal of King Abdulaziz University: Islamic Economics, 32*(1), 43-64.
Ridwan, M., Pagalung, G., Luthfi, M., & Amin, A. R. M. (2023). Maqashid Syari'ah Index Model In Sharia Bank. *Bukhori: Kajian Ekonomi dan Keuangan Islam, 3*(1), 29-41. doi:https://doi.org/10.35912/bukhori.v3i1.2283
Rofiq, N., & Hasbi, M. Z. N. (2022). A New Paradigm In Economy About Maqashid Al-Sharia Theory: Reformulation Of Ibn-Asyur. *PAMALI: Pattimura Magister Law Review, 2*(1), 77-85. doi:https://doi.org/10.47268/pamali.v2i1.817
Sabar, Z., Hamzah, M. Z., & Basri, Y. Z. (2017). Analisis Dampak Maqashid Syariah Terhadap Indeks Pembangunan Manusia di Pulau Sumatera. *Al-Awqaf: Jurnal Wakaf Dan Ekonomi Islam, 10*(2), 184-200. doi:https://doi.org/10.47411/al-awqaf.v10i2.79
Sardini, S., Nasution, M. L. I., & Harahap, R. D. (2023). Determinants of Human Development Index Using Asy Syatibi's Maqashid Sharia Approach in North Sumatra Province. *Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE), 6*(3), 1791-1810. doi:https://doi.org/10.31538/iijse.v6i3.3904
Soemitra, A., Ismal, R., Al-Butary, B., Ismail, I., Arpizal, A., & Harahap, R. A. (2021). Maqasid Sharia Implementation In Monetary Policy: A Literature Study. *el-Amwal: Jurnal Ekonomi dan Keuangan Syariah, 4*(2), 150-165. doi:https://doi.org/10.29103/el-amwal.v4i2.5863
Sri, H., Muhammad Nafik, H., Fauzi, Q., Afifa, F., & Laila, N. (2019). The Effect Of Government Expenditure On Islamic Human Development Index. *Opción, 35*(88), 685-703.
Taufikurohman, R., Ekawati, E., & Devi, Y. (1792). Pengaruh Kinerja Maqashid Syariah Dan Islamic Social Reporting Terhadap Agresivitas Pajak Dengan Ukuran Perusahaan Sebagai Variabel Moderasi (Studi Empiris Pada Perbankan Syariah Di Indonesia Tahun 2016-2020). *Bukhori: Kajian Ekonomi dan Keuangan Islam, 1*(2), 165-180. doi:https://doi.org/10.35912/bukhori.v1i2.1792
Verlitya, C. R. (2017). Analisis Zakat Sebagai Pendapatan Asli Daerah Terhadap Indeks Pembangunan Manusia: Pendekatan Data Panel. *Jurnal Ekonomi dan Kebijakan Publik Indonesia, 4*(2), 192–211.