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The Impact of Maqashid Syariah on the Human Development Index (HDI): The Case of Indonesia

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Abstract. This study investigates how the Maqashid al-Shariah framework, encompassing the protection of religion (*Hifzu al-Din*), life (*Hifzu al-Nafs*), intellect (*Hifzu al-Aql*), progeny (*Hifzu al-Nasl*), and property (*Hifzu al-Mal*), influences Indonesia's Human Development Index (HDI). This study utilises qualitative research methods and incorporates Eviews-12 software for data analysis, notably using panel data regression techniques with selected Common Effect Model (CEM). The research sample included eight provinces, namely: Papua, West Papua, East Nusa Tenggara, West Sulawesi, West Kalimantan, West Nusa Tenggara, North Maluku, and Gorontalo for the timeframe of 2019-2022. The analysis revealed that protecting religion (*Hifzu al-Din*) and protecting the mind (*Hifzu al-Aql*) significantly influence Indonesia's HDI. Interestingly, protecting life (*Hifzu al-Nafs*), offspring (*Hifzu al-Nasl*), and property (*Hifzu al-Mal*) did not show a statistically significant direct impact on HDI in this study. One limitation of the study is the reliance on data from only eight provinces, which may not be representative of the whole territory of Indonesia. The novelty of the research lies in its utilization of the maqashid sharia approach to analyze human development indicators in specific provinces of Indonesia, providing a unique perspective on the factors influencing development in Islamic contexts.

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

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INTRODUCTION

Development is an extensive procedure that considers the dynamic transformations occurring in society, culture, and governance. Economic development includes initiatives to enhance 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, namely by empowering them

to attain a greater level of physical well-being, education, and financial wealth. The increasing number of businesses can determine the measure of human progress, higher levels of education, and constantly advancing technology. The HDI is a quantitative metric that evaluates human welfare by considering three essential aspects of human development: longevity, educational attainment, and material living conditions (Rahim et al., 2022). According to Hasbi et al. (2023), argue that the assessment of human welfare in Indonesia relies on the HDI, which primarily focuses on measuring material wealth and overlooks non-material aspects. Hence, the HDI needs to be more comprehensive as a measure of human progress. Consequently, several studies have analysed the HDI regarding 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 encompassing significant changes in social structure, shifts in people's viewpoints, and adjustments in national institutions (Todaro & Smith, 2006). Humans are not just passive beneficiaries of development but are also expected to actively drive development to contribute significantly to a nation's progress and development. Occasionally, the effectiveness of development efforts may be evaluated based on the progress of a concept from its inception. The GDP or GNP serves as a standard for assessing the degree of accomplishment attained in development. The evaluation of development's advancement depends on producing concrete goods and services (Aydin, 2017; Natadipurba, 2016).

The level of human development in Indonesia is consistently rising year. The Central Bureau of Statistics released a report stating 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 positioned at the 114th rank out of 191 countries in the 2021 HDI Rank edition, with a score of 0.705 for its HDI. According to the (Human Development Report 2022), Indonesia is classified as one of the nations with a significant level of human development. Although Indonesia's HDI has increased, a number of problems still need to be addressed. In particular, the HDI gap between provinces is still 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 ($60 \leq HDI \leq 70$) (Badan Pusat Statistik, 2023).

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 et al., 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 that fall into the moderate HDI category. In addition, the slow development of non-material dimensions, the impact of the pandemic, and the challenges of measuring 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 in 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 since it completely evaluates five crucial components the standard of living experienced by an individual who follows the Islamic faith. The above enumeration outlines the five fundamental components of Islamic economics. They are often referred to as maqashid sharia. The first element among the five necessary characteristics is religion. The preservation of faith, life, and heredity are essential aspects. The preservation of lineage (*hifdzu an-nasl*), preservation of intellect (*hifdzu al-aql*), and preservation of wealth (*hifdzu al-maal*) include safeguarding one's financial assets and resources. It is crucial to analyze the following five fundamental features (Herianingrum et al., 2019). According to Purwanto et al. (2021), it is recommended that the government should adopt Islamic HDI. In addition to the many shortcomings of the HDI, it is more comprehensive and aligns with the religious principles embraced by the majority of Indonesian society.

The study was conducted by Rahim et al. (2022), The Inequality-Adjusted Human Development Index (I-HDI) considerably impacted the HDI in Jakarta Province. The Mean Years School and the 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 and the variables of *Hajj* and crime rate. The *an-Nafs* factor has a considerable impact on the HDI, specifically on the variable of life expectancy rate. The *an-Nafs* factor considerably impacts the HDI when considering the population variable.

In contrast, the *al-Maal* factor notably influences HDI in connection to the GDP variable. The study suggests that the government should actively support human development by focusing on the Inequality-Adjusted I-HDI the research conducted by Putri & Mintaroem (2020), The statistical research 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 I-HDI. Zakat, infaq, and sadaqah have little impact on the I-HDI, as per research conducted by Koyimah et al. (2020). Based on this study, the degree of human development in West Java Province, as evaluated by the I-HDI, falls below the desired standard. The *ad-dien* index, index-*nasl*, and *al-maal* index values are currently low. The I-HDI value of City and County is quite low, while Cimahi, Bogor, and Bandung have I-HDI values falling within the moderate range. Among the three cities in the County of I-HDI, Bandung attained the greatest value with an index value that included *ad-deen*, *an-nafs*, *al-aql, and 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 the I-HDI. While educational expenditure positively influences the I-HDI, it simultaneously has a detrimental effect on the HDI. This research proposes that while developing budget policies, the government should prioritize not just tangible factors but also intangible elements that are represented in the I-HDI model.

In 2022, the HDI of Indonesia moved into the high category (Human Development Report 2022). However, if you look at the data for the HDI broken down by province, you will see that there are still eight provinces with moderate development indices. According to Anto (2010), the majority of the population in Indonesia is Muslim. As a result, the HDI in Indonesia would be more accurate if it were calculated using the maqashid sharia approach. Considering the data and phenomena presented above, it is essential to do additional research into the elements that influence the HDI in the province by employing the maqashid sharia methodology. For the findings of this study to serve as an example for the government when it comes to 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.

LITERATURE REVIEW

Human Development Index

Human development is a quantitative measure used to assess the degree of development in a nation or area. The approach largely focuses on enhancing human qualities as a focal point of progress. The fundamental assumption of this concept is that prioritizing highly skilled and talented persons is more important and leads to more positive results than just seeing individuals as objects of development (Ul Haq, 1995). 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 & Yusuf (2019). These two individuals were influential advocates of progressive concepts in the realm of national human development to advance higher levels of well-being.

The notion of HDI encompasses three fundamental human existence dimensions: health, education, and income. The health component encompasses all essential elements for a prolonged and robust life. In contrast, education pertains to acquiring knowledge, and income is associated with attaining a high quality of living. The life expectancy at birth statistic is used to evaluate the health component. Two metrics are used to assess educational achievement: the average number of years that adults have finished their education and the anticipated number of years that youngsters will complete their education. Adult educational prospects and anticipated length of schooling for youngsters upon reaching school age. The calculation of income is ultimately decided 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).

Maqasid Syariah

The notion of advancement in Islam encompasses a wider spectrum than secular progress. The concept of development in Islam is comprehensive. It is applied in various fields of the economy, including monetary policy, Islamic social finance, Islamic banking, societal, and annual reports of Islamic commercial banks (Al-ayubi, 2021; Anisa et al., 2020; Rofiq & Hasbi, 2022; Soemitra et al., 2021). The most important goal of human growth is to achieve affluence. In Islam, well-being is significant in the current existence and the hereafter progress in 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 fair 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 (Herianingrum et al., 2019).

The maqashid Sharia represents the supreme goal and basic concept of Islamic law. The objective of 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 help support human life. Decoration, also known as *Tahsiniyaat*, is a fundamental element closely linked to 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*), the protection of the soul (*Hifzu* al-Nafs), and the protection of the intellect (Hifzu al-Aql). The principles include representing the concepts of safeguarding intellect, protecting offspring, and keeping wealth, respectively (Auda, 2011; Ridwan et al., 2023; Taufikurohman et al., 2022)

Previous research has used the maqishid sharia method to evaluate the human development index. Including research undertaken Sardini et al. (2023), The data indicates that the variables *Hifdzu Nafs* and *Hifdzu Nasl* considerably influence the Human Development Index. Conversely, *Hifdzu' Aql* and *Hifdzu Maal* do not significantly affect the Human Development Index. Sabar et al. (2020) The study's findings indicate that Maqashid Syariah has significant effects on HDI. The *Hifdzu Aql* and *Hifdzu Nashl* have significant effects on HDI. The *Hifdzu Din* significantly affects the HDI for the poverty rate variable. *Life Expectancy* is a trait that is affected by *Hifdzu Nafs* in significant ways.

On the other hand, *Hifdzu Maal* does not have significant effects on HDI. According to Huda et al. (2019), The Islamic Human Development Index is a benchmark for assessing human well-being by meeting fundamental requirements and promoting enjoyment in the present life and the hereafter. Maqashid sharia refers to the principles that preserve religion, soul, mind, descent (honor), and riches. The five fundamental prerequisites must be satisfied for humanity to attain Mashlahah. So does research (Rahim et al., 2022), The primary impact is on the *al-*

Aql component, measured by the Mean Years School (MYS) and the allocation of funds in the education budget. The *ad-dien* variable significantly impacts the Human Development Index regarding the *Hajj* variable and the crime rate. The an-Nafs variable significantly affects the Human Development Index in terms of the variable of life expectancy rate. The *an-Nafs* variable significantly affects the Human Development Index about the population variable.

In contrast, the *al-Maal* variable considerably impacts HDI regarding the GDP variable. The gaps and deficiencies in prior research compared to the current study lie in the persistent inconsistency of the findings. Additionally, the previous research only focused on a single region. It 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 through Eviews-12 software.

The hypothesis is often used as a temporary forecast in decision-making and problem-solving and serves as the foundation for further study. Drawing on the description and evaluation of 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.

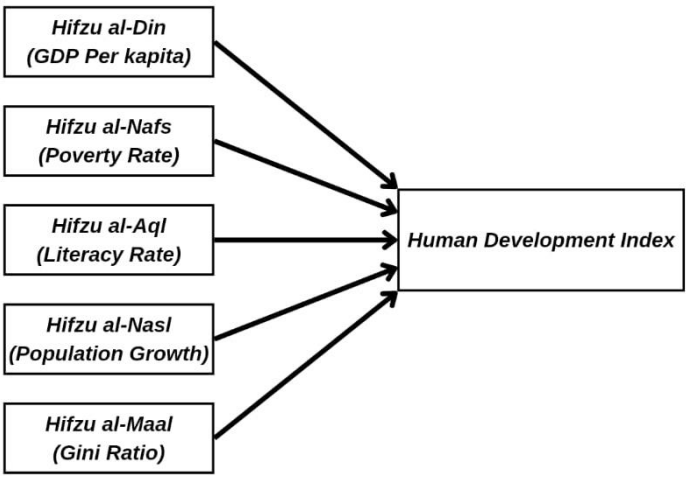

Figure 1. Theoretical framework

METHOD

The current investigation utilizes a quantitative research method, specifically panel data. Panel data is a data set combining information from cross-sectional data and time series data (Widarjono, 2013). The cross-sectional data comprises eight provinces characterized by 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 falling into the low HDI index group. The study sample comprises the provinces of Papua, West Papua, East Nusa Tenggara, West Sulawesi, West Kalimantan, West Nusa Tenggara, North Maluku, and Gorontalo.

Furthermore, data was acquired for the timeframe of 2019-2022. The data collection methodology included acquiring information from the official sources of the Badan Pusat Statistik (BPS) website. The research approach utilizes an empirical panel data regression mathematical model with Eviews-12. The linear regression methodology used is the Ordinal Least Square technique. This research aims to determine the direction of the correlation with variables and whether each variable shows a good or bad relationship or no association (Damodar, 2003). 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 capita	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, 2010; Hasbi et al., 2023; Rama & Yusuf, 2019)

The model equation 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 work include regression model selection analysis and hypothesis testing. Prior to processing panel data, it is essential to select models. If it is hypothesized that there is a correlation between mistake I and free variable X, then the effect model is more appropriate. If there is no correlation between mistake I and free variable X, the random effect model would be a more appropriate choice. Ketia is doing hypothesis testing to

demonstrate the connection or effect between variables. The panel data estimate technique may be categorized into the following:

Common Effect

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

The common-effect approach is a straightforward strategy that presupposes the previous combined data accurately representing the current circumstance. Regression analysis findings are universally applicable to all entities and periods.

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 (Dit), but the other variables are excluded to prevent complete collinearity among explanatory variables.

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 is denoted as Vit, and the combined error component is denoted as Wit. It is hypothesized that individual mistakes have a weaker correlation with each other compared to 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 estimated results will be more efficient.

The sections below outline the many tests that may be used to choose the most appropriate model based on the data's properties.

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

The method selection process is conducted by 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 effect. The variables n, t, and k represent the number of cross-sections, time series, and parameters, respectively.

Hausman Test

The choice between the fixed effect approach and the random effect method is determined using the Hausman test. The hypothesis of the Hausman test is as follows: H0 assumes that the random effect model is superior, whereas H1 suggests that the fixed effect model is superior. The rejection criterion used is to reject the null hypothesis (H0) if the p-value of the Hausman test is less than the chosen significance threshold ($\alpha = 0.05$).

RESULTS

The study was carried out between the years 2019 and 2022. In order to obtain the research findings, researchers identified the optimal models for this study. The common effect model (CEM), fixed effect model (FEM), and random effect model (REM) are three often used statistical analysis models. The researchers used the Chow test to determine the superior model estimate between the FEM and the 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

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

The Hausman examination is a statistical test used to evaluate the optimal model for panel data regression. This test evaluates the fixed effect model compared to the random effect model. The decision-making procedure relies on ascertaining whether the expected amount for a random cross-section is equal to or greater than an important limit of 0.05. The null hypothesis (H0) is embraced if this condition is met. Therefore, the Random Effect Model (REM) is the most suitable model for this situation. Since the opportunity importance of a random cross-section is below or equivalent to an impact threshold of 0.05, next, the different theory (H1) is

deemed valid. The Fixed Effect Model (FEM) is the more suitable model to use in 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

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

Table 4. Lagrange Multiplier (LM) Test

Null (no rand. effect) Alternative	Cross-section One-sided	Period One-sided	Both
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)

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

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

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 is 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 the variable X1 is 0.05079, indicating a direct correlation. This implies that a 1% increase in X1 will lead to a 1.50% growth in HDI. The regression coefficient for the X2 variable is -13.52379, suggesting a negative correlation. This indicates that a 1% increase in X2 will result in a 1.35% decrease in the HDI. The regression coefficient for the variable X3 is 14.24885, indicating a direct and positive correlation. These findings indicate that a 1% increase in X3 would lead to a 1.45% increase in HDI. The regression coefficient for X4 is -0.891484, showing a negative correlation. These findings indicate that an increase of one percent in X4 would lead to a decrease of 1.89% in HDI. The regression coefficient for the variable X5 is -147.7871, suggesting a negative correlation. These findings indicate that a 1% rise in X5 would lead to a 1.47% decrease in HDI.

T Test Results (Partial)

The t test is employed to assess the impact that the variable X, which is independent on the variable which is dependent (Y). The requirements for the test in this study involve assessing the probability t statistic degree using the alpha value (0.05). If the possibility advantages is below 0.05, it indicates a statistically important 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
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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

According to the table provided, it demonstrates that 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 favourable effect on HDI (Y). The p-value of 0.2503 for variable X2 exceeds the significance threshold of 0.05, suggesting that X2 does not have a significant impact on HDI (Y). The variable X3 has a probability value of 0.0459, which is below the threshold of 0.05. These findings suggest that X3 has a significant and favourable influence on the HDI, Y. The 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). The 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 if the independent variable (X) has a contemporaneous influence on the dependent variable (Y). The circumstances of the examination in this study were assessed through contrasting the Probability (F-stat) worth using the 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 the 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

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

Test Coefficient of Determination (*R*2)

The value of the coefficient of determination test measures the degree to which a model can account for the variation in the variable that is dependent. Based on the data in the following table the coefficient of determination (R^2) of 0.795372 indicates that about 79.5% of the

independent variables examined in this study are influential in determining HDI. Conversely, the remaining 20.5% are influenced by other variables.

DISCUSSION

Effect of *Hifzu al-Din* (X1) on HDI

Based on the partial test results (t) shown in Table 6, it is clear that the variable X1 has an expected value of 0.0462 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 significant beneficial effect on the HDI. Therefore, a rise in the payment of zakat results in a proportional increase in the HDI. As per a survey conducted by Verlitya (2017). His research suggests that increasing zakat contributions will result in a proportional increase in the HDI in all regions and towns in Aceh.

Similarly, in a study conducted by Sabar et al. (2020), The findings of this research suggest *that Hifdzu Din* has a significant impact on the Human Development Index (HDI) about 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 the following table 6, it is apparent that the 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 of X2, as quantified by the poverty rate, does not impact the HDI. Because there are several factors, HDI is a multidimensional index consisting of three main components: health, education, and standard of living. Although poverty is closely related to the standard of living, its effects on health and education are only sometimes immediately visible. For example, in provinces with moderate Human Development Index (HDI), such as Papua and East Nusa Tenggara, access to healthcare services exists; however, the quality and availability differ from those in regions with high HDI. The presence of medical staff, healthcare facilities, and mental health programs might influence the preservation of the soul (*Hifzu al-Nafs*). Moreover, inadequate security or regional disputes might obstruct attempts to preserve the essence, as seen in some regions of Papua. This is why *Hifzu al-Nafs* does not influence HDI, as per research conducted by Maulana et al. (2022), The results of his research suggest that X2, as measured by the poverty

rate in Central Java, does not impact the HDI. Contrary to that, studies conducted by (Sabar et al., 2020; Sardini et al., 2023) demonstrate that the *Hifdzu Nafs* variable significantly impacts the Human Development Index. According to Rahim et al. (2022), the an-Nafs factor has a substantial impact on the Human Development Index (HDI) in relation to life expectancy and population.

Effect of *Hifzu al-Aql* (X3) on HDI

Under the results of the partial test in Table 6, it is clear that the variable X3 has an expected value of 0.0459, below the threshold of 0.05. Additionally, it has a positive coefficient. This indicates that maintaining a sharp intellect or X3, as assessed by literacy, Significantly enhances the HDI. Therefore, a direct relationship exists 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 et al.(2022), he findings of his study indicate that Hifzu al-Aql, as assessed by the literacy rate, has a substantial and favourable impact on the HDI in Indonesia. Similarly, a study conducted by Sabar et al. (2020) demonstrates that *Hifdzu `Aql* has a noteworthy impact on HDI. Rahim et al. (2022) found that the element of *al-Aql*, 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. Contrarily, as stated by Sardini et al. (2023), the Human Development Index is not much influenced by *Hifdzu' Aql*.

Effect of *Hifzu al-Nasl* (X4) on HDI

Determined by the results of the partial test (t) shown in Table 6, it is clear that the variable X4 has a likelihood score of 0.9834, which exceeds the threshold of 0.05. Additionally, it has a negative coefficient. This indicates that the act of preserving *Hifzu al-Nasl*, measured by population increase, has no impact on the HDI. Researchers believe that *hifzu al-Nasl* has no effect because the indicators for *hifzu al-nasl* inadequately represent actual situations since they assess birth and marriage rates while neglecting the quality of child education and protection. Furthermore, researchers posit that the execution of government policies has not been uniformly applied across different regions, particularly in remote or underdeveloped areas, and disparities in access to and quality of services may result in *Hifzu al-nasl* not demonstrating a significant overall effect, according to a study done by Lembang et al.(2023). The study conducted by (Sabar et al., 2020; Sardini et al., 2023) demonstrates that the *Hifdzu Nasl*

variable significantly impacts the Human Development Index, specifically 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 the variable X5 has a prob value of 0.8288, which is greater than 0.05. Additionally, it has a negative coefficient value. This indicates that maintaining the property or *Hifzu al-Maal*, as measured by the Gini ratio, significantly and negatively impacts the HDI. Consequently, when inequality increases, the HDI decreases. According to a study done by (Atmojo, 2017). The findings of his study indicate that X5, as assessed by the dini ratio, does not impact the HDI. Likewise, according to (Fathur et al., 2023; Sabar et al., 2020; Sardini et al., 2023), it was shown that *Hifdzu Maal* did not significantly impact the Human Development Index. Recent studies conducted by (Bahtiar & Hannase, 2021; Rahim et al., 2022) have shown that the *al-Maal* factor substantially impacts the Human Development Index (HDI). Welfare is assessed only based on income or wealth, neglecting wealth distribution, property rights protection, and access to economic possibilities. Moreover, experts claim that access to quality employment and secure wages significantly impacts individuals' well-being. Nonetheless, several regions continue to have job prospects and economic development difficulties, while robust property rights protection may mitigate poverty and enhance quality of life. These initiatives positively influence the Human Development Index (HDI).

CONCLUSION

Its economic state does not just determine a nation's prosperity; its inhabitants' progress is also a crucial factor in attaining national well-being. The maqashid syariah approach may be employed to evaluate human progress within the Islamic framework. The maqashid sharia represents the fundamental objective or underlying premise of Islamic law. The five aspects of maqashid sharia are protecting religion, the soul, the mind, the offspring, and the property. The findings show that the variables *Hifzu al-Din* and *Hifzu al-Aql* greatly influence HDI. However, the variables *Hifzu al-Nafs*, *Hifsu al-Nasl*, and *Hifzu al-Maal*do do not significantly influence HDI. All research variables have a simultaneous influence on HDI. These factors have a fairly large influence of 79.5% on the HDI variable. The remaining 20.5% was caused by variables not examined in this study.

This study aims to greatly enhance the measurement of the human development index using the maqashid sharia framework, encompassing *Hifzu al-Din, Hifzu al-Nafs, Hifzu al-Aql, Hifzu al-Nasl,* and *Hifzu al-Maal*. Recommendations derived from this study's findings include enhancing the quality of data and measurements for maqashid sharia variables, particularly *Hifzu al-Nafs, Hifzu al-Nasl, and Hifzu al-Mal*. Furthermore, enhancing and ensuring equal access to fundamental services, including healthcare, education, and social protection in provinces with moderate Human Development Index (HDI) should be prioritized. The formulation of integrated policies that include elements of maqashid sharia into human development programs is strongly advocated. Enhancing public consciousness on the significance of safeguarding life, progeny, and assets via educational initiatives and social campaigns may stimulate active community engagement in development programs. Furthermore, engagement with religious organizations may facilitate disseminating and implementing maqashid sharia principles in human development programs. Implementing these proposals aims to enhance the effectiveness and sustainability of human development initiatives in Indonesia, which align with comprehensive maqashid sharia principles.

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