

The Influence of The Islamic Human Development Index (I-HDI) on Human Development

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Abstract

This study aims to analyze the influence of Islamic Human Development Index (IHDI) on the Human Development Index (HDI) in Jakarta Province. The measuring instruments used in this study are the five basic elements of Maqasid Syariah, namely: Hifdzud Dien, Hifdzun Nafs, Hifdzul 'Aql, Hifdzun Nashl and Hifdzul Maal. The five elements are then measured by observational and reflective indicators describing maqasid sharia. The research method used is the panel data regression method. The data used is secondary data obtained from the Central Statistics Agency, the Ministry of Religious Affairs of the Republic of Indonesia, and the National Amil Zakat Agency in 2010-2019. The results showed that IHDI had a significant effect on HDI in Jakarta Province in 2010-2019. The most significant influence is on the al-Aql element represented by the Mean Years School (MYS) and the portion of the education budget (EDUCATION), this happens because the al-Aql variable can determine the quality of human resources. The ad-Dien element has a significant effect on HDI on the Hajj (HAJJ) variable and crime rate (CRIME). The an-Nafs element has a significant effect on HDI on the variable life expectancy rate (MYS). The an-Nafs element has a significant effect on HDI on the population variable, while the al-Maal element has a significant effect on HDI on the PDRB variable. The recommendation of this study is to encourage the government to create human development in the perspective of IHDI. Especially realizing the quality of education and education budget for its residents, in addition to encouraging its citizens to obey religious values such as performing zakat, performing hajj, not acting criminally that has a significant effect on human development in Jakarta province.

Keywords: Development, Islamic Human Development Index (IHDI), Human Development Index (HDI), Maqasid Syariah

1.0 INTRODUCTION

Development is an ongoing process that includes essential changes in the social, cultural and moral structure as a whole. The development is able to accommodate all the basic needs of individuals and communities and other entities that can realize human welfare collectively (Chapra: 2000, p. 45). Measuring the level of well-being depends not only on economic variables, but also influenced by several other factors through the causal process over a long period of time, to include the wider life of society such as economic, social, political, legal, security (Todaro & Smith: 2006, p. 17).

Human existence is essentially a *caliph fil ardi* (leader on earth). Thus, humans have an important role in managing the earth so that it can have implications for human welfare. Human beings are goals as well as a development tool in achieving well-being. When welfare has been fulfilled, humans will be able to work effectively and creatively (Budiman: 2005, p. 14). According to Sen, the essence of development is to improve human capabilities, make humans more useful, and have freedom to act. Until it is able to engage in various economic transactions, and participation in political activities. Thus, the orientation of development is focused on humans themselves, the more qualified human resources will determine the level of welfare (Sen, 2005).

The term "development" is often used by the state in the context of realizing prosperity. Even the term manifests into a program that must be implemented by the government in order to realize the welfare of the people, the state that does not carry out the same development and does not carry out the main function of the government (Sayid: 1995, p. 33). Thus, the orientation of development in a country is based on human interests (people-centered), humans as the center of development. In the process of development, development is carried out by humans and is aimed at the good of man himself. In other languages, humans behave as subjects and objects at once.

The development concept that is now developing and used by countries in the world is the human development index (HDI) which has been a reference since 1990 by UNDP. Before the presence of HDI as a concept of measuring development success, gross national product has been known as a benchmark for development success assessed from the creation of goods and services, Happiness Index is to measure how happy people are with their lives, and much more. Development indicators in the hDI concept include health, education, and the economy. These three dimensions become a measuring tool of human development that applies in many countries (UNDP, 1990). The concept is still considered not fully described the welfare of the population. The indicators used only rely on variables of a material nature, while humans are creatures consisting of spirit elements and bodies that at the same time require the fulfillment of material and non-material welfare (Chapra: 2009, p. 2).

The concept of HDI is considered by some Muslim researchers to be comprehensive, but the concept only focuses on material and physical aspects, moral and cultural aspects and even spiritual are not accommodated. This condition has triggered Muslim scholars to find the concept of measurement of development that has not been accommodated. Instead, a number of recent studies have sought to build an index with religious and ethical perspectives on socioeconomic development in Muslim countries. For example, Anto (2011, p. 82) introduced the Islamic Human Development Index; Rehman and Askari (2010, p. 13) developed the Economic Islamicity Index; Dar (2004, p. 1073) construction of human development index plus ethics; and Hasan & Ali (2018, p. 13) promotes the Sharia Deprivation Perception Index. Islamization index developed by Omar et al (2014). And finally Rama and Yusuf (2019) Construction of Islamic Human Development

Index. This index is considered more suitable for Muslim countries in particular and non-Muslim countries in general.

In this study, the concept of development measurement that will be used is the Islamic Human Development Index (IHDI). IHDI measures the achievement of the level of human well-being by meeting the basic human needs to be able to live prosperously and happily in the world and the afterlife. The development is to maintain and preserve the five main elements supporting human life, namely religion (ad-Dien), soul (an-Nasl), reason (al-Aql), descendants (an-Nafs), and treasures (al-Maal). Each of these variables/elements will represent relevant indicators describing the five dimensions. The focus of economic development lies not only on material development but blends development in the non-material / spiritual realm as will be discussed in the next sub-chapter. These five things are basic human needs, that is, absolute needs must be met so that humans can live happily in the world and the afterlife. If one of these basic needs is not met it will damage the existence of individuals and society (al-Syatibi: tth, p. 6, Audah: 2008, p. 34).

Islamic maqashid-based HDI research has been conducted by several researchers before, such as: Anto (2011), Ali & Hasan (2014), Amin at al (2015), Rahman and Yusur (2019). The research was conducted to find the theoretical and philosophical foundation of Islamic development on the basis of maqasid sharia, highlighting indices that are considered relevant representing the five basic needs of maqasid sharia. While research with case study model development of maqasid sharia approach has been conducted by several researchers such as, Bintang (2015) case study of 37 OIC countries, Mili (2014) case study of 30 Islamic countries, Sabar (2017) case study on Sumatra Island. The results of Bintang's research stated that Hifdzu Aql (resource) and Hifdzu Maal (treasure) had a significant impact on HDI, while Hifdzu Nafs (soul) did not have a significant impact on HDI due to human resources and the country's bureaucracy. Mili's research concluded that Hifdzu Dien (religion) and Hifdzu Nafs (soul) are essential components that affect human well-being. Hifdzu Aql (reason) does not have a significant impact on HDI, this may be due to other factors that can affect the quality of life in some Islamic countries such as the effects of natural resource wealth. Sabar's research concluded that Hifdzu 'Aql, Hifdzu NMYS had a significant effect on HDI. Both variables can have wider implications in the development of well-being. The quality of human resources can be improved through improving the quality of education which is one way of guarding 'Aql (sense). These studies as a whole have concluded the significant influence of maqasid sharia on HDI.

Furthermore, the research that will be carried out now aims to test the influence of the five basic elements of IHDI on HDI in DKI Jakarta Province. The research is part of an expansion of previous research. The contribution of this research is divided into aspects: (1) approach and philosophy, (ii) indicators and justifications. This research was conducted to try to answer the development problem in one of the provinces in Indonesia. Based on BPS (2020) data, DKI Jakarta is the first province in Indonesia to have the highest HDI value since 2010-2019 with a value of 80.76 (high development status) in 2019. This value exceeds the value of HDI nationally, the condition is at least due to the geographical location of Jakarta as the Capital of Indonesia, where the development center is located in the area. More can be seen in the Figure 1 below.

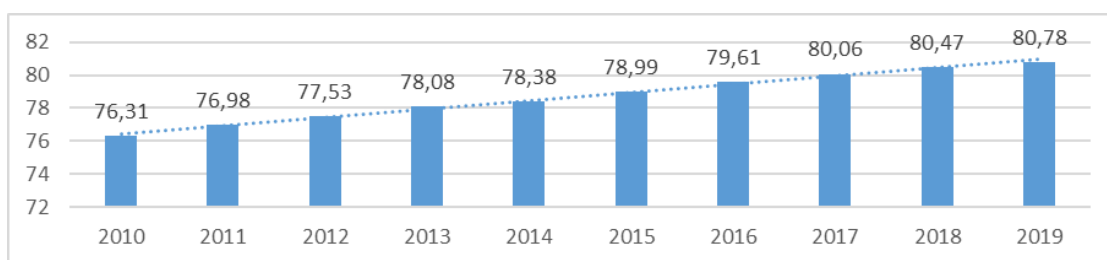


Figure 1 Development of Jakarta Provincial HDI year 2010-2019

Source: Central Statistics Agency, 2020

Based on the figure above, the HDI value has been high status since 2010-2019, but at the same time does not give a significant change to the reduction in the number of poor people. Based on data from the Central Statistics Agency (BPS, 2020) the population of poor people increased significantly in 2012 to 2014 with a total of 412.79 people and decreased in 2015 and 2016 then rose again in 2017 with a total of 389.69 people, while the value of HDI continued to experience an upward trend according to the figure (1). See more pictures of the poor population can be seen in Figure 2 below:

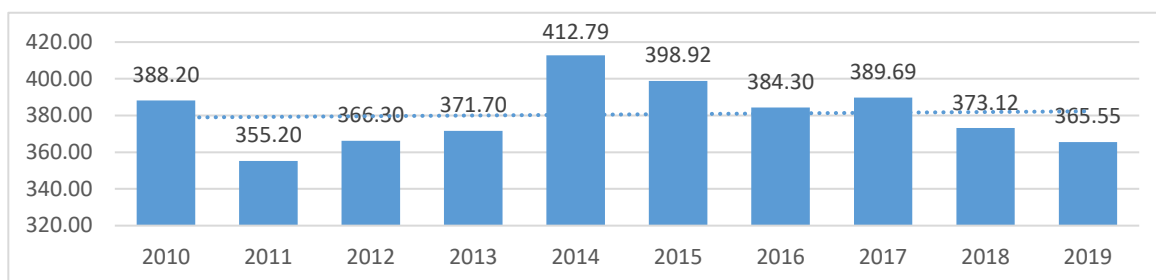


Figure 2 Number of poor people in Jakarta Province year 2010-2019

Source: Central Statistics Agency, 2020

At the national level, the country of Indonesia has an HDI trend that continues to increase every year, at the same time in 2017, there are gaps that are contrary to the increase in HDI, including: First, the poverty and hunger rate recorded there are about 140 million Indonesians living at a cost of less than Rp. 20 thousand per day and 19.4 million people suffering from malnutrition. Second, health and death rates, recorded as many as two million children under the age of one year have not received complete immunization and the maternal mortality rate as much as 350 deaths per 100 thousand live births. Third, access to basic services is minus. In addition, more than 5 million children are out of school and expelled from high school (Fauzi: 2018, p. 6).

The facts above show development results that are less correlated with welfare, according to Aydin the fact occurs because development is more oriented towards income / wealth, other aspects that support satisfaction and happiness are not a concern in development (Aydin: 2015, p. 42).

2.0 THEORETICAL REVIEW

2.1 Development

Development theory is a major theory in various disciplines, especially social science disciplines. This theory grows and develops on aspects of development and more specifically aspects of

economic development or economic growth. The term "development" is defined as a process that causes something to grow, mature, mature, be more advanced, or be more organized (Oxford Dictionary: 1989, p. 329). Efforts in realizing development in developing countries have gone from focusing attention to growth towards equality and justice, quality of life, even the surrounding environment, to continue to experience changes that are considered to refresh the welfare of one country (Meier: 2005). Development must pay attention to aspects that have not been reached by material-oriented development, but oriented in creating a sense of security, free from fear, and able to create situations that lead humans in developing self-creativity. In that way humans are encouraged to do creativity and productivity in living their lives, able to solve life problems and can present solutions to problems to become building humans (Budiman: 1995, p. 14).

The meaning of development somewhere basically depends on the paradigm used, both as a science and a policy implementation. This difference in the main element has systematic implications for derivative aspects of the economy such as references, subjects, objects, objectives, procedures, and strategies in carrying them out (Wahri: 2021, p. 20). The same is asserted by Chapra (2000, p. 3) that the economic system is basically determined by his worldview, which addresses the question of how the universe arose, the meaning and purpose of human life, the ultimate ownership and purpose of the limited resources that exist humans have, and the human relationship with each other (involving rights and obligations) and their environment.

The important role of a paradigm will determine a development goal. And in the process will affect how an economic actor behaves, determines the measure of development success, sees the role of other subjects such as the environment and the universe and will certainly be the director of how a development is conceptualized, planned, and regulated strategy. In Islam the paradigm of development is built according to the Qur'an and Sunnah, upholding the values of religion and God. This basic difference in the process will make the development methodology different from conventional economics. This paradigm difference in the context of methodology will affect how reference sources, objects, methods, and development procedures become different (Aydin: 2015, p. 54).

2.2 Human Development Index Concept

Human development is one of the concepts for measuring development in a country or region. The concept is more about the development of human aspects as a development subject. The assumption presented in this concept is that the development of quality human resources is much more important and more positively impactful than just making humans as objects of development (Haq: 1995, p. 54). The concept of human development was introduced by UNDP in 1990 and is published periodically in the annual Human Development Report. The main initiators of the concept of human development include Mahbub ul Haq and Amartya Sen, a well-known economist from Pakistan and India. Both are driving figures who present progressiv ideas in the framework of human development in a country to support welfare standards (Yusuf and Ali, 2019: p. 25). Sen said that economic development (human) is part of the process of expanding people's abilities (Sen: 1984, p. 497)

Before the enactment of HDI in 1990, the development pradigma that prevailed at that time was oriented to aspects of production (1960), then in the 70s it was oriented to the distribution of development results and in the 80s development was emphasized on the consumption of basic needs until the peak of the 90s development oriented towards the quality of human resources (Haq: 1995, p. 56). The human development index (HDI) has become the main indikator widely used by countries in the world in measuring the development success of a country or region. The progress and development and backwardness of a country is measured by the status of hdi value,

developed countries are characterized by high human development index and vice versa underdeveloped countries are characterized by low HDI index values, while moderate index values mean developing countries. According to UNDP, the human development index is formed by three basic dimensions: first: health as measured by life expectancy/longevity, second: knowledge as measured by average school length, and third: economy as measured by GDP per capita (UNDP, 1990, p. 10).

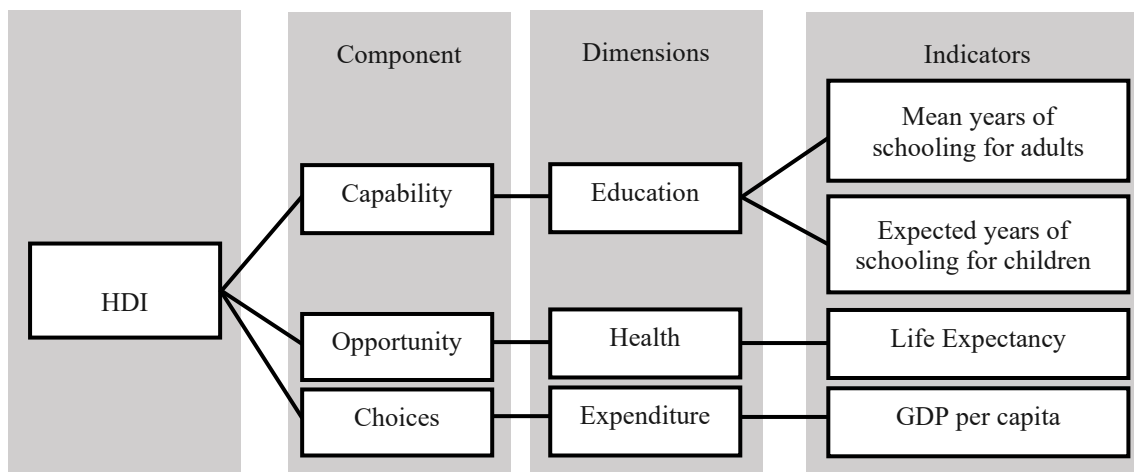


Figure 3 Operationalization the Concep of HDI
Source: Central Bureau of Statistics, 2018

Based on the Figure 3 above, HDI has components and dimensions and indicators that can be measured. Furthermore, the calculation of the human development index is carried out with an average geometric of three dimensions (education, health, and expenditure). Table 1 shows the difference between old and new method indicators of HDI.

The formula is: $HDI = \sqrt[3]{Health \times Education \times Expenditure}$

Table 1 Difference between old and new method indicators of HDI

Dimension	Old Methods	New Methods
Long-lived health and healthy living	Life expectancy at birth	Life expectancy at birth
Knowledge	Literacy numbers, combinations of rough participation numbers	Old School Expectations, Mean Years School
Expenses	PDB perkapita	Adjusted per capita production
Agregasi	Arithmetic Average: $\frac{1}{3}(1_Health+1_Education+1_Expenses) \times 100$	Geometric average: HDI $= \sqrt[3]{Health \times Education \times Expenditure}$

Source: Arsyad, 2010

2.3 Limitations of the Human Development Index Concept

The concept of human development is inseparable from the limitations / shortcomings that exist. According to Anto (2011, p. 74) the shortcomings can be done by improving or improving

the HDI concept, or it can also be by presenting a new concept that is considered more relevant and holistic for development evaluation. UNDP recognizes that criticism of HDI needs to be accommodated, so UNDP provides innovation space for HDI such as by adding indicators, adding dimensions, and weighting changes. This has been done in several cases such as HDI adaptation carried out in Argentina by adding several indicators to each HDI dimension. Meanwhile, HDI modifications made in Colombia are to add a new dimension in the form of a homicide index. The same thing happened in Costa Rica by adding a dimension in the form of security factors to correct HDI (Wahri et al: 2020).

According to Yusuf and Ali (2019) most of the criticism of the human development index has to do with indicators, mathematical methods used for measurement and aggregation. Anand and Sen (2000, p. 94) argue that hdi calculation methods ignore aspects of income inequality between individuals in society. While Hicks (1997, p. 1292) provides input for the improvement of the HDI method in terms of income distribution to include the Gini ratio (Gini coefficient) in the HDI calculation. Likewise with the calculation method, there are some changes in the calculation method that was replaced such as for the calculation of composite indices which originally used an arithmetic approach changed to a geometric approach.

Limitations on the concept of HDI have been responded by Muslim economists such as Chapra (2008, p. 21) who revealed that economic development needs to pay attention to social, cultural, and moral dimensions. Not only focused on the material side of the economy, it is far from important to weigh the spiritual or non-material dimensions that will have an impact on mental peace and collective happiness. For this reason, Hasan & Ali (2018, p. 6) presents alternative methods of building maqasid sharia for developing countries in a Muslim-majority world.

2.4 Islamic Human Development Index (IHDI)

The Human Development Index that has been developed by UNDP is one of the comprehensive indicators, but it is not yet fully appropriate and adequate in measuring human development in an Islamic perspective. Development in the Islamic perspective tries to measure aspects that are material and non-material welfare at once. The development refers to the concept of Islamic human development index (IHDI), which is a development concept that is based on maqasid sharia terminology which is divided into five basic human needs, namely religion, soul, reason, ancestry, and property (Rehman and Askari, 2010). The concept of IHDI has been widely developed by several researchers such as: Anto (2009), Aydin (2017), Rama and Yusuf (2018). The IHDI that will be used in this study uses an Anto version of IHDI with some additional modified indicators.

IHDI is a development measuring tool that bases on five basic needs variables of maqasid sharia. The basic needs that each individual must meet are religion (*ad-Dien*), life (*an-Nafs*), intellect (*al-Aql*), family (*an-Nasl*), and wealth (*al-Maal*). According to Imam al-Ghazali, the five basic needs above are basic needs (*daruriyah*) that must be met, if not met will result in the destruction of individuals or society. The operationalization for the IHDI concept can be seen in the Table 2 below:

Table 2 Well-Being in IHDI

Welfare	Dimension	Indicator	Data
Non-material Welfare Index	<i>ad-Dien</i> (Religion)	Worship	Amount of zakat income
			Number of people on hajj
		Morals	Crime rate

	<i>an-Nafs</i> (Life)	Life Expectantcy	Life expectancy figures
		Health	Portion of Health budget
	<i>al-Aql</i> (Intellect)	MYS	Mean Years School
		Education	Portion of education budget
	<i>an-Nasl</i> (Family)	Inhabitant	Population
		Unemployment	Unemployment rate
Material Welfare Index	<i>al-Maal</i> (Wealth)	Wealth ownership	PDRB Per capita
		Poverty	Amount of poverty
		Gini	Gini Ratio

(a) ad-Dien Dimensions (Religion)

Religion has an important role in realizing a better and prosperous individual and social life. Its existence can lead life to be more productive and rich in value and meaning. According to Toynbee quoted by Chapra, that moral improvement and social solidarity is impossible without the moral sacredness that can only be given by religion. Behavior, lifestyle, taste, preferences and attitudes towards oneself and others are an integral part of religious influence (Chapra: 2008, p. 55).

There are at least two important essences born of religion, namely faith and morality. Faith invites individuals and people to understand the purpose of life in the world, that all work done will be held accountable, thus man is encouraged to live well and wisely (see Qs al-Isra: 36). The consequences of faith in God will eventually encourage morality in humans. The order of prayer for jamaah, fasting, zakat and Hajj seen in the social aspect will develop a conducive environment, strengthen the family, social solidarity and promote social care and cooperation between individuals (Chapra: 2018, p. 60). Faith and morality will go hand in hand with human well-being and strengthen each other (Friedman: 2005, p. 38).

Ibn Qayyim in Jaser Auda mentions the dimensions of sharia (religion) are entirely related to justice, compassion, wisdom and goodness (Auda: 2008, p. 54). Some other literatures develop dimensions / indicators of agam to value, motivation, education (Chapra: 2008, p. 53). While Ali and Hasan (2014, p. 9) obtained the preservation of religion by building an axiom that includes zakat, religious education, allocation of time to study religion, and excessive attitudes. Anto (2011, p. 79), on the contrary, uses a positive and negative approach in choosing indicators of the dimensions of religion, in the sense of actions that strengthen and weaken religion both at the level of worship and morals. Rahman and Yusur (2019, p. 49) include indicators of faith and morals, faith is shown by the number of people paying zakat while morals are indicated by the amount of criminality and corruption perception index. In current research, the dimension of religion is indicated by faith and morality. The aspect of faith is indicated by the number of people of faith and people who perform Hajj, while morality is indicated by the level of crime / criminality.

(b) an-Nafs Dimensions (Life)

Maintaining life (soul) is one of the important parts that must get great attention. Keeping the soul healthy, clean, well-behaved and not destructive will have positive implications for human productive life. Conversely, the soul that is sick because it is not guarded will damage itself and its social environment. According to al-Ghazali, protecting life / soul can be done with the protection of human life through the law of retribution / carrying out sanctions qisas and diyat against the criminal murder (Auda: 2008, p. 45).

Chapra developed the views of earlier scholars, including al-Ghazali and al-Shatibi on the preservation of life/the preservation of the human soul in a contemporary context. According to him, it includes (i) dignity, dignity, human fraternity and social equality, (ii) justice, (iii) spiritual and

moral improvement; (iv) the security of souls and property; (v) freedom; (vii) education, (vii) good governance, (viii) fulfillment of needs, (ix) employment and self-employment, (x) equalization of income and wealth, (xi) marriage and proper childcare (xii) family and social solidarity, (xiii) minimization of crime and anomies, and (xiv) mental peace and happiness (Chapra: 2008, p. 29).

Anto (2009, p. 20) divides on the two positive and negative aspects of life care. Positive represented the possibility of living at birth and neagative represented drug prevelence and smoking. While Ali & Hasan (2014, p. 8) developed axioms related to the maintenance of life in an individual context that includes safety, health, use of time and recreational activities, and physical fitness. And most recently Rama and Yusuf (2019, p. 48) developed indicators in the form of: life expectancy, employment opportunities, freedom, and the provision of basic needs.

Based on previous research, on this dimension of life, researchers tried to develop: (i) life expectancy represented by life expectancy as the basic right of each person, and (ii) health represented by the health budget as a mix of government policies in maintaining the health of individuals and communities in life.

(c) al-Aql Dimensions (Intellect)

The aqal dimension in maqasid sharia terminology is often termed 'educational' or 'intellectual'. Ibn Ashur (2006, p. 121) defines the maintenance of reason (hifdzu aql) as the protection of human reason from something that can damage it. Any form that can strengthen the intellect, such as education and research is highly recommended and is part of the preservation of the intellect. Reason is an essential tool that plays an important role in improving the knowledge and abilities of individuals and communities. For al-Ghazali, reason is the source, starting point, and foundation of knowledge (al-Ghazali: tt, p. 83). Through reason, man can improve the knowledge needed by his time in order to realize a better life. In Islam the existence of reason is highly respected and upheld as the Qur'an quotes many intelligent people (e.g. Qs: ali Imran: 190-191, al-An'am: 50, al-Baqarah: 44, 76). Even according to Ibn Taimiyah all islamic teachings both creed, worship and muamalah taken from the Qur'an and Sunnah and which have been agreed upon by the ummah, do not conflict with reason, anything that is blatantly contrary to reason, then he is vanity (see Ibn Taimiyah: 1963, p. 490).

Having a good and superior foundation of knowledge will mean a lot in life and productivity and bring it closer to progress and social welfare. Improving science and technology is fundamental to human development and welfare and plays an important role in realizing goals (Rama and Yusuf (2019, p. 51). Some of the efforts that can be made in maintaining reason are: education, emphasis on maqasid in the interpretation of texts, libraries and research facilities, freedom of thought and expression, rewards for creative workers, and finance (Chapra: 2008, p. 66). Other efforts that can be done such as: the development of the scientific mind, the journey to study, against the mentality of taklid and prevent the flow of experts abroad (Auda: 2008, p. 57).

Anto (2009, p. 80) develops the dimension of intellectuality into, (i) education represented by the level of education and polulation of institutions, and (ii) scientific works represented the level of literacy, patent number, and number. Rama and Yusuf (2019, p. 49) developed intellectuality on indicators of access to educational institutions represented by the number of schools and educational outcomes represented by literacy levels. While the research that will be carried out at this time is: (i) access to education represented by the Mean Years School, (ii) education represented by the education budget.

(d) an-Nasl Dimensions (Family)

Family / ancestry is another dimension that gets important attention in the development of Islam. Ibn Assyria elaborated the dimension of an-Nasl with family terms and moral values as part of the basic needs that must be met (Audah: 2008, p. 56). There are many values that must be instilled in a household / family to ensure good offspring, productive, and can lead to family welfare. The first value is morality. The way to build a strong generation is to do moral coaching since childhood, and on the other hand need strong support from institutions called households (Chapra: 2008, p. 73). Descendants have an essential urgency to continue the wheel of life that Allah has destined (Qs. al-Maidah: 1). Maintaining strong offspring in various aspects is the main thing and is recommended in Islam.

Some scholars develop several basic principles that outline the dimensions of family protection/offspring of posterity namely: (i) marriage, (ii) family life, (iii) solidarity, (iv) morality, (v) immorality, (vi) home, (vii) time spent in Sharia obedience activities, (viii) respect for family members and (iv) religious practices for children (Ali & Hasan: 2014, p. 10).

Anto (2011, p. 81) developed a positive and negative approach in identifying indicators of the preservation of posterity. Positive represents the ratio between the actual and expected number of families with fertility rates, while negative is represented in mortality, divorce rates, and family violence. Rama and Yusuf's latest study (2019, p. 49) introduces three indicators for family preservation: fertility rates, divorce rates in families and infant mortality rates, namely: high fertility rates indicate a high commitment to the sustainability of future generations. In contrast, divorce rates and infant mortality in households threaten human stability and survival.

The current study developed two indicators of population and unemployment rate. The population shows a high commitment to the sustainability of the growth and development of future generations in marriage bonds, while the unemployment rate shows weak family protection. In another sentence, the higher the unemployment rate the smaller the level of productivity.

(e) al-Maal Dimensions (Wealth)

Wealth in the terminology of al-Ghazali and Shathibi are placed in the last order after the other four maqasids (religion, soul, reason and ancestry). this is at least due to the existence of four other very important maqashids which in turn will have implications for material well-being. According to Audah (2008, p. 59), the term *hifdzu maal* has undergone a more developed evolution of the term, the term being socio-economic terms such as 'social assistance, 'economic development', 'distribution of money', 'prosperous society'. This does not mean that treasure is less important. According to Chapra (2008, p. 78).

Property is one of the essential tools to reduce poverty and realize general welfare. The general welfare will be carried out while wealth / property is managed fairly and honestly. Islam emphasizes the importance of property ownership and the distribution of wealth in the midst of society as one way to achieve good and *falah*. Wealth is the basic support of development in various aspects; spiritual, moral, and physical (Rama & Makhilani: 2013, p. 38). Property preservation, according to Amin et al. (2015, p. 165), includes (i) the protection of property and property, (ii) the acquisition and development of property or property, and (iii) the management of wealth. Another study conducted by Anto (2009, p. 81) developed the preservation of wealth into (i) property ownership, (ii) property growth, and (iii) property distribution. While Rama and Yusuf (2019, p. 52) propose three indicators for wealth preservation, namely: wealth ownership

represented by per capita income, (ii) wealth growth represented by GDP growth, and (iii) wealth distribution represented gini ratio.

The current study, on the dimension of wealth is shown by (i) wealth ownership represented by economic growth/GDP per capita, and (ii) poverty indicated by: the amount of poverty, the depth of poverty, and the severity of poverty. This is done to look at the general level of well-being.

2.5 Frame of Mind

Based on a review of previous research that has been explained earlier, the framework of thought in this study, that human development with the five basic elements of maqasid sharia terminolgi can be represented by data that becomes a proxy as previous research. These data will be analyzed by the IPM development in Jakarta Province. The frame of mind used in this study is show in Figure 4 below.

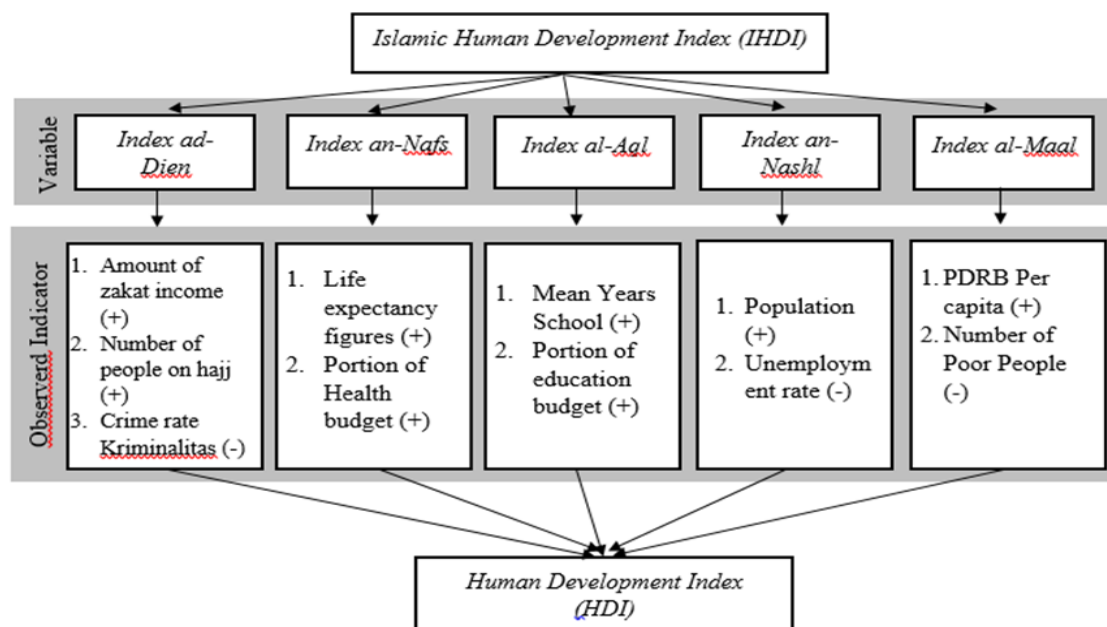


Figure 4 Frame of Mind
Source: Processed frame of mind

Based on previous research that used IHDI proxies or Shariah maqasid to see the impact of development on HDI with predetermined indices, the author formulated a hypothesis, namely: Hypothesis 1, ad-Dien elements with zakat proxies, hajj, and crime rates have a significant influence on HDI in Jakarta province (H1). Hypothesis 2, the an-Nafs element with a proxy of life expectancy and the portion of the health budget has a significant effect on HDI in Jakarta province (H2). Hypothesis 3, al-Aql elements with an average proxy of school length and portion of the education budget have a significant effect on HDI in Jakarta province (H3). Hypothesis 4, an-NMYS elements with population population proxies and unemployment rates have a significant effect on HDI in Jakarta province (H4). Hypothesis 5, al-Maal elements with pdrb proxies per capita and the number of poor people have an effect on HDI in Jakarta province (H5).

3.0 RESEARCH METHODOLOGY

3.1 Data Types and Sources

The main purpose of the study was to analyze the influence of the five basic needs of Shariah maqasid on human development and compare the index with HDI in Jakarta Province. This research uses quantitative methods. The data used is secondary data with pooled data type. Secondary data is data that we get from the second source and usually this data is ready to use. Data with pooled data type is a combination of data time series and cross section data (Widarjono, 2017, p. 8). Secondary data was obtained from 5 cities in Jakarta Province which included 12 indicators. The research period ranges from 2010 to 2019. The data was obtained from the Central Statistics Agency (BPS), the Ministry of Religious Affairs of the Republic of Indonesia, and the National Amil Zakat Agency (BAZNAS).

3.2 Operational Variables

The operational variables in this study are 5 basic variables of maqasid sharia consisting of hifdzu ad-dien, hifdzu nafs, hifdzu aql, hifdzu nMYS and hifdzu maal (Table 3). Each variable has a specific indicator that has been determined. This research model is used to look for the relationship between free variables and bound variables. Therefore, the analysis method used is the regression analysis method. The regression model of the panel data is expressed in the following form.

$$Y_{it} = \alpha + \beta X_{it} + \epsilon_{it}, i = 1,2,\dots,N; t = 1,2,\dots,T$$

Where, N is the number of observations, T is the amount of time, and N x T is the number of panel data units. Thus, the equation model in this study can be written based on 5-dimensional variables of basic needs, namely:

$$IPM_t = \alpha_i + \alpha_{iDINt} + \alpha_{iNAFSt} + \alpha_{iAQLt} + \alpha_{iNASLt} + \alpha_{iMALt} + \mu_t$$

Or the specific equations of the analyzed indicators are as follows:

$$IPM = a_0 + a_1 ZAKATt + a_2 HAJJt + a_3 CRIMEt + a_4 LIFEt + a_5 HEALTHt + a_6 MYSt + a_7 EDUCATIONt + a_8t + a_9 POPULATIONt + a_{10} UNEMPLOYt + a_{11} PDRBt + a_{12} POVERTYt + a_{13} GINIt + \mu_t$$

Table 3 Operational Variables

Variable	Observerd Indicator	Data
<i>ad-Dien</i> (Religion)	Zakat	Amount of zakat income
	Hajj	Number of people on hajj
	Crime	Crime rate
<i>an-Nafs</i> (Life)	Life	Life expectancy figures
	Health Budget	Portion of Health budget
<i>al-Aql</i> (Intellect)	MYS	Mean Years School
	Education Budget	Portion of education budget
<i>an-NMYS</i> (Family)	Population	Population
	Unemploy	Unemployment rate
<i>al-Maal</i> (Wealth)	PDRB	PDRB Per capita
	Poverty	Amount of poverty

Source: By Researcher

3.3 Panel Data Regression Method

The data analysis tools in this study used the help of E-Views software. Estimates using panel data will get the number of observations as much as T (number of time series observations) x N (number of cross-section observations), where $T > 1$ and $N > 1$. One of the advantages of panel data is that it can capture characteristics between individuals and between times that can be different. The specifications of the panel data regression model containing the specific effects of the individual are as follows:

$$Y_{it} = \alpha_i + X_{jit}\beta_j + e_{it}$$

Information:

Y_{it} = variable bound in time t for cross-section unit i

α_i = fickle intercepts between cross-section units

X_{jit} = free variable j in time t for cross-section unit i

β_j = parameters for variables to j

e_{it} = error component at time t unit cross-section i

The data analysis steps in this study include descriptive statistical analysis, regression model selection analysis and hypothesis testing. First, descriptive statistical analysis is done to provide an overview of research data and explain the general condition of the data. Descriptive analysis can be presented with tables and graphs. Secondly, the selection of models should be carried out before processing panel data. If it is assumed that error I and free variable X are correlated, then the effect model remains more suitable to choose from. Conversely, if error I and free variable X are not correlated, the random effect model will be more suitable to choose from. Ketia, testing hypotheses to show correlation / influence between variables. The panel data estimation method can be grouped into the following:

a. Common Effect

$$Y_{it} = a + \beta X_{it} + e_{it}$$

The common-effect method is the simplest technique that assumes that existing combined data indicates the actual condition. The results of regression analysis are considered valid for all objects and times.

b. Fixed Effec

$$Y_{it} = \alpha_i + \beta X_{it} + \gamma D_{it} + \dots + d_{it} + e_{it}$$

The total number ($N-i$) of the dummy variable (D_{it}) is included in the model and the remaining variables are omitted to avoid perfect colonization among explanatory variables.

c. Random Effect

$$Y_{it} = a + \beta X_{it} + e_{it}$$

$$e_{it} = u_i + v_t + w_{it}$$

Where u_i is the cross-section error component, V_{it} the time-series error component, and W_{it} is the combined error component. It is assumed that individual errors do not correlate with each other as well as combination errors. By using a random effect model, the use of degrees of freedom

can be saved, and does not reduce the number as is done in fixed effect models. The implication of this is the increased efficiency of the estimation results.

3.4 Model Selection Method

The types of tests to get the right/best model according to the characteristics of the data can be seen in the following sections:

- (a) Selection between common effect and fixed effect (Chow Test) methods

The selection of methods is carried out using F testing, with hypotheses

H0 : $\alpha_1 = \alpha_2 = \dots = \alpha_n$ (intercept same / common effect)

H1 : $\alpha_1 \neq \alpha_2 \neq \dots \neq \alpha_n$ (intercept not the same / fixed effect)

$$\frac{(RSS_1 - RSS_2)/(n - 1)}{RSS_2/(nt - n - k)}$$

Where RSS1 is the recidiving squared sum of the common effect, RSS2 is the sum squared residing of the fixed effect, n is the number of cross-sections, t is the number of time series, and k is the number of parameters

- (b) Hausman Test

The selection between the fixed effect method and the random effect Selection is carried out by the Hausman test. The hypothesis of the Hausman test is: H0 means better random effect, and H1 is better fixed effect. The rejection criteria used is, reject H0 if the probability value of hausman test results is smaller than significant ($p\text{-value} < (\alpha)$), the level of significance used is $\alpha = 0.05$.

4.0 RESULTS, ANALYSIS AND DISCUSSION

4.1 Descriptive Statistical Analysis

Based on the data below (Table 4), the lowest value of the HDI variable is 64.96 and the highest value is 84.75. While the average value is 78.11 with a standard deviation of 4.86. On the ZAKAT variable the lowest value is 2.93 and the highest value is 4.41, and the average is 1.49 with a deviation of 1.12. On the HAJI variable the lowest value is 0.00 with a high value of 313 and an average of 117 with a standard deviation of 854. In addition, the CRIME variable is the lowest value of 5.00 and the highest is 84.75 with an average value of 3561 and a deviation value of 303.

Table 4 Descriptive Statistical Analysis

Variabel	Mean	Median	Maximum	Minimum	Std. Dev.	Observations
IPM	78.11650	79.49500	84.75000	64.96000	4.867409	60
ZAKAT	1.49E+10	1.28E+10	4.41E+10	2.93E+08	1.12E+10	60
HAJJ	1172.550	1080.500	3137.000	0.000000	854.3816	60
CRIME	3561.150	2362.500	11090.00	5.000000	3038.187	60
LIFE	77.35933	78.80000	84.44000	64.96000	4.896954	60
HEALTH	1.75E+10	1.20E+10	9.69E+10	2.43E+09	1.83E+10	60
MYS	10.51350	10.73000	13.82000	7.420000	1.394095	60
EDUCATION	3.67E+11	3.12E+11	9.39E+11	1.07E+10	2.54E+11	60
POPULATION	1697209.	1935377.	3182004.	21082.00	947248.7	60

UNEMPLOY	7.513500	7.615000	13.97000	0.000000	3.243302	60
PDRB	234097.5	188028.0	760027.0	68093.00	151927.9	60
POVERTY	63.46133	80.25000	104.2000	2.470000	34.13426	60

Source: Eviews processed data

On the LIFE variable that refreshes the an-NMYS dimension, the minimum value is 4.89 with a maximum/highest value of 84.44 and an average of 77.35 with a standard deviation value of 4.89. on the HEALTH variable the minimum value is 2.43 and the highest value is 9.69 with an average value of 77.35 and the deviation is 1.83. Another variable of an-NMYS is MYS with a minimum value of 7.42 and a high of 13.82 with an average of 10.51 and a standard deviation of 1.39.

The EDUCATION variable that refreshes the al-Aql element, the lowest value is 1.07 and the highest value is 9.39 with an average of 3.67 and a standard deviation of 2.54. Variable POPULATION is the lowest value of 2108 and the highest is 3182, while the average value is 1697 with a standard deviation of 9472. On the UNEMPLOY variable the lowest value is 0.00 while the highest is 13.97 with an average value of 7.51 and a standard deviation of 3.24. on the VARIABLE PDRB the lowest value is worth 6809 and the highest value is worth 7600 with an average value of 2340 and a deviation of 1519. Furthermore, the POVERTY variable has a lowest value of 2.47 and a high value of 104.2 with an average value of 63.46 and a standard deviation of 34.13.

Based on the analysis of descriptive statistical data above, the number of observations studied is 70 (seventy). This shows that there are 6 cities in Jakarta Province studied with a period of 10 years, namely 2010 to 2019. In addition, the standard deviation value of each variable indicates that nothing exceeds twice the average value. Thus the distribution of data can be said to be good (Zarwin: 2019, p. 194). The standard deviation value reflects the variability of the data towards its center.

4.2 Econometric Test Results

The empirical testing method in this study will use the panel's data regression method. The test indicator consists of 5 (five) Cities / Regencies in Jakarta Province. Year of observation from 2010 to 2019. The first step performed is secondary data testing, after which the step performed is the determination of the best panel regression method that can be used. According to Gujarati and Porter (2009), there are 3 (three) basic references in determining the panel data regression method to be used, namely: (i) The empirical testing method to be used is expected to be able to produce estimate results in accordance with the specifications of econometric assumptions; (ii) Such empirical testing methods are expected to produce significant research models; and (iii) In addition to being able to produce the best estimates and significant models, testing is expected to produce the number of parameters with the most significance.

4.3 Selection of Estimation Methods

Panel data testing can be done with three regression methods, namely common effect, fixed effect and random effect. The first step to selecting the estimation method is determined based on the characteristics of the data used at this time. Then to determine which method to use, chow test and Hausman test are carried out. Chow Test is used to select common effect or fixed effect methods. While hausman test is used to choose a fixed effect or random effect method. Hypothesis zero of the Chow Test and Hausman Test is the use of common effects and the alternative hypothesis is the use of fixed effect methods in the model.

Table 5 Chow Test Results

Chow Test	Cross-section Chi-square	Prob
	75.311791	0.0000

Source: Eviews processed data

Based on the results of chow test between the common effect model and fixed effect (Table 5), it shows that the magnitude of the prob value of the Chi-square Cross-section is $0.0000 < 0.05$ (alpha 5%). Then the selected model is fixed effect model then further testing to Hausman Test. The next step is to test with the Hausman Test method. This Hausman test is done to choose a more suitable approach between fixed effect or random effect methods. However, this study did not do the Huasman test because the Random Model could not be estimated, because in the model the number of cross sections is less than the number of research variables, so it is not qualified. Conditions like this according to Gujarati and Porter (2009) are not a problem for that so the best testing method that can be used in this study is the fixed effect model (FEM).

4.4 Panel Data Regression Method Testing

(a) Model Analysis

After the analysis of the best model that can be used, it is produced that the analysis of the model that can be used is the Fixed Effect Model. The regression results in the Table 6 below show an adjusted value of R2 of 0.961281 or 99.55%. This means that the magnitude of the ability or variation of independent variables in explaining the variation of dependent variables is 99.55%. The rest was explained by other independent variables that were not included in the study.

Table 6 Regression of Eixed Effect Model

Independent Variable	Coefficient	Std. Error	t-Statistic	Prob.	Concl
C	41.69435	7.182391	5.805079	0.0000	(+) Significant
ZAKAT?	-7.41E-12	7.86E-12	-0.943097	0.3512	(-) Significant
HAJJ?	0.000502	9.84E-05	5.101166	0.0000	(+) Significant
CRIME?	-0.000112	2.63E-05	-4.253049	0.0001	(+) Significant
LIFE?	0.296083	0.077728	3.809228	0.0005	(+) Significant
HEALTH?	5.94E-13	8.79E-13	0.675811	0.5030	(-) Significant
MYS?	0.895293	0.167185	5.355089	0.0000	(+) Significant
EDUCATION?	8.56E-13	1.34E-13	6.405446	0.0000	(+) Significant
POPULATION?	2.17E-06	4.94E-07	4.379578	0.0001	(+) Significant
UNEMPLOY?	-0.064097	0.016805	-3.814175	0.0005	(+) Significant
PDRB?	3.59E-06	1.05E-06	3.417917	0.0014	(+) Significant
POVERTY?	-0.004566	0.005331	-0.856423	0.3967	(-) Significant
R-squared	0.996885	Mean dependent var	71.65376		
Adjusted R-squared	0.995517	S.D. dependent var	295.3254		
S.E. of regression	1.046708	Sum squared resid	44.91952		
F-statistic	728.8839	Durbin-Watson stat	1.880110		
Prob(F-statistic)	0.000000				

Source: Eviews processed data

(b) Test F

Furthermore, the significant value of the F-stat test is $0.00000 < 0.05$. Thus it can be concluded statistically that there is at least one independent variable that affects the dependent variables Zakat, Hajj, Crime, Life, Health, MYS, Education, Population, Unemploy, PDRB, Poverty, Depth and Severity of poverty together affecting the dependent variables of HDI and Fit to test the hypothesis.

(c) Uji T

Significance testing for each free variable is performed using the t-Statistic test, by comparing the Prob value with the significance level (α). The significance level used is 1% to 10%, which indicates that independent variables are able to influence dependent variables at the level of 95% to 99%. Thus the significance of this study is as follows: (i) HAJJ, CRIME, LIFE, MYS, EDUCATION, POPULATION, UNEMPLOY, and PDRB affect IPM and (ii) ZAKAT, HEALTH, POVERTY have no significant effect on HDI.

4.5 Model Implication Analysis

The analysis of model implications will discuss the results of the analysis in terms of Islamic economic development / human development to answer research questions, namely the influence of the five basic elements of the Islamic Human Development Index (IHDI) on HDI in all cities / regencies in Jakarta Province. Significance testing for each independent variable is performed using t-statistical testing, by comparing (p-value coefficient) with the level of significance (α).

(a) Influence of ad-Dien Elements in Jakarta Province

The variables used in the ad-Dien element in this study are: zakat (ZAKAT), the amount of Hajj (Hajj) and the crime rate (Criminal). Based on the results of the estimated coefficient has a result that is not in accordance with the hypothesis, where the probability value of the ZAKAT variable is 0.3512 with a coefficient value of $-7.41E-12$. This can be interpreted that the existence of zakat has no significant effect on HDI. But in the variable the number of hajj departures (HAJJ) has a result that is in accordance with the hypothesis, where the probability value is worth 0.0000 with a coefficient value of 0.000502. Results corresponding to the hypothesis also exist in the crime rate variable (CRIMINALITY), with a prob value of 0.0001 and a coefficient of -0.000112 . This means that the existence of both hajj and CRIME variables representing ad-Dien elements has a positive influence on HDI in Jakarta Province in 2010-2019.

(b) Influence of an-Nafs Elements in Jakarta Province

The variables used to refresh the an-Nafs element are, life expectancy (LIFE) and the portion of the health budget (HEALTH). Based on the results of the estimated life coefficient has a result that is in accordance with the hypothesis, where the probability value is $0.0005 < 0.05$ with a coefficient value of 0.296083. This means that the LIFE variable has a positive influence on HDI, and this is in accordance with the results of Zarwin's research (2017, p. 196). While in the variable portion of the health budget (HEALTH) does not have results that match the hypothesis. Where the probability value is 0.5030 with a coefficient of $5.94E-13$. This means that the an-Nafs element variable has a positive effect on human development in Jakarta province, which is indicated by the life expectancy index.

(c) Influence of al-Aql Elements in Jakarta Province

The an-Aql element is indicated by the average index of school length (MYS) and education budget (EDUCATION). Based on the test results known to be a large coefficient of Mean Years School (MYS) of 0.895293, the results of the significance test showed a prob value of $0.0000 < 0.05$ (alpha 5%). The index is in accordance with the hypothesis that has been built. While the index of the portion of the education budget (EDUCATION) test results in accordance with the hypothesis. Coefficient value of 8.560013, significance test results show a prob value of $0.0000 < 0.05$ (alpha 5%). Thus the existence of the al-Aql variables of both indices has a significant influence on HDI in Jakarta province in 2010-2019.

(d) Influence of an-Nasl Elements in Jakarta Province

In the an-Nasl element, the index used is the number of residents (POPULATION) and unemployment (UNEMPLOY). Regression results show that the index of the population does not fit the hypothesis. The results of regression concluded the opposite, namely the number of residents has a positive effect on HDI, where the coefficient of population is 2.170006. The results of the significance test showed a prob value of $0.0001 < 0.05$ (alpha 5%). While in the unemployment rate index (UNEMPLOY), the prob value is 0.0005 with a coefficient value of -0.064097. This shows that the an-Nasl variable shown by the number of unemployed has a positive effect on HDI in Jakarta province in 2010-2019.

(e) Influence of Al-Maal Elements in Jakarta Province

While in the al-Maal element in this study is shown by the PDRB per capita, the amount of poverty (POVERTY), as well as DEPTH and SEVERITY POVERTY. Based on the results of the PDRB index test has been in accordance with the hypothesis. The probability of a PDRB value is 0.0014 with a coefficient value of 3.59E-06. This can be interpreted that pdrb per capita has a positive effect on HDI. The index of the amount of poverty (POVERTY) regression results show in accordance with the hypothesis. That the amount of poverty has a negative effect on HDI. The test results showed a prob value of 0.3967 while the coefficient was -0.004566. This shows that al-Maal's element had a positive effect on human development in Jakarta province in 2010-2019.

5.0 CONCLUSIONS, POLICY IMPLICATIONS, AND SUGGESTIONS

5.1 Conclusion

Development is a long and multidimensional process. Non-material and spiritual values in addition to material values are an integral part of human development to achieve collective welfare (mMYSahah and falah). Islam has offered a holistic concept of welfare development under the maqasid terminology of sharia, with variable preservation and guarding of religion, life/soul, intellectuals, descendants and property.

The Islamic Human Development Index (IHDI), is an effort to translate development concepts in an Islamic perspective, where the analytical tools used are based on five basic needs in maqasid sharia. There are at least 11 variables / indices that redefine development, namely: (i) ad-Dien elements: zakat index, hajj, criminal level; (ii) an-Nafs element: life expectancy and portion of the health budget; (iii) al-Aql elements: Mean Years School and portion of education budget; (iv) an-Nasl elements: population and unemployment rate: as well as (v) al-Maal element: GDP per capita and the number of poor people. The significance of this study is as follows: (i) HAJJ, CRIME, LIFE, MYS, EDUCATION, POPULATION, UNEMPLOY, and PDRB affect hdi and (ii)

ZAKAT, HEALTH, POVERTY have no significant effect on HDI in Jakarta Province in 2010-2019.

5.2 Theoretical and Policy Implications

Al-Aql and ad-Dien elements are elements that have a wide and large portion in improving the quality of human resources. Increased human resources can be done by increasing policies related to education and religion. Such as encouraging the quality of population education, providing scholarships, geratis education and so on. Improve population morality, religious observance, and suppress criminal behavior with religious education. These policies will at the same time boost welfare levels by reducing the number of unemployed and poverty.

5.3 Suggestion

It is quite realized that this study has limitations, especially in obtaining data willingness. Data related to religion is relatively incomplete even though the data includes important data that must be owned by the government at various levels.

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