

INTEGRATION OF MAQASHID SHARIA AND HUMAN DEVELOPMENT: CASE STUDY IN INDONESIA



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Abstract

This study investigates the connection between Maqashid Syariah principles and the Human Development Index (HDI) across 34 Indonesian provinces from 2019 to 2023. Using panel data regression with a Fixed Effect Model, it examines five Maqashid Syariah dimensions: protection of Din, Nafs, 'Aql, Nasl, and Mal. Results indicate positive and significant impacts on HDI from four dimensions, while protection of intellect shows a negative influence. Together, these dimensions account for 99% of HDI variance. The research suggests policymakers prioritize these areas for sustainable and inclusive human development. Further studies should explore alternative indicators for protecting the intellect dimension to better align with theoretical expectations.

Keywords: Economic Development, Human Development Index, Maqashid Sharia

INTRODUCTION

Employment opportunities play a critical role in reducing unemployment, driving economic growth, and providing individuals with avenues for income generation and career development (Siagian et al, 2023). However, the nature of employment opportunities can vary, from decent and secure employment to precarious employment. Understanding the dynamics of employment opportunities and the factors that underlie them is critical for policymakers, organizations, and individuals to foster inclusive and sustainable economic development and ensure that everyone has access to meaningful and fulfilling work (Sauerman & Isbahi, 2023).

Development is a long process that is multidimensional in nature (Lind, 2019). Multidimensional development is the development that aims to create a better state of society both materially and non-materially (Ranis, et al., 2000). Non-material and spiritual values are an important part of human development to achieve comprehensive well-being (Hasbi et al., 2023a).

Welfare as one of the main goals of development is a state in which society achieves a high level of prosperity. This prosperity is reflected in the increase in per capita income, and education levels, and a decrease in poverty, unemployment, inequality, and illiteracy (Sen, 2000). Besides focusing on material aspects, development must also consider non-material and spiritual values. This is important to achieve comprehensive and sustainable development. Therefore, integration between material and non-material aspects is key to an effective global development strategy (A. Jajang W. Mahri et al., 2021).

Before the presence of the Human Development Index (HDI) as a concept for measuring development success, the benchmark for development success was the Gross National Product (GNP) which was assessed based on services and production of goods. However, economic variables are not the only factors that influence the level of welfare; other factors, such as social, political, legal, and security, also influence welfare (Todaro & Smith, 2012).

In 1990, the HDI was introduced through a report entitled Human Development Report (UNDP 1990). Until now, the HDI has become a global standard for measuring the quality of human development because it is considered to provide a more comprehensive

view of human welfare compared to economic indicators alone, such as GDP. A high HDI value indicates successful development and high prosperity of a country (Efendi et al., 2024).

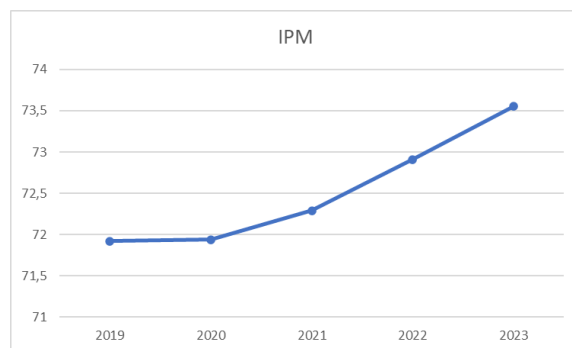


Figure 1.

Indonesia's Human Development Index Value 2019-2023

Source: BPS (2023). Processed.

Indonesia is a developing country, and over the past 5 years, the HDI has reached a high category, namely a value above 70 (BPS, 2023). However, data shows that this increase in the HDI has not fully reflected improvements in aspects of inequality, poverty, and unemployment. In the same period, the Gini ratio continued to increase, indicating a widening gap, while the number of poor people and the unemployment rate showed fluctuations. This fact indicates that conventional HDI may not fully reflect the reality of welfare in Indonesia (Rochmawati, 2018).



Figure 2.

Gini Ratio, Number of Poor People, and Unemployment in Indonesia 2019-2023

Source: BPS (2023). Processed.

Along with the dynamic changes in global society, other countries continue to research and also create new benchmarks in the development of the HDI, especially countries with a Muslim majority. Muslim countries increasingly emphasize the importance of a development approach that integrates Islamic principles. One approach that has received attention is the use of Maqashid Syariah, which is the goal of all provisions that Allah has ordained for humanity, and is the goal of Islamic teachings ((Dharma, 2021).

Rukiah et al. (2019) explains that Islamic law has the main objective to achieve goodness and avoid evil in the world. Maqashid Syariah is the core of the concept of Islamic law. Maslahah is the essence of Islamic law thinking because sharia must end with *maslahah*. The Human Development Index based on Maqashid Syariah has become an important tool for measuring development progress from an Islamic perspective. This measuring tool covers aspects of social, economic, and justice welfare in the context of Islamic development.

IPM studies on Maqashid Syariah have been conducted by several researchers, namely: Anthony (2009), Ali & Hasan (2014), Amin et al. (2015), And Rama & Yusuf (2019). These studies were conducted to find the theoretical and philosophical basis for the development of Islam based on maqashid sharia, highlighting indexes that are considered relevant and represent the five basic needs of maqashid sharia. Meanwhile, research with a case study model for the development of the maqashid sharia approach has been conducted by several researchers such as, Abdul Rahim et al. (2022), Lestari & Arumi (2024), And Caniago & Wibowo (2024), but these studies are still limited in their geographical scope.

Indonesia is an interesting research object considering that the majority of Indonesia's population is Muslim. Of the approximately 282 million Indonesians, 236 million are Muslim (BPS, 2023). Realizing the limitations of conventional HDI in reflecting the welfare of the Indonesian people who are predominantly Muslim, there is an urgent need to: (i) analyze the relationship between the achievement of Maqashid Syariah and HDI in 34 provinces of Indonesia, (ii) identify the components that influence the welfare of Muslims based on the five Maqashid Syariah variables, and (iii) provide an empirical basis for formulating more inclusive development policies following Islamic values in Indonesia. This study was conducted to contribute to the development of strategies for inclusive and sustainable development, especially in countries with a Muslim majority population, especially Indonesia.

REVIEW OF LITERATURE

Economic Development

Development describes the process of change or growth towards a more ideal condition than before. The main meaning of every development is to improve the welfare of

society. Initially, development was interpreted as increasing the economy of society, the benchmark for society is considered successful in carrying out development if it has high economic growth and changes significantly (N. Lestari et al., 2021). Development now encompasses social, economic, and institutional processes to improve the quality of life. Without ethics, development can lead to violence and indifference to human interests, including the environment. If the focus is only on the economy, human values will not be fully appreciated (Afandi et al., 2022).

Human Development Index (HDI)

The HDI is defined as a measure that compares living standards, life expectancy, education, and literacy. Introduced in 1990, the HDI shifted the focus from economic growth to people-centered development. The UNDP defines it as "expanding people's choices". The HDI measures human development through three main categories: purchasing power (a decent standard of living), life expectancy at birth (health), average years of schooling and literacy (education) (Efendi et al., 2024). With this index, it is able to describe how residents access development results in various aspects of life.

Maqashid Sharia

The term Maqashid in Arabic means principle, goal, target, objective or purpose (Kasri and Ahmed, 2015). By combining the words "Al Syariah", Aziz and Mohamad (2013) which means "the goals and objectives of Islamic legislative rules or simply the goals of Islamic law". Ibn Ashur (2006) has the opinion that the ultimate goal of sharia includes two categories, namely to increase welfare (*jalb al-masalih*) and avoid evil (*dar'a al-mafasid*). Al-Ghazali through his book *al-Mustasfa* (1937) in Ascarya and Masrifah (2023) divides maqasid sharia into five main elements: faith (*Hifz al-Din*); reason (*Hifz al-Aql*); descent (*Hifz al-Nasl*); and wealth (*Hifz al-Mal*). These five basic needs are the basis of human life, and if ignored will result in total anarchy and chaos (Kamali, 1998).

Maintaining Religion (*Hifz al-Din*)

Religion plays an important role in guiding human life. Religious philosophy has great potential to ensure human self-renewal in a way that helps ensure the fulfillment of all spiritual and material needs of every human being (Chapra, 2008). By providing meaning and purpose in life, religion provides the right direction for all human endeavors and helps

each person to improve his way of life, his behavior, his needs, his preferences, his attitude towards himself, others, his environment, and especially towards the Creator (Rama & Yusuf, 2019). Based on a study from Abdul Rahim et al. (2022) And D. Lestari & Arumi (2024) show that the relationship between *Hifz al-Din* and IPM has a positive and significant effect. So, based on the previous explanation, the first hypothesis in this study includes:

H1: “*Hifz al-Din* has a positive and significant effect on HDI”

Protecting the Soul (*Hifz al-Nafs*)

Auda (2008) with a contemporary approach, viewing the protection of life as advancing human freedom. Ensuring the fulfillment of these needs can help improve the moral, physical, intellectual, and technological capabilities of present and future generations and thereby ensure sustainable well-being, enabling humans to play their role effectively as God's vicegerents (Chapra, 2008). Based on a study from Abdul Rahim et al. (2022), Sardini et al. (2023), Zuhada Hsb et al. (2023), and D. Lestari & Arumi (2024) shows that the relationship between *Hifz al-Nafs* and IPM has a positive and significant effect. So, based on the previous explanation, the second hypothesis is:

H2: “*Hifz al-Nafs* has a positive and significant effect on HDI”

Guarding the Mind (*Hifz al-'Aql*)

Thinking has a very crucial role in human survival.(Al-Allaf, 2012). Intelligence is a unique human characteristic that must always be developed to expand science and technology, to support the development and welfare of all humanity (Chapra, 2008). Ibn Ashur (2006) interpreting guarding the mind (*hifz al-'aql*) as protecting the human mind from danger. The first indicator uses the proxy of the number of schools/population, while educational outcomes use the proxy of literacy level. Based on a study from Abdul Rahim et al. (2022), Zuhada Hsb et al. (2023), Caniago & Wibowo (2024), and D. Lestari & Arumi (2024) shows that the relationship between *Hifz al-'Aql* and IPM has a positive and significant effect. So, based on the previous explanation, the third hypothesis of this research is:

H3: “*Hifz al-'Aql* has a positive and significant effect on HDI”

Protecting the Offspring (*Hifz al-Nasl*)

Procreation is a fundamental condition for the continuation of human life on earth (Amir-ud-Din, 2019). Family is the most important factor in the human regeneration process

(Rama & Yusuf, 2019). According to Chapra (2008), human civilization will end if the next generation is mentally, physically, or spiritually fragile or has poor qualities so that they cannot handle problems well. The family is the primary school where children are educated about morals. The family is also responsible for development and sustainability. Based on a study from Abdul Rahim et al. (2022), Zuhada Hsb et al. (2023), Sardini et al. (2023), and D. Lestari & Arumi (2024) shows that the relationship between *Hifz al-'Aql* and IPM has a positive and significant effect. So, based on the previous explanation, the fourth hypothesis of this research is:

H4: “*Hifz al-Nasl* has a positive and significant effect on HDI”

Safeguarding Wealth (*Hifz al-Mal*)

Al-Ghazali and al-Shatibi in Rama & Yusuf (2019) positioning the protection of wealth (*Hifz al-Mal*) at the end of the sequence of maqashid sharia, does not mean that wealth is the least important. Wealth is a trust given by God, and must be used carefully and honestly to eliminate poverty, meet the needs of everyone, provide everyone with comfort, and encourage equal distribution of income and wealth (Chapra, 2008). Based on a study from Abdul Rahim et al. (2022), Sardini et al. (2023), Caniago & Wibowo (2024), and D. Lestari & Arumi (2024) show that the relationship between *Hifz al-'Aql* and IPM has a positive and significant effect. So, based on the previous explanation, the fifth hypothesis includes:

H5: “*Hifz al-Mal* has a positive and significant effect on HDI”

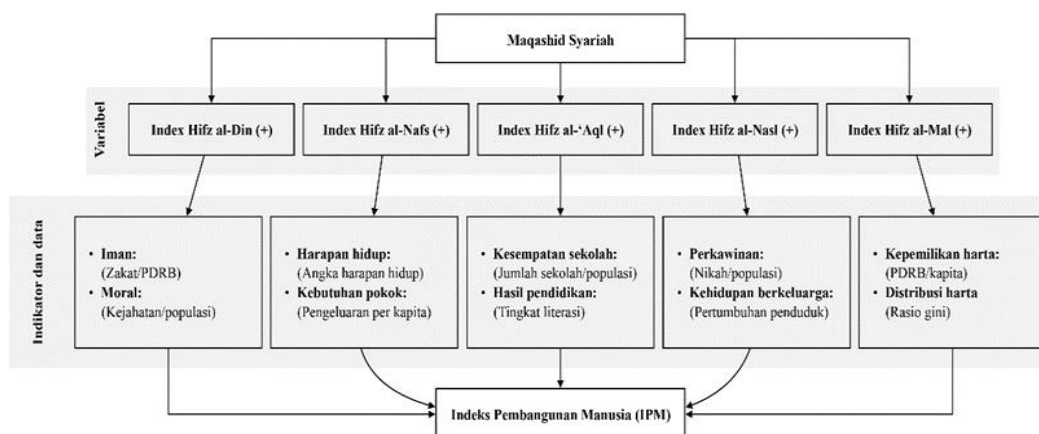


Figure 3.
Conceptual Framework
Source: Author (2023)

RESEARCH METHOD

This research uses quantitative data in the form of numerical data from calculating variable attributes, as well as secondary data obtained from publications from other parties (Firmansyah et al., 2021; (Sugiyono, 2013). Panel data, a combination of time series data (2019-2023) and cross-sections from 34 provinces in Indonesia, were taken from BPS and BAZNAS publications. The analysis method used is panel data regression, which is effective in increasing information, reducing collinearity between variables, and increasing efficiency (Hasbi et al., 2023b). All independent variables were normalized before analysis, and negative indicators were transformed into positive ones using the 1-dn method (negative data) (Rama & Yusuf, 2019).

$$Y_{it} = \alpha + \beta_1 X_{1it} + \beta_2 X_{2it} + \beta_3 X_{3it} + \beta_4 X_{4it} + \beta_5 X_{5it} + e$$

Information:

Y = Human Development Index (HDI) X3 = *Hifz al-'Aql*
X1 = *Hifz al-Din* X4 = *Hifz al-Nasl*
X2 = The Mindfulness of the Self X5 = *Hifz al-Mal*

Table 1.
Research Indicators

No	Variables	Definition	Indicator	Data	Unit
1.	Human Development Index	An index that measures human development based on three basic dimensions.	<ul style="list-style-type: none"> • Health • Education • Economy 	<ul style="list-style-type: none"> • Life expectancy • Old school expectations • Average length of schooling • Real expenditure per capita 	The geometric mean of each indicator
2.	Hifz al-Din	Maintaining Religion	<ul style="list-style-type: none"> • Faith • Moral 	<ul style="list-style-type: none"> • Zakat/GRDP • Crime/population 	$\frac{Indeks\ Din + Zakat + Crime}{2}$

No	Variables	Definition	Indicator	Data	Unit
3.	The Mindfulness of the Self	Keeping the soul	<ul style="list-style-type: none"> Life Expectancy Basic needs 	<ul style="list-style-type: none"> Life expectancy Expenditure/capita 	$\frac{Indeks\ Nafs = AHH + Expenses}{2}$
4.	The Mind of the Aql	Keep your wits about you	<ul style="list-style-type: none"> Access to Educational Institutions Educational Outcomes 	<ul style="list-style-type: none"> Number of schools/population Literacy level 	$\frac{Indeks\ 'Aql = School + Literacy}{2}$
5.	The Path of the Nasl	Maintaining offspring	<ul style="list-style-type: none"> Marriage Family Life 	<ul style="list-style-type: none"> Marriage/population Population growth 	$\frac{Indeks\ Nasl = Marriage + Growth}{2}$
6.	Hifz al-Mal	Guarding property	<ul style="list-style-type: none"> Ownership of Property Distribution of Wealth 	<ul style="list-style-type: none"> GRDP/capita Gini ratio 	$\frac{Indeks\ Mal = GRDP + Gini\ ratio}{2}$

Source: (BPS (2023);Ali & Hasan, 2014; Amin et al., 2015; Anthony, 2009;Auda, 2008; Chapra, 2008;Rama & Yusuf, 2019). Processed.

RESULTS AND DISCUSSION

Descriptive Statistics

Table 2.
Descriptive Statistics Results

	Y	X1	X2	X3	X4	X5
Mean	71.6453	45.77647	41.70588	64.85294	51.56471	33.73529
Median	71.72	47	42	67	52	35
Maximum	82.46	72	92	98	97	72
Minimum	60.44	1	2	18	6	3
Std. Dev.	3.903376	10.17059	19.98983	16.62488	17.47488	14.95577

Source: Data processed with E-Views 13, 2024

1. The lowest HDI value of 60.44 was achieved by Papua Province in 2020. The maximum HDI value of 82.46 was obtained by the Special Region of Jakarta Province for 2023. The average value is 71.60 and the standard deviation is 3.903376.

2. North Sumatra Province has a minimum Hifz al-Din value of 1 in 2020 and 2021, and West Java Province has a maximum value of 72 in 2022 and 2023. The average value of this dimension is 45.77647, with a standard deviation of 10.17059.
3. Papua Province has a minimum Hifz al-Nafs value of 2 in 2019 and 2023, and the Special Region of Jakarta Province has a maximum value of 92 in 2023. The average value of this dimension is 41.70588, with a standard deviation of 19.98983.
4. Papua Province has a minimum Hifz al-'Aql value of 18 in 2023, and North Maluku Province has a maximum value of 98 in 2019 and 2020. The average value of this dimension is 64.85294 and the standard deviation is 16.62488.
5. Bali Province had a minimum Hifz al-Nasl score of 6 in 2019, and West Sumatra Province achieved the highest score of 97 in 2023. The average score of this dimension was 51.56471, with a standard deviation of 17.47488.
6. DI Yogyakarta Province had a minimum Hifz al-Mal value of 3 in 2019, and North Kalimantan Province achieved the highest value of 72 in 2020 and 2023. The average value of this dimension is 33.73529, with a standard deviation of 14.95577.

Normality Test

The purpose of this test is to find out whether the variables in the regression model are normally distributed. In this study, the Jarque-Bera method is used with a probability value of $0.12 > 5\%$ or 0.05 (sig. value). So it can be concluded that the data in this study is normally distributed.

Heteroscedasticity Test

This test is used to ensure whether or not there is a difference in variance between the residual values of various regression models. Based on the histogram results below, the residual values of the group are in the range of +1.38 to -1.16. This value is still very far from the range of +500 to -500 so there are no symptoms of heteroscedasticity in this research.

Multicollinearity Test

If multicollinearity does not occur, then this regression model is considered ideal. The correlation value of each independent variable is compared, with the assessment criteria stating that if the correlation value is < 0.95 it is considered not to experience multicollinearity. From the table below, it is proven that there is no multicollinearity.

Table 3.
Multicollinearity Test

	X1	X2	X3	X4	X5
X1	1.000000	0.083088	0.031370	0.201172	-0.004204
X2	0.083088	1.000000	-0.198000	0.063017	0.203242
X3	0.031370	-0.198000	1.000000	-0.023522	0.306151
X4	0.201172	0.063017	-0.023522	1.000000	0.109092
X5	-0.004204	0.203242	0.306151	0.109092	1.000000

Source: Data processed with E-Views 13, 2024

Autocorrelation Test

In this test, Durbin-Watson is used to see the relationship between regression model errors in sorted data. According to Santoso (2019), if the Durbin-Watson Stat value is in the range of +2 to -2, the data is considered free from autocorrelation.(Santoso, 2019). The DW stat value obtained in this study is 1.386. This value is between +2 and -2 so that the data in this study is free from autocorrelation.

Panel Data Regression Estimation Results

In this research, five independent variables and one dependent variable are used. Panel data regression technique is used in this research; the results of the regression selection test prove that the Fixed Effect Model (FEM) is the most suitable.

Table 4.
Regression Test Results

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	61.68219	1.397949	44.12335	0.0000
X1	0.039590	0.008263	4.791111	0.0000
X2	0.152162	0.034375	4.426464	0.0000
X3	-0.014214	0.005731	-2.480053	0.0144
X4	0.017472	0.003362	5.197146	0.0000
X5	0.053205	0.016895	3.149096	0.0020

Source: Data processed with E-Views 13, 2024

Referring to Table 4, the regression coefficient equation is formulated as follows:

$$Y = 61.6821934504 + 0.0395897668549 \cdot X1 + 0.152161772044 \cdot X2 - 0.0142140620291 \cdot X3 + 0.0174724230439 \cdot X4 + 0.0532047702583 \cdot X5 + [CX=F]$$

The results of the regression coefficient test above show the following:

1. With a constant value of 61.68219 which is positive, the value of the IPM variable (Y) is 61.68219 if the variables Din (X1), Nafs (X2), 'Aql (X3), Nasl (X4), and Mal (X5) have a value of 0.

2. The regression coefficient of the Hifz al-Din variable (X1) is 0.039590, indicating that the HDI will increase by 3.96% if the Hifz al-Din variable (X1) increases by 1%.
3. The regression coefficient of the Hifz al-Nafs variable (X2) is 0.152162, indicating that the HDI will increase by 15.2% if the Hifz al-Nafs variable increases by 1%.
4. The regression coefficient of the Hifz al-'Aql variable (X3) is -0.014214, indicating that the HDI will decrease by 1.42% if the Hifz al-'Aql variable increases by 1%.
5. The regression coefficient of the Hifz al-Nasl variable (X4) is 0.017472, indicating that the HDI will increase by 1.75% if the Hifz al-Nasl variable increases by 1%.
6. The regression coefficient of the Hifz al-Mal variable (X5) is 0.053205, indicating that the HDI will increase by 5.3% if the Hifz al-Mal variable increases by 1%.

T-Test (Partial)

This test is applied to assess the effect of variable X on variable Y. The testing criteria in this study are to compare the values in the t-statistic prob. at an alpha value of 0.05.

Based on Table 4 it can be seen that:

1. The probability of the Hifz al-Din variable (X1) is $0.0000 < 0.05$, meaning that Hifz al-Din (X1) has a positive and significant effect on the HDI (Y).
2. The probability of the Hifz al-Nafs variable (X2) is $0.0000 < 0.05$, meaning that Hifz al-Nafs (X2) has a positive and significant effect on the HDI (Y).
3. The probability of the Hifz al-'Aql variable (X3) is $0.0144 < 0.05$, meaning that Hifz al-'Aql (X3) has a negative and significant effect on the HDI (Y).
4. The probability of the Hifz al-Nasl variable (X4) is $0.0000 < 0.05$, meaning that Hifz al-Nasl (X4) has a positive and significant effect on the HDI (Y).
5. The probability of the Hifz al-Mal variable (X5) is $0.0020 < 0.05$, meaning that Hifz al-Mal (X5) has a positive and significant effect on the HDI (Y).

F Test (Simultaneous)

The purpose of the simultaneity test is to evaluate whether variable X has an influence on variable Y simultaneously or not. In the context of this study, the testing criteria are the Prob value (F-statistic) compared to the alpha value (0.05).

Table 5.
F Test Results (Simultaneous)

R-squared	0.989574
Adjusted R-squared	0.986549
S.E. of regression	0.452703
Sum squared resid	26.84718
Log likelihood	-84.34035
F-statistic	327.1935
Prob(F-statistic)	0.000000

Source: Data processed with E-Views 13. 2024

Data from Table 5 proves that the Prob (F-statistic) has a value of $0.000000 < 0.05$, which means that the variables (x) together have a high influence on the variable (Y).

Coefficient of Determination Test (R^2)

This test measures the accuracy of the regression model. Referring to Table 5, the Adjusted R-squared value is 0.986549, which indicates that 99% of the independent variables in this study affect the HDI, while around 1% is influenced by other variables not included in this study.

The Influence of *Hifz al-Din* on the Human Development Index

According to Maqashid Syariah, maintaining religion (*Hifz al-Din*) is one of the important indicators in achieving a high Human Development Index (HDI). Religion provides meaning and purpose in life, guides human behavior, and improves moral and spiritual quality (Rama & Yusuf, 2019). The results of the partial test show that *Hifz al-Din*, as measured by zakat collection/GRDP and crime rates, has a significant and positive effect on the HDI.

Zakat can increase the income of *mustahik*, thereby increasing access to health, education, and economic services (Karuni, 2020). Audey & Ariusni (2019) states that high-quality human resources can reduce crime rates, so the lower the crime rate, the higher human development. The results of this study follow previous research conducted by Abdul Rahim, et al. (2022) and (D. Lestari & Arumi, 2024) which has shown that *Hifz al-Din* has an important and beneficial influence on the Human Development Index.

The Influence of *Hifz al-Nafs* on the Human Development Index

Protecting the soul (*Hifz al-Nafs*) is an important indicator of human development. Auda (2008) views the protection of life as the advancement of human freedom, following the definition of human development from UNDP. The t-test results from Table 4 show the

probability value of *Hifz al-Nafs* is less than 0.05. This value indicates that protecting the soul or *Hifz al-Nafs* which is estimated by life expectancy and expenditure/capita has a significant effect on the Human Development Index (HDI). Communities with high life expectancy have better access to health services, sanitation, and nutrition, reflecting the success of sustainable development (Ginting & Lubis, 2023). Asmawani & Pangidoan (2021) state per capita expenditure measures the standard of living and purchasing power. High purchasing power reflects good economic well-being and human development. As a result, provinces with high life expectancy and average expenditure will have a higher Human Development Index (HDI).

The findings of this research are in line with the findings Abdul Rahim, et al. (2022), D. Lestari & Arumi (2024), Sardini et al. (2023), AndZuhada Hsb et al. (2023) which proves that *Hifz al-Nafs* has a significant and beneficial effect on the Human Development Index (HDI). However, studies from Bahtiar & Hannase (2021) showed negative results between *Hifz al-Nafs* and the Human Development Index. While the study from Caniago & Wibowo (2024) opposes this opinion by stating that *Hifz al-Nafs* has no substantial influence on the Human Development Index (HDI).

The Influence of *Hifz al-'Aql* on the Human Development Index

According to the philosophy of Maqashid Syariah, protecting reason (*Hifz al-'Aql*) is an important measure in achieving the Human Development Index (HDI). Human intelligence is considered essential for development and well-being. (Al-Allaf, 2012; Chapra, 2008). However, the partial test results show that *Hifz al-'Aql*, as measured by the number of schools per population and literacy rate, has a significant negative impact on the HDI, with a probability value of 0.0144. This is suspected because the proxy indicator used is not relevant. After all, the literacy rate in many areas is already high and does not reflect the quality of education (UNDP, 2010). Sihombing & Kusuma (2022) argues that the increasing development of educational infrastructure shows that the community has greater access to education, but the quality of education is not determined by the number of schools. A study from Fomba et al. (2023) indicates that the quality of education is influenced by how resources are distributed and how the education system is managed. For example, effective

decentralization and good management of the education budget can significantly improve the quality of education.

The Influence of *Hifz al-Nasl* on the Human Development Index

According to the Maqashid Sharia doctrine, preserving descendants (*Hifz al-Nasl*) is an important indicator for achieving a high Human Development Index (HDI). Chapra (2008) emphasizes that the family plays an important role in development, and civilization cannot survive if the next generation is weak. The t-test results from Table 4 show a probability value of less than 0.05. This value indicates that maintaining descendants or *Hifz al-Nasl* as measured by marriage rates and population growth has a significant effect on the Human Development Index (HDI).

Marriage improves the well-being of individuals and families (Waite, 1995). Adioetomo (2015) adding that marriage is a result of development, such as social, economic, cultural, legal, political, and environmental development. Meanwhile, population growth drives economic development through increasing markets and specialization, which drives productivity and technology (Adam Smith, 2008). As a result, provinces with high marriage rates and population growth will have a higher Human Development Index (HDI). The findings of this research are in line with the findings of Abdul Rahim, et al. (2022), D. Lestari & Arumi (2024), Sardini et al. (2023), and Zuhada Hsb et al. (2023) which shows that *Hifz al-Nasl* has a significant and beneficial effect on the Human Development Index (HDI). However, research from Bahtiar & Hannase (2021) shows negative results between *Hifz al-Nasl* and the Human Development Index.

The Influence of *Hifz al-Mal* on the Human Development Index

According to Maqashid Syariah, safeguarding property (*Hifz al-Mal*) is an important indicator in achieving a high Human Development Index (HDI), with ownership and distribution of wealth being key to development. (Rama & Makhilani, 2013). The t-test results from Table 4 show a probability value below the significance level of 0.05. This value indicates that maintaining the property or *Hifzu al-Mal* as measured by GRDP per capita and the Gini ratio has a significant effect on the Human Development Index (HDI).

Increasing GRDP per capita will increase income and living standards (Hidayat & Woyanti, 2021). With an even distribution of income, middle and lower-class people can

enjoy the results of development (Pratowo, 2012). As a result, provinces with higher GRDP per capita and lower Gini ratios will have higher Human Development Index (HDI) in that location. The findings of this research are in line with the findings of Abdul Rahim, et al. (2022), D. Lestari & Arumi (2024), Zuhada Hsb et al. (2023), and Caniago & Wibowo (2024) which shows that Hifz al-Mal has a significant and beneficial influence on the Human Development Index (HDI).

CONCLUSION

The following are the conclusions that can be drawn regarding the relationship between Maqashid Syariah and the Human Development Index in Indonesia contained in this study: (1) the variables *Hifz al-Din*, *Hifz al-Nafs*, *Hifz al-Nasl*, and *Hifz al-Mal* have a positive and significant effect on the Human Development Index in Indonesia 2019-2023. This means that the higher the score of *Hifz al-Din*, *Hifz al-Nafs*, *Hifz al-Nasl*, and *Hifz al-Mal*, the higher the HDI value and (2) the variable *Hifz al-'Aql* has a negative and significant effect on the HDI. This means that the higher the *Hifz al-'Aql* score, the lower the HDI value.

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