

## Determinants of Human Development Index in Indonesia with *Maqashid Sharia* Approach

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### Abstract

*This study investigates the factors influencing the Human Development Index in Indonesia using the Maqashid Sharia approach. There are five dimensions of maqashid sharia, namely: Hifzu al-Din, Hifzu al-Nafs, Hifzu al-Aql, Hifzu al-Nasl, and Hifzu al-Maal. The sample of this study consisted of eight provinces, namely: Papua, West Papua, East Nusa Tenggara, West Sulawesi, West Kalimantan, West Nusa Tenggara, North Maluku, and Gorontalo. Data analysis using panel data regression with selected model Fixed effect model. The results showed that the Hifzu al-Din, Hifzu al-Aql, and Hifzu al-Maal Variables had a significant effect on the Human Development Index while the Hifzu al-Nafs and Hifzu al-Nasl Variables did not have a significant effect on the Human Development Index. Simultaneously the variables Hifzu al-Din, Hifzu al-Nafs, Hifzu al-Aql, Hifzu al-Nasl, and Hifzu al-Maal have a significant effect on the Human Development Index. The variable abilities of Hifzu al-Din, Hifzu al-Nafs, Hifzu al-Aql, Hifzu al-Nasl, and Hifzu al-Maal affect the Human Development Index variable by 98%, while about 2% are influenced by other variables not studied in this study. This study suggests that the government pay attention to Hifzu al-Din by reducing crime rates, Hifzu al-Aql by increasing the average length of schooling, Hifzu al-Maal by increasing per capita income, so that by paying more attention to this, prosperous human development will be achieved*

**Keywords:** Human Development Index, Maqashid sharia, Islamic Human Development Index

### Abstrak

*Penelitian ini mengkaji faktor-faktor yang mempengaruhi Indeks Pembangunan Manusia Indonesia dengan pendekatan Maqashid Syariah. Sampel penelitian ini terdiri dari beberapa provinsi dengan Indeks Pembangunan Manusia kategori sedang. Analisis data menggunakan model regresi data panel dengan fixed effect model. Temuan penelitian ini menunjukkan bahwa variabel Hifzu al-Din, Hifzu al-Aql, dan Hifzu al-Maal mempunyai dampak signifikan terhadap Indeks Pembangunan Manusia, sedangkan variabel Hifzu al-Nafs dan Hifzu al-nasl tidak mempunyai dampak signifikan terhadap Indeks Pembangunan Manusia. Secara simultan variabel Hifzu al-Din, Hifzu al-Nafs, Hifzu al-Aql, Hifzu al-nasl, dan Hifzu al-Maal menunjukkan pengaruh yang signifikan terhadap Indeks Pembangunan Manusia. Hasil uji determinasi menunjukkan bahwa 98% variabel independen dapat mempengaruhi variabel dependen, dan sisanya sebesar 2% dipengaruhi oleh variabel yang tidak diteliti dalam penelitian ini. Temuan penelitian ini merekomendasikan kepada pemerintah agar mereka mendukung Hifzu al-Din dengan mengurangi tingkat kejahatan, Hifzu al-Aql dengan meningkatkan rata-rata lama sekolah, dan Hifzu al-Maal dengan meningkatkan pendapatan per kapita. Dengan memberikan perhatian lebih terhadap isu-isu tersebut, pembangunan manusia pada akhirnya akan mencapai potensi maksimalnya.*

**Kata Kunci:** Indeks Pembangunan Manusia, Maqashid Syariah, Indeks Pembangunan Manusia Islam

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### 1. INTRODUCTION

In September 2000, a world development agreement called the Millennium Development Goals

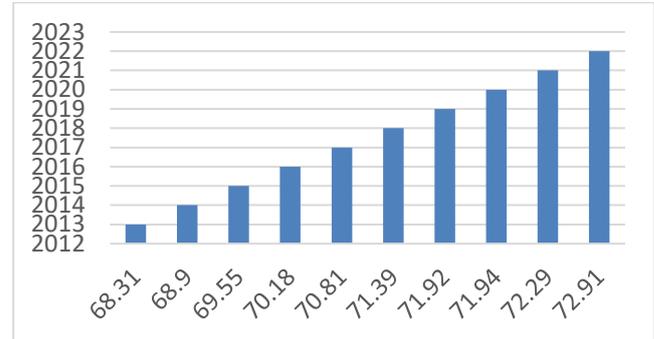
(MDGs) was set by 189 member states at the United Nations (UN) Summit. The agreement sets achievement targets in 2015. The agreement entails

leaders' commitment to eliminate poverty and hunger, achieve universal education, advocate for gender equality and women's empowerment, reduce child mortality, improve maternal health, combat HIV/AIDS, malaria, and other communicable diseases, ensure environmental sustainability, and foster global partnerships. (World Health Organization, 2015).

In 2015, United Nations (UN) member states formulated a global development agenda known as the Sustainable Development Goals (SDGs) at the UN Summit. These goals outline specific targets to be achieved by 2030. The UN Agenda for Sustainable Development 2030 is essential to address issues around the world. The document consists of 17 Sustainable Development Goals (SDGs), which aim to create a sustainable future for the planet by ensuring economic, social, and environmental well-being. The Sustainable Development Goals (SDGs) are interrelated and include many things, such as reducing inequality, building sustainable urban areas, advocating for wise consumption and production, tackling climate change, safeguarding marine and terrestrial ecosystems, and promoting peace, justice, and strong institutions. Achieving the SDGs requires collaboration and alliances among countries, institutions, and individuals (United Nation, 2023).

The MDGs place human development as the central focus of global expansion. Therefore, the HDI value is one of the indicators in measuring the success of a country in implementing the MDGs. The quality of human products assessed is physical and non-physical development (Risidiana, 2020). The ongoing SDGs continue the MDGs agenda that ended in 2015. The SDGs agenda is more comprehensive, but human development is still the main focus of the agenda. The United Nations Development Programme (UNDP)

launched the Human Development Index (HDI) in 1990 to underline that the primary measure to evaluate a country's progress is the quality of its human capital. HDI can also be used to examine national policies in countries with similar Gross National Income (GNI) per capita but varying Human Development Indices (Arisman, 2018).



**Figure 1 Human Development Index in Indonesia (BPS, 2022)**

Human development in Indonesia is usually measured by the Human Development Index (HDI). There are three indicators used by Indonesia in calculating HDI, namely longevity and healthy life, knowledge, and decent living standards. The benefit of this index is as a benchmark for government performance and a reference in determining general allocation funds (Statistical Center Body, 2023). Figure 1 above shows that since the last ten years, the Human Development Index in Indonesia has increased from year to year. Based on the publication report of the Central Statistics Agency, since 2016 the HDI value in Indonesia has been above 70, this proves that human development in Indonesia is relatively high. Meanwhile, Indonesia's human development index (HDI) in the HDI Rank version in 2021 is ranked 114 out of 191 countries with a value of 0.705, so Indonesia is included in the high human development category (Human Development Report, 2022).

**Table 1 Human Development Index by Province in Indonesia in 2022**

HDI Index	Category	Number of Provinces	Province Name
$0 \leq \text{HDI} \leq 59,99$	Low	0	
$60,00 \leq \text{HDI} \leq 69,99$	Medium	8	Papua, West Papua, East Nusa Tenggara, West Sulawesi, West Kalimantan, West Nusa Tenggara, North Maluku, and Gorontalo.
$70,00 \leq \text{HDI} \leq 79,99$	High	24	Maluku, Central Sulawesi, Lampung, South Sumatra, Central Kalimantan, North Kalimantan, South Kalimantan, Jambi, Bengkulu, Southeast Sulawesi, Bangka Belitung Islands, North Sumatra, East Java, Central Java, Aceh, South Sulawesi, West Java, West Sumatra, Banten, Riau, North Sulawesi, Bali, Riau Islands, and East Kalimantan
$80 \leq \text{HDI} \leq 100$	Very High	2	Yogyakarta and Jakarta

Source: BPS, data processed

According to the data in Table 1, Indonesia's Human Development Index (HDI) is divided into three categories based on province. There are 8 provinces with medium HDI, 24 regions with high HDI, and 2 regions with very high HDI. This indicates that the distribution of human development in Indonesia has not been evenly distributed even though Indonesia is classified as having a high human development index nationally.

Economic expansion not only determines the welfare of a country, but the human development index also plays an important role (Hasan et al., 2018). Indonesia has the highest Muslim population in the world, at 13% of the global Muslim population (Amman, 2022). As a country with a majority Muslim population, the human development index in Indonesia is more appropriate when measured with an approach Maqashid the sharia called Islamic-Human Development Index (I-HDI) (Anto, 2010). Maqashid Syariah has the main purpose, which is to educate individuals, uphold justice, and ensure the welfare or benefit of the people (Amin et al., 2015).

Al-Ghazali categorizes human needs into three levels: basic needs (Daruriyat), complementary needs (Hajiyaat), and tertiary needs (Tahsiniyaat). Basic needs, also known as daruriyat, is a crucial aspect that is indispensable for the functioning of a country's system. Without these factors, the state system would fall into chaos. Complementary needs, or Hajiyaat, refer to the essential components that facilitate human existence. Meanwhile, tertiary needs (Tahsiniyaat) Relating to Morality and Ethics (Amin et al., 2015) Moreover, human progress is based on a framework Maqashid Syariah, which includes five basic principles (al-Dharuriyat al-Khams): protecting religion (*Hifzu al-Din*), protecting lives (*Hifzu al-Nafs*), protect common sense (*Hifzu al-Aql*), protecting offspring (*Hifsu al-Nasl*), and protect property (*Hifzu al-Maal*) (Isa et al., 2023).

In 2021, Indonesia's human development index reached a high level, according to (Human Development Report (2022)). However, when viewed from the statistics of each province, it can be seen that eight provinces still have a medium category development index. Anto (2010) states that since the majority of Indonesia's population is Muslim, the Human Development Index in Indonesia would be more accurately assessed using an approach maqashid syariah. Based on the above facts and existing phenomena, it is very important to conduct more in-

depth research on the elements that affect the human development index in the province, using the maqashid approach of sharia. This study aims to identify and improve the variables that require attention and improvement in the province. The findings of this study will be a model for the government in formulating human development strategies in the regions.

**LITERATURE REVIEW**

**Human Development Index**

The Human Development Index (HDI) is a quantitative measure that evaluates a country's progress in socio-economic development by integrating education, health, and increasing per capita income (Todaro & Smith, 2015). The Human Development Index (HDI) is established by the United Nations Development Programme (UNDP) to measure the level of human development. UNDP introduced the Human Development Index (HDI) in 1990, which is published annually in its Human Development Report (Rama & Yusuf, 2019).

The HDI model consists of three basic components that describe human well-being: health, education, and income. Health encompasses the overall well-being and vitality of the individual, education is concerned with the acquisition of knowledge and skills, and income represents the level of financial resources that enable a decent and comfortable lifestyle. Health is measured by life expectancy at birth. Instead, education is measured by two indicators: average years of formal education for adults and projected years of formal education for children entering school. Gross National Income (GNI) per capita is used to assess income. These indicators are used to compile three main indices: life expectancy index, education index, and GNI (Hasbi et al., 2023).

**Table 2 Indicators and dimensions of human development index**

Dimension	Indicator	Dimension Index
Live a long and healthy life	Probability of life at birth	Life expectancy index
Knowledge	Estimated length of schooling Average length of schooling	Education index
Decent standard of living	GNI per capita	GNI Index

Source: (United Nation Development Programme, 2023)

### Maqashid sharia

The idea of development in Islam covers a wider scope compared to the idea of secular development. The idea of progress in Islam includes various elements, including moral, spiritual, political, social, and economic aspects. The ultimate goal of human growth is the improvement of well-being. In Islamic economics, the goal of development is to prosper both in the world and in the Hereafter, in accordance with Islamic principles. The well-being of individuals in this world and the Hereafter can be achieved by ensuring the harmonious and beneficial fulfillment of human needs. Al-Shatibi asserts that the main goal of Islamic law is to achieve human welfare, which is achieved by keeping five *maslahah*, the also known as Maqashid Sharia (Herianingrum et al., 2019).

Maqashid Sharia is the ultimate goal or principle of Islamic law. Goals or maqashid in Islamic law itself are classified in various dimensions, namely: The level of need, the scope of the decision aimed at achieving the goal, the scope of those included in the goal, and the degree of universality of the goal. The dimensions of the level of need are classified into basic needs (Daruriyat), complements (Hajiyaat) and decorations (Tahsiniyaat). Basic needs (Daruriyat) are elements without which the system of a nation will experience chaos. Complementary needs (Hajiyaat) are elements that facilitate human life. While tertiary needs (Tahsiniyaat) are elements related to morals and ethics. Basic needs (Daruriyaat) consists of five pillars (al-Dharuriyat al-Khams), i.e. protecting religion (*Hifzu al-Din*), protecting lives (*Hifzu al-Nafs*), protect common sense (*Hifzu al-Aql*), protecting offspring (*Hifzu al-Nasl*) and protect property (*Hifzu al-Maal*) (Auda, 2011). In previous studies, the Islamic Human Development Index (I-HDI) was used to assess the human development index using the maqashid sharia approach. Research conducted by Sabar et al. (2017) shows that *Hifzu al-Din* has a significant effect on the Human Development Index. So, in this study, the hypotheses proposed are:

H1: *Hifzu al-Din* has a significant effect on the Human Development Index.

Further research conducted by Fathur et al. (2023); Sardini et al. (2023) shows that *Hifzu al-Nafs* has a significant effect on the Human Development Index. So, in this study, the hypotheses proposed are:

H2: *Hifzu al-Nafs* has a significant effect on the Human Development Index

Research conducted by Fathur et al. (2023); P et al. (2015); Sabar et al. (2017) shows that *Hifzu al-Aql* has a significant effect on the Human Development Index. So, in this study, the hypotheses proposed are:

H3: *Hifzu al-Aql* has a significant effect on the Human Development Index

Studies conducted by Fathur et al. (2023); Sabar et al. (2017); Sardini et al. (2023), the results show *Hifzu al-Nasl* has a significant effect on the Human Development Index. So, in this study, the hypotheses proposed are:

H4: *Hifzu al-Nasl* has a significant effect on the Human Development Index

So are the results of research conducted by Fathur et al. (2023); P et al. (2015) shows that *Hifzu al-Maal* has a significant effect on the Human Development Index. So, in this study, the hypotheses proposed are:

H5: *Hifzu al-Maal* has a significant effect on the Human Development Index

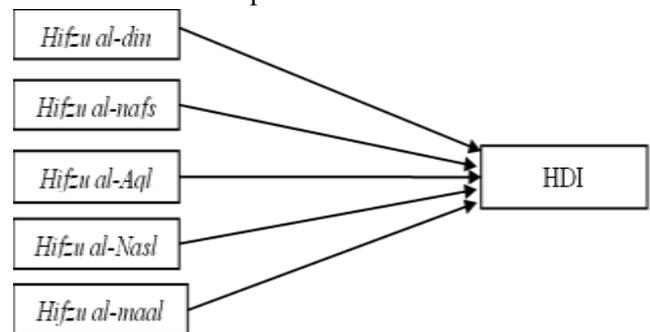


Figure 2 Theoretical framework

## 2. RESEARCH METHODS

This research is included in the category of quantitative research. The data used is panel data. Panel data refers to a data set that combines information from cross-sectional data and time series data (Widarjono, 2013). The cross-sectional data used in this study pertains to provinces included in the medium category in the Human Development Index in 2022. In addition, this study used time series data covering 2018 to 2022. The sample of this study consisted of eight provinces, namely: Papua, West Papua, East Nusa Tenggara, West Sulawesi, West Kalimantan, West Nusa Tenggara, North Maluku, and Gorontalo. The data collection method is carried out by taking reports from the website of the Central Statistics Agency. This study used panel data regression analysis. Panel data regression is a very effective technique to improve data informativeness, reduce collinearity between variables, and increase degrees of freedom and efficiency (Hasbi et al., 2023).

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

Description:

Y = Human Development Index (IPM)

X1 = Protecting religion (*Hifzu al-Din*)

X2 = Protecting the soul (*Hifzu al-Nafs*)

X3 = Protecting the intellect (*Hifzu al-Aql*)

X4 = Protecting offspring (*Hifzu al-Nasl*)

X5 = Protecting property (*Hifzu al-Maal*)

**Table 3 Operational definitions of variables**

Variable	Definition	Indicator	Source
Human Development Index	Human development achievements based on a number of basic components of quality of life with dimensions of longevity and health; knowledge, and a decent life.	Human Development Index Annual Report	Central Agency of Statistics
<i>Hifzu al-Din</i>	Protecting religion	Crime rate	Statistic criminal
<i>Hifzu al-Nafs</i>	Protecting lives	Life expectancy	Central Agency of Statistics
<i>Hifzu al-Aql</i>	Protecting common sense	Average length of schooling	Central Agency of Statistics
<i>Hifzu al-Nasl</i>	Protecting offspring	Population growth rate	Central Agency of Statistics
<i>Hifzu al-Maal</i>	Protecting property	GDP per capita	Central Agency of Statistics

Source: (Anto, 2010; Hasbi et al., 2023; P et al., 2015; Rama & Yusuf, 2019)

### 3. RESULT AND DISCUSSIONS

#### 3.1. Result

##### Heteroscedasticity Test

The heteroscedasticity test is a test required for panel data regression. This test is used to ascertain whether there is a difference in variance between residual values from different observations in the regression model. The Glejser test is a statistical test used in this study. Its scoring criteria compare the residual absolute probability value with the alpha significance level (0.05). If the absolute probability

value of the residual is more than 0.05, then the model is considered free of heteroscedasticity.

**Table 4 Heteroscedasticity Test Results**

Variable	Probabilities	Description
<i>Hifzu al-Din</i> (X1)	0.8164	No heteroscedasticity
<i>Hifzu al-Nafs</i> (X2)	0.0820	No heteroscedasticity
<i>Hifzu al-Aql</i> (X3)	0.3952	No heteroscedasticity
<i>Hifzu al-Nasl</i> (X4)	0.4324	No heteroscedasticity
<i>Hifzu al-Maal</i> (X5)	0.0527	No heteroscedasticity

Source: Data processed with E-Views 10, 2023

##### Multicollinearity Test

The multicollinearity test is used to ensure correlation among independent variables in the regression model. The ideal regression model is that multicollinearity does not occur. The test used in this study is to compare the correlation value of each independent variable. The assessment criterion states that if the correlation value is less than 0.8 then the model has no multicollinearity.

**Table 5 Multicollinearity test results**

	X1	X2	X3	X4	X5
X1	1.000000	0.026154	-0.367971	0.272248	0.586324
X2	0.026154	1.000000	0.085775	0.032518	0.279030
X3	-0.367971	0.085775	1.000000	0.103465	-0.115395
X4	0.272248	0.032518	0.103465	1.000000	0.559580
X5	0.586324	0.279030	-0.115395	0.559580	1.000000

Source: Data processed with E-Views 10, 2023

The test results showed the correlation coefficients of X1 and X2 of 0.026154 < 0.80, X1 and X3 of -0.367971 < 0.80, X1 and X4 of 0.272248 < 0.80, X1 and X5 of 0.586324 < 0.80, X2 and X3 of 0.085775 < 0.80, X2 and X4 of 0.032518 < 0.80, X2 and X5 of 0.279030 < 0.80, X3 and X4 of 0.103465 < 0.80, X3 and X5 are -0.115395 < 0.80, X4 and X5 are 0.559580 < 0.80. Therefore, it can be concluded that heteroscedasticity does not occur.

##### Regression Model Selection

###### Chow test

The Chow test is used to ensure the most suitable panel data analysis model, either a fixed effect model or a common effect model, to estimate panel data. If the probability value for cross-section F is greater than or equal to the significance level of 0.05, then the null hypothesis (H0) is accepted. The Common Effect Model (CEM) is the most appropriate model to use in

this case. If the probability value for cross section F is less than or equal to a significance level of 0.05, then the alternative hypothesis H1 is accepted. Fixed Effect Model (FEM) is the most suitable model to use in this case.

**Table 6 Chow Test Results**

Effects Test	Statistic	d.f.	Prob.
Cross-section F	89.784832	(7,27)	0.0000
Cross-section Chi-square	127.582080	7	0.0000

Source: Data processed with E-Views 10, 2023

Table 6 above shows that the Prob values are  $0.0000 < 0.05$ , so the Fixed Effect Model (FEM) is selected.

**Hausman Test**

The Hausman test is a statistical test to determine the best model for panel data regression, this test compares fixed effect models with random effects. The decision-making process is based on the acceptance of H0 if the probability value for random cross-section is greater than or equal to a significant value of 0.05, leading to the use of the Random Effect Model (REM). Conversely, H1 is accepted if the probability value is less than or equal to the significant value 0.05, and the most appropriate model to use is the Fixed Effect Model (FEM).

**Table 7 Hausman Test Results**

Test Summary	Chi-Sq. Statistic	Chi-Sq. City.	Prob.
Cross-section random	17.191866	5	0.0041

Source: Data processed with E-Views 10, 2023

The table above, Table 7, displays a Prob value of 0.0041, less than 0.05. As a result, Fixed Effect Model (FEM) is selected. After the Chow test and Hausman test, the results showed that the Fixed Effect Model (FEM) was selected. Therefore, in this study the regression model used is the Fixed Effect Model (FEM).

**Panel Data Regression Test**

The study used five different independent factors and one dependent variable. The methodology used is panel data regression. The results of the regression selection test show that a fixed effect model is selected.

**Table 8 Regression Test Results**

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.444488	0.167428	20.57299	0.0000

Variable	Coefficient	Std. Error	t-Statistic	Prob.
<i>Hifzu al-Din</i> (X1)	-0.018894	0.007832	-2.412440	0.0229
<i>Hifzu al-Nafs</i> (X2)	0.000756	0.001602	0.471634	0.6410
<i>Hifzu al-Aql</i> (X3)	0.106504	0.016291	6.537651	0.0000
<i>Hifsu al-Nasl</i> (X4)	0.012061	0.007310	1.649949	0.1105
<i>Hifzu al-Maal</i> (X5)	0.058090	0.015531	3.740168	0.0009

Source: Data processed with E-Views 10, 2023

Referring to Table 8, the regression coefficient equation can be formulated as follows:

$$Y = 3.444488 - 0.018894 X1 + 0.0007556 X2 + 0.106504 X3 + 0.012061 X4 + 0.058090 X5 + E$$

The results of the regression coefficient test above show this:

- The constant value of 3.444488 is positive, meaning that if the variables *Hifzu al-Din* (X1), *Hifzu al-Nafs* (X2), *Hifzu al-Aql* (X3), *Hifsu al-Nasl* (X4), and *Hifzu al-Maal* (X5) = 0, then the value of the HDI variable (Y) is 3.444488.
- The value of the regression coefficient of the *Hifzu al-Din* variable (X1) of -0.018894 is negative, which means that if *Hifzu al-Din* (X1) increases by one percent, then the HDI will decrease by 1.89%.
- The value of the regression coefficient of the *Hifzu al-Nafs* variable (X2) of 0.000756 is positive, which means that if *Hifzu al-Nafs* (X2) increases by one percent, then the HDI will increase by 0.0756%.
- The value of the regression coefficient of the *Hifzu al-Aql* variable (X3) of 0.106504 is positive, which means that if *Hifzu al-Aql* (X3) increases by one percent, then the HDI will increase by 10.65%.
- The value of the regression coefficient of the *Hifsu al-Nasl* variable (X4) of 0.012061 is positive, which means that if *Hifsu al-Nasl* (X4) increases by one percent, then the HDI will increase by 1.2%.
- The value of the regression coefficient of the *Hifzu al-Maal* variable (X5) of 0.058090 is positive, which means that if *Hifzu al-Maal* (X5) increases by one percent, then the HDI will increase by 5.8%.

**T-test (partial)**

The t-test assesses the impact of the independent variable (X) on the dependent variable (Y). The testing criteria in this study is to compare the statistical probability value t with the alpha value (0.05). If the probability value is less than 0.05, then it indicates a statistically significant influence of variable X on variable Y. Here is the result of the partial t-test:

**Table 9 Test results t (partial)**

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.444488	0.16742820	20.57299	0.0000
<i>Hifzu al-Din</i> (X1)	-0.018894	0.007832	-2.412440	0.0229
<i>Hifzu al-Nafs</i> (X2)	0.000756	0.0016020	0.471634	0.6410
<i>Hifzu al-Aql</i> (X3)	0.106504	0.0162916	6.537651	0.0000
<i>Hifsu al-Nasl</i> (X4)	0.012061	0.0073101	1.649949	0.1105
<i>Hifzu al-Maal</i> (X5)	0.058090	0.0155313	3.740168	0.0009

Source: Data processed with E-Views 10, 2023

Based on table 9 above, it can be seen that:

- The variable *Hifzu al-Din* (X1) prob value 0.0229 < 0.05 means that *Hifzu al-Din* (X1) has a significant negative effect on HDI (Y).
- The variable *Hifzu al-Nafs* (X2) prob value 0.6410 > 0.05 means that *Hifzu al-Nafs* (X2) has no significant effect on HDI (Y).
- The variable *Hifzu al-Aql* (X3) prob value 0.0000 < 0.05 means that *Hifzu al-Aql* (X3) has a significant positive effect on HDI (Y).
- The variable *Hifsu al-Nasl* (X4) prob value 0.1105 > 0.05 means that *Hifsu al-Nasl* (X4) has no significant effect on HDI (Y).
- The variable *Hifzu al-Maal* (X5) prob value 0.0009 < 0.05 means that *Hifzu al-Maal* (X5) has a significant positive effect on HDI (Y).

**F-Test (Simultaneous)**

The purpose of simultaneous testing is to find out whether the independent variable (X) affects the dependent variable (Y) simultaneously or not. In the context of this study, the test criteria are to compare the probability value (F-statistic) with the alpha value (0.05). Assuming the probability value (F-statistic) is smaller than the alpha threshold (0.05), it can be concluded that the independent variable has a significant effect on the dependent variable (Y) simultaneously.

**Table 10 F (Simultaneous) Test Results**

R-squared	0.984450
Adjusted R-squared	0.977539
S.E. of regression	0.006223
Sum squared resid	0.001046
Log likelihood	154.2848
F-statistic	142.4471
Prob(F-statistic)	0.000000

Source: Data processed with E-Views 10, 2023

Table 10 shows that the data show that the independent variable (x) simultaneously has a significant influence on the dependent variable (Y), given that the probability value is 0.00, which is below the threshold of 0.05.

**Test Coefficient of Determination (R2)**

The coefficient of determination test measures how much the model is able to explain the variation of the dependent variable. Referring to Table 9, the R-squared value is 0.984450, which indicates that 98% of the independent variables in this study affect HDI, while about 2% are influenced by variables that are not studied.

**3.2. Discussion**

**The influence of *Hifzu al-Din* on the Human Development Index**

The partial test result (t) in Table 9 shows that the variable *Hifzu al-Din* has a probability value of 0.0229, which is less than 0.05. In addition, this variable has a negative value of the coefficient. This indicates that protecting religion or *Hifzu al-Din*, the measured by crime rates, it has a significant negative impact on the Human Development Index (HDI). As a result, there is a positive correlation between crime rates and HDI scores in the area. According to the philosophy of Maqashid Sharia, protecting religion (*Hifzu al-Din*) is a measure to achieve a significant human development index (HDI). Therefore, the government must reduce crime to achieve a higher human development index. The findings of this study are in line with research conducted by Sabar dkk. (2017) which indicates that *Hifzu al-Din* gave considerable impact on the Human Development Index in Sumatra.

**The influence of *Hifzu al-Nafs* on the Human Development Index**

The partial t-test results presented in Table 9 show no significant influence of the variables *Hifzu al-Nafs* against the Human Development Index (HDI).

This is supported by a probability value of 0.6410, more significant than the significance level of 0.05. In addition, a positive value of the coefficient also implies the absence of a significant influence. As a result, life expectancy does not substantially affect the human development index of the region. The Maqashid philosophy of Sharia states that it protects the soul, known as *Hifzu al-Nafs*, indicating a high human development index (HDI). These findings are consistent with previous research conducted by P dkk. (2015); Sabar dkk. (2017) which concludes that *Hifzu al-Nafs* does not have a substantial impact on the Human Development Index (HDI). Nevertheless, research conducted by Fathur dkk. (2023); Sardini dkk. (2023) presents contrasting results, showing that *Hifzu al-Nafs* has an important influence on the Human Development Index (HDI).

#### **The influence of *Hifzu al-Aql* on the Human Development Index**

The partial test result (t) in Table 9 shows that the variable *Hifzu al-Aql* was significantly influential and positive for the Human Development Index (HDI). This is supported by a probability value of 0.0000, smaller than the threshold of 0.05, and a positive coefficient value. Variable *Hifzu al-Aql* Measure the preservation of cognitive abilities by measuring the average duration of formal education. This variable shows a positive correlation between the length of schooling and the Human Development Index (HDI) in a region. According to the doctrine of Maqashid Sharia, protecting reason (*Hifzu al-Aql*) is one of the benchmarks measure to achieve a high Human Development Index (HDI). The results of this study are consistent with previous research conducted by Fathur dkk. (2023); P dkk. (2015)); Sabar dkk. (2017) which has shown that *Hifzu al-Aql* has an important and beneficial influence on the Human Development Index. Nevertheless, research conducted by Sardines dkk. (2023) Refutes this claim by stating that *Hifzu al-Aql* does not substantially affect the Human Development Index (HDI).

#### **Influence of *Hifsu al-Nasl* on Human Development Index**

The partial t-test findings shown in Table 9 indicate that the *Hifsu al-Nasl* has a probability value of 0.1105, higher than the threshold of 0.05. This suggests that protecting offspring or *Hifsu al-Nasl*, as measured by population growth rate, does not significantly affect the Human Development Index

(HDI). Therefore, the rate of population growth has a negligible impact on the human development index in a region. According to doctrine Maqashid Syariah, protecting offspring (*Hifzu al-Nasl*) is a measure to achieve a higher level of human progress. Studies show that *Hifzu al-Nasl* does not substantially impact the Human Development Index (HDI), in line with previous research conducted by P et al. (2015). Nevertheless, research conducted by Fathur dkk. (2023); Sabar dkk. (2017)); Sardini dkk. (2023) presents contrasting results, which show that *Hifzu al-Nasl* has a substantial influence on the Human Development Index (HDI).

#### **The influence of *Hifzu al-Maal* on the Human Development Index**

The t-test results in Table 9 show that the *Hifzu al-Maal* has a probability value of 0.0009, below the significance level of 0.05. This indicates that safeguarding property or *Hifzu al-Maal*, as measured by per capita income, has a significant effect on the Human Development Index (HDI). As a result, communities with higher per capita income will have a higher Human Development Index (HDI) in that location. According to doctrine Maqashid Syariah, guarding property (*Hifzu al-Maal*) is one of the benchmarks measure to achieve a high Human Development Index (HDI). The results of this study are in line with the findings Fathur dkk. (2023); P dkk. (2015) which indicates that *Hifzu al-Maal*, the measured by per capita income, it has a significant and beneficial impact on the Human Development Index (HDI). Nevertheless, research conducted by Sabar dkk. (2017; Sardini dkk. (2023) Contradicts this opinion by stating that *Hifzu al-Maal*, the indicated by per capita income, does not have a substantial influence on the Human Development Index (HDI).

#### **4. CONCLUSION**

A country's welfare is judged based on more than just its economic performance; it also takes into account human development as a crucial component in reaching overall well-being. This is because human development is a critical aspect of achieving total progress. The Maqashid Sharia methodology is one way that can be applied to undertake a study of measuring human growth in Islam. The overall goal or core idea of Islamic law is referred to as the Maqashid Sharia notion of the Islamic legal system. The idea of Maqashid Sharia encompasses five different

dimensions, which are as follows: *Hifzu al-Din*, which refers to the preservation of religion; *Hifzu al-Nafs*, which refers to the preservation of life; *Hifzu al-Aql*, which refers to the preservation of intellect; *Hifzu al-nasl*, which refers to the preservation of lineage; and *Hifzu al-Maal*, which refers to the welfare of a country is not only measured from the economic aspect, but also from human development, which is also an important aspect in achieving the welfare of the country. In Islam, human development can be measured using the maqashid approach of sharia. Maqashid sharia is the main goal or principle of Islamic law. There are five dimensions in maqashid sharia, namely: *Hifzu al-Din*, *Hifzu al-Nafs*, *Hifzu al-Aql*, *Hifzu al-Nasl*, and *Hifzu al-Maal*. In this study, the maqashid sharia approach was used to measure the determinants of the human development index in Indonesia.

Research findings show that the variables *Hifzu al-Din*, *Hifzu al-Aql*, and *Hifzu al-Maal* substantially affect the Human Development Index. However, the variables *Hifzu al-Nafs* and *Hifzu al-Nasl* did not significantly affect the Human Development Index. The variables *Hifzu al-Din*, *Hifzu al-Nafs*, *Hifzu al-Aql*, *Hifzu al-Nasl*, and *Hifzu al-Maal* together have a significant effect on the Human Development Index. The variables *Hifzu al-Din*, *Hifzu al-Nafs*, *Hifzu al-Aql*, *Hifzu al-Nasl*, and *Hifzu al-Maal* had a significant influence of 98% on the Human Development Index variables, and the remaining 2% were influenced by other factors not studied in this study.

From the results of the research that has been described earlier, it implies that the government needs to pay attention to the protection of religion (*Hifzu al-Din*) by reducing crime rates, protection of reason (*Hifzu al-Aql*) by increasing the average length of schooling, and protection of property (*Hifzu al-Maal*) by means of increase the average per capita income of the community. This is because prosperous human development will be achieved by paying more attention to these aspects.

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