

## Community Welfare Perspective Islamic Human Development Index (IHDI)

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### ABSTRACT

**Purpose:** This study aims to analyze community welfare through the Islamic Human Development Index (IHDI) framework

**Design/methodology:** Utilizing a Comprehensive Literature Review (CLR) approach, the research examines previous studies indexed in Scopus and Emerald, selecting three relevant articles that explore community welfare from the IHDI perspective

**Findings:** The IHDI framework is based on five maqasid sharia: *ad-Din* (religion), *an-Nafs* (life), *al-Aql* (education), *an-Nasl* (family), and *al-Mal* (wealth). Thus, well-being is assessed through both material (M) and non-material (NM) dimensions. IHDI and HDI have a positive correlation, therefore IHDI can serve as a predictive measure for HDI rankings, the advantages of IHDI are more comprehensive and holistic in measuring community welfare.

**Practical implications:** The Islamic Human Development Index (HDI) can be calculated to quantify human well-being in Islam.

**Originality/Value:** There is no literature review that specifically discusses the concept of IHDI from several previous authors.

**Keywords:** Maqasid Shariah, Islamic Human Development Index (IHDI), Human Development Index (HDI), Welfare

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### A. INTRODUCTION

The concept of enhancing public welfare, measured by economic growth, emphasizes the advancement of human development. This approach underscores that economic progress should ultimately contribute to improving the quality of life, encompassing access to education, healthcare, and overall well-being, rather than solely focusing on material wealth (Septiarini, M M, Herianingrum, 2017). In Islam, quality of life is measured through a life preservation approach, which includes (1) dignity, self-respect, human brotherhood, and social equality; (2) justice; (3) spiritual and moral improvement; (4) security of life and property; (5) freedom; (6) education; (7) beneficial governance; (8) meeting needs; (9) employment and entrepreneurship; (10) equal distribution of income and wealth; (11) marriage and proper childcare; (12) family and social solidarity; (13) minimizing crime and anomie; and (14) mental peace and happiness (Chapra, 2008). Each country operates within unique social, cultural, and economic contexts, which lead to varied interpretations of human development. As a result, a single, standardized measure may fall short in fully capturing the distinctive characteristics and priorities of development within different regions. Tailoring development measures to reflect these unique

factors can provide a more accurate and meaningful assessment of progress across diverse settings (Sagar & Najam, 1998).

Amartya Sen added that human development is the process of expanding individual abilities or capacities so that the development of societal prosperity is not only about economic growth but also about expanding choices, opportunities, and freedom for everyone to live the life they consider valuable (Sen, 1984, p. 497). In Islam, the development of welfare does not only focus on economic progress but also on achieving comprehensive and holistic prosperity, including morals, ethics, and balance between the worldly and the everyday (Rama & Makhani, 2013), which is called "falah.". Falah includes happiness, prosperity, and safety that is balanced between material and spiritual aspects with the ultimate goal of gaining Allah's approval and success in life in the afterlife (Anto, 2011). The difference between this research and HDI lies in the concept of calculating index dimensions; when compared with previous IHDI research, the difference lies in the indicators used and the coverage of microdata at the microeconomic level.

The basic principle for developing the IHDI index is maqasid sharia, which includes five dimensions, namely, religion, life, intellectuals, family, and wealth. Therefore, it is crucial to conduct this study, as the Islamic perspective on welfare differs from general welfare measures like the Human Development Index (HDI), particularly in countries where the majority population is Muslim. Anto and Rama compared the IHDI study to the HDI both within countries and between provinces. It shows that some countries or provinces have high HDI values even though the IHDI method says they should be low. The overall IHDI results support the HDI calculation.

## B. LITERATURE REVIEW

The Human Development Index (HDI) is defined as the process of expanding people's choices. The main goal of development is to create an environment where people can enjoy a long, healthy, and productive life and enjoy a decent standard of living (Ranis et al., 2006). HDI is calculated using three aspects of human life, namely, health, education, and income (McGillivray & White, 1993).

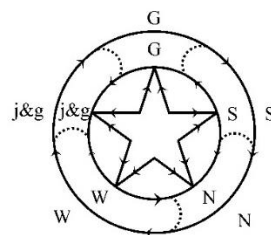
The health aspect represents the dimensions of healthy living and longevity as seen from the Life Expectancy (AHH) data, education represents the knowledge dimension as seen from the Expected Years of Schooling (HLS) and Average Years of Schooling (RLS) figures, and income represents a decent standard of living as seen from the Gross Domestic Product (GDP) per Capita figures. From each of these indicators, three main indexes are formed, namely: (1) health index, (2) education index, and (3) expenditure index (Neumayer, 2001). This concept is a development of the idea of human capabilities put forward by Amartya Sen (Desai, 1991). The human development process can be considered a process of expanding people's opportunities and capabilities." However, it is realized that the three dimensions developed do not yet reflect all essential dimensions, such as law, peace, security, and freedom (Sen, 1984). Since the beginning, Anand and Sen said that the HDI calculation method ignores the aspect of income inequality between individuals in society (Anand & Sen, 2000). According to Hicks, to perfect the distribution of income in the HDI, the Gini ratio (Gini coefficient) can be considered (Hicks, 1997). If the indicators used are not equivalent, then the ranking of most Latin American countries (regions with low income distribution) will be smaller when compared to countries with high income distribution.

McGillivray criticized the composition and usefulness of the HDI as an indicator of development or as a measure for comparing welfare across countries (McGillivray, 1991). Streeten (2000) questions the selection and weighting of the three components. The HDI is a measure that does not reflect its purpose because it does not capture the larger context of the concept of human development. The HDI omits other important aspects of the concept of human development, such as freedom and human rights, autonomy and independence (Fergany, 2002), society (Noorbakhsh, 1998), the environment, and others (Dasgupta, 2000). Several studies to improve HDI by adding some more specific aspects, such as adding aspects of inequality (Sabina Alkire dan James Foster), environment and sustainability (Neumayer, 2001), morals (Dar, 2004), health (Engineer, 2010), and family (Bagolin & Comim, 2008). Berenger and Verdier-Chouchane measure welfare using two approaches, namely standard of living and quality of life. International organizations such as the World Bank have adopted the ideas of "quality of growth" and "pro-poor growth," which reflect greater attention to non-monetary dimensions of welfare (Béranger & Verdier-Chouchane, 2007).

In Islam, development is seen as a multidimensional and comprehensive process that includes changes in social structures, public attitudes, and national institutions, reflecting the broader transformation of society. This process takes into account the various basic needs and aspirations of individuals and social groups, with the ultimate goal of improving their lives in both material and spiritual aspects (Rama & Makhani, 2013). The concept of social welfare from the I-HDI perspective is an indicator of social welfare in Islam. Islamic life lessons form the foundation of the Islamic economic theory of overall well-being. Welfare is something fundamental in the sharia framework that is not always realized by focusing efforts to maximize wealth and consumption. According to Chapra, human satisfaction is not only realized when economic needs are met but also spiritual and other non-material needs (Chapra, 2000). Spiritual or non-material needs in welfare are indeed something that is difficult to assess and cannot be measured, but they cannot be ignored. Important and generally recognized requirements for sustainable welfare are guarantees of life, property and honor, individual freedom, education, harmonious marriage and family, family and social solidarity, peace, and the creation of harmony between expected realities (Chapra, 2008). Haithem Kader said that community welfare includes aspects of moral, ethical, social, and spiritual dimensions of human nature (Kader, 2021).

According to Ibn Khaldun, development does not only refer to economic growth but also includes human development as a whole in such a way that each variable complements the other variables. As Chapra (2000) says, economic growth for the good of society is a big and multidisciplinary process because it involves many important social, economic, and political factors, such as Sharia (S), government (G), society (N), wealth or resources (W), development (g), and justice (j). The concept can be seen in Figure 2.3 below

**Figure 1. Ibn Khaldun's concept of welfare**



*Source: Chapra (2000)*

Ali and Hasan argue that the concept of human development in Islam refers to two aspects of material and moral life. So that welfare in Islam is assessed from material and spiritual aspects such as moral, ethical, and belief aspects (Syed Ali and Hasan). Sadeq emphasizes the concept of permanent life through two sequential stages, namely temporary worldly life and eternal and everlasting afterlife (Sadeq, 1987). Quoting Rama's writing that Abu Zahrah classified the objectives of sharia (maqasid sharia) into three broader areas, namely: (i) individual education (*tahdhib al-fard*); (ii) law enforcement (*iqamatul al-adl*); and (iii) improving welfare (*jalb al-maslahah*) (HT & Rama, 2016).

The Islamic economic view of welfare as a whole is based on Islamic teachings about life. Welfare is something fundamental in the sharia framework that is not always realized by focusing efforts to maximize wealth and consumption (Martini Dwi Pusparini, 2015). Calculations using the Maqasid Syariah Index (MSI) method found that the number of poor people was greater when compared to calculating poverty using other methods (Syed Ali dan Hasan). Necati Aydin said that the theoretical and conceptual framework of I-HDI is based on maqasid sharia using the monotheism paradigm. The monotheism paradigm makes the world and the hereafter a reality when setting goals (Necati Aydin, 2017).

From several welfare theories from an Islamic perspective, Anto and Rama constructed welfare from an Islamic perspective using the Maqasid Syariah approach, or what is called I-HDI. Anto constructed I-HDI in OIC countries, while Rama constructed I-HDI in 33 provinces in Indonesia. Therefore, the I-HDI referred to in this study is the welfare of society constructed by Anto and Rama. The I-HDI is an index that is calculated by combining the basic idea of the HDI with the five maqasid syariah index indicators: *ad-Din*, *an-Nafs*, *al-Aql*, *an-Nasl*, and *al-Mal*.

The concept of social welfare from the I-HDI perspective is holistic (holistic welfare), namely welfare in the world that is temporary (temporary welfare) and welfare in the afterlife that is eternal (permanent welfare). I-HDI is also a welfare concept that does not only consider material things (M), but also non-material things (NM). Therefore, the function of the concept of social welfare from the I-HDI perspective can be written as follows (Anto, 2011, p. 76):

$$Wh = f(Wt, Wp) \text{ or } Wh = f(WM, WNM)$$

From the I-HDI point of view, the welfare of society is based on maqasid sharia, so the dimensions used to measure it are material (M) and non-material (NM). *First*, material is an indicator of the performance of fulfilling the needs of life in the world. Islam views the ownership of material/property and its distribution in society as a means to achieve *maslahah*, which in turn leads to happiness (*falah*). Ownership of a lot of wealth in Islam must be supported by an even distribution of income. As wealth increases, income distribution must increase to improve material welfare.

*Second*, things that are not directly related to material but are the basis for achieving *maslahah* include *ad-din*, *an-nafs*, *al-aql*, and *an-nasl*, called the Islamic Environment and Values (IEV). Islam views that the role of community religiosity is something that cannot be offered in realizing welfare because religiosity is a guideline for society in carrying out life. The longer a person lives, the better; a long life is assumed to mean that humans can do more and longer beneficial goodness. Knowledge and science also have an important position in development, so society must get proper education. In addition, the development process can run more efficiently and effectively if family and social relationships between members of

society are harmonious. The family also has an important role in building a better next generation to maintain development.

According to the concept of welfare development above, the welfare of society from the I-HDI perspective is expressed in the following equation;

$$I\text{-HDI}/Wh : f(MW, NMW)$$

Where:

I-HDI/Wh : *Islamic Human Development Index/Welfare holistic*

MW : *Material Welfare*

NMW : *Non-Material Welfare*

The I-HDI calculation method uses the geometric mean because the arithmetic mean calculation has the weakness that low achievement in one dimension can be covered by high achievement in another dimension (Nusa & Kusumawardani, 2017). The formula for calculating it is as follows:

$$G = \sqrt[n]{X1 \times X2 \times X3 \dots \dots \dots \times Xn}$$

Hendri Anto's Construction Model demonstrates that the rankings of the IHDI and HDI do not always align. In some cases, countries may rank higher on the IHDI compared to the HDI, the advantage of IHDI compared to HDI lies in its recognition of spiritual and social aspects as important elements in the welfare of society in Muslim countries. Thus, IHDI offers a more comprehensive approach, not only assessing material dimensions, but also taking into account non-material aspects, including religious and cultural values. While in others, there may be a noticeable decline in rank. In general, the Material Welfare Index (MWI) plays a substantial role in the IHDI, highlighting the significant contribution of material resources to the advancement of welfare development (Anto, 2011).

Rama's findings indicate that while the IHDI and HDI rankings exhibit compositional differences, both indices demonstrate positive statistical correlations. This suggests that the IHDI can effectively predict the HDI ranking (Rama & Yusuf, 2019). Anto developed the IHDI method to assess well-being according to maqasid sharia, specifically for the member countries of the Organization of Islamic Cooperation (OIC). In contrast, Ali Rama and Burhanuddin Yusuf applied the IHDI to 33 provinces in Indonesia, uncovering disparities between the IHDI and HDI rankings. Despite these discrepancies, both indices showed a positive correlation, implying that the IHDI could serve as a predictor for HDI rankings. Their research further indicated that, although many provinces in Indonesia had strong HDI rankings, their IHDI scores were relatively low (Rama Ali & Yusuf, 2019). Septiarini conducted an analysis of the IHDI in districts of East Java Province, revealing that between 2010 and 2014, most districts ranked in the mid to low range on the IHDI, with significant disparities across districts. In contrast, the HDI results showed that the majority of East Java's human development achievements were in the mid to high range. This highlights that the IHDI provides a more comprehensive measure of human development than the HDI, offering deeper insight into the well-being of communities (Septiarini, M M, Herianingrum, 2017).

The development of the IHDI is rooted in the recognition that Muslim countries possess distinct characteristics, cultures, and values that are not fully captured by the HDI. The Islamic Human Development Index (IHDI) is computed utilising the maqasid sharia framework, which encompasses five principal dimensions: ad-din (religion), an-nafs (life), al-'aql (education), an-nasl (family), and al-mal (wealth). This study used the five characteristics

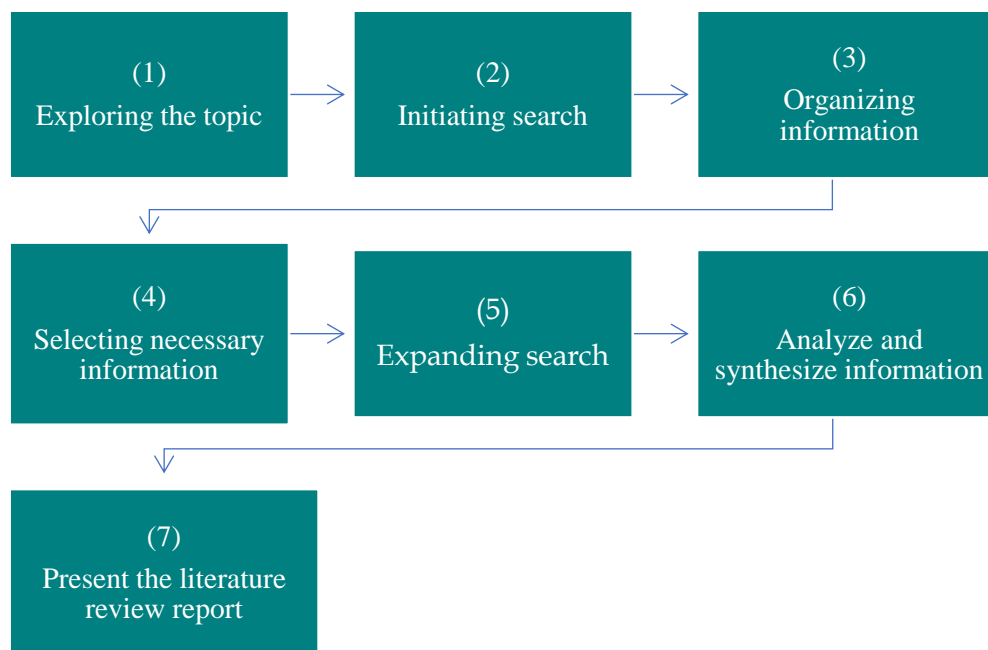
as the primary dimensions for computing the index. After figuring out the index dimensions, each dimension is given an indicator that encapsulates the idea of maqasid sharia. These indicators include worship, the good and bad effects of worship, life expectancy, meeting basic needs, job opportunities, freedom, the average and expected length of education, owning wealth, and sharing wealth. Once we identify these indicators, we gather and examine the data corresponding to each one.

As Chapra asserts, human well-being is not exclusively attained through the fulfillment of economic needs; it also requires the satisfaction of spiritual and other non-material needs, which are essential components of overall well-being (Chapra, 2000). Spiritual or non-material needs, though challenging to quantify, are integral to well-being. Key factors universally recognized as essential for sustainable welfare include life security, the safeguarding of property and honor, individual freedom, access to education, a stable marriage and family life, social and familial solidarity, peace, and the alignment of expectations with reality. Together, these elements form the foundation of a holistic and sustainable welfare model (Chapra, 2008).

Ali and Hasan argue that human development in Islam includes both material and moral dimensions. They assert that welfare in Islam cannot be defined solely by material wealth, but must also account for spiritual elements such as morals, ethics, and beliefs. This perspective stresses the need for a balance between worldly prosperity and a strong spiritual life, viewing this equilibrium as the authentic measure of well-being in an Islamic context (Syed Ali dan Hasan). Sadeq emphasizes that human life comprises two distinct stages: the temporal worldly life and the eternal afterlife. He suggests that human existence extends beyond the earthly realm, with the afterlife being a key focus. As a result, every action in this world should be guided by an orientation toward the afterlife, where achieving a balance between material and spiritual aspects is essential for attaining lasting happiness (Sadeq, 1987).

## **C. METHOD**

The research methodology employed in this study is a Comprehensive Literature Review (CLR). A literature review is a systematic process aimed at identifying, recording, analyzing, and communicating relevant information related to the research topic. The data collection process in a literature review follows a structured approach, ensuring that the gathered literature is accurately represented. The stages of the Comprehensive Literature Review (CLR) in this study are illustrated in Figure 2.

**Figure 2. Research stages of literature review**

*Source: data processed, 2025*

Figure 2 outlines the seven stages of this research process, which include: (1) exploring the research topic, (2) initiating the literature search, (3) organizing the collected information, (4) selecting relevant data, (5) broadening the search, (6) analyzing and synthesizing the findings, and (7) presenting the literature review report. These stages provide a structured framework for systematically gathering, analyzing, and reporting on relevant literature in the study (Shah et al., 2018). The objective of all stages in the literature review is to uncover new concepts and theoretical models through the analysis and synthesis of existing research. Shah and Khan assert that, at its core, the literature review involves two primary components: the examination of existing knowledge (i.e., a review of the literature) and the primary research study, which emerges from the analysis and synthesis of insights derived from previous studies. This process enables researchers to build upon foundational knowledge and contribute new perspectives to the field (Shah et al., 2018).

In any type of research, the data source is a crucial element, including in Comprehensive Literature Review (CLR) research. The data sources must accurately reflect the research topic under investigation. In this study, the data sources are research articles published in international journals indexed by Scopus and Web of Science (WoS). The literature analyzed is limited to research published between 2000 and 2020, covering the last 20 years. The analysis is focused on literature related to the Islamic Human Development Index (IHDI), with specific keywords used during the literature search in the database to ensure relevance to the topic.

## **D. RESULT AND DISCUSSION**

### **1. Exploring the Topic**

Welfare in Indonesia is commonly assessed using the Human Development Index (HDI). However, from an Islamic perspective, the HDI is seen as insufficiently comprehensive, as it does not provide a holistic approach to measuring welfare. Amartya Sen asserts that the current Human Development Index (HDI) remains inadequate for comprehensively assessing welfare. At present, the Human Development Index (HDI) is computed using three primary

indicators: educational attainment, health status, and economic conditions as indicated by purchasing power. Nevertheless, these indices do not comprehensively encompass all essential components of welfare, including the legal system, social factors, peace, security, and freedom.

In Islam, development is regarded as a multifaceted process that encompasses both material and non-material dimensions (Imana, 2019). It emphasizes the importance of spiritual, ethical, and social factors alongside economic considerations, highlighting the need for a more balanced and inclusive measure of human well-being (Rama & Makhani, 2013). Fundamentally, Islamic economic development contrasts with conventional perspectives by focusing on achieving comprehensive and holistic welfare. In Islam, the goal of economic development is not merely material progress but the attainment of *falah*—a concept that encompasses both success in this worldly life and in the afterlife. This approach prioritizes the integration of material prosperity with spiritual fulfillment, ensuring a balanced and sustainable form of development that addresses both the physical and moral needs of individuals and society (Anto, 2011).

## 2. Initiating Search

Researchers conducted a search for articles on public welfare through the lens of the Islamic Human Development Index (IHDI) in journals indexed by Scopus, utilizing Harzing's Publish or Perish application. They also conducted a search in journals indexed by Emerald, using their web portal at <https://www.emerald.com>. The keyword employed for the article search was "Islamic Human Development Index".

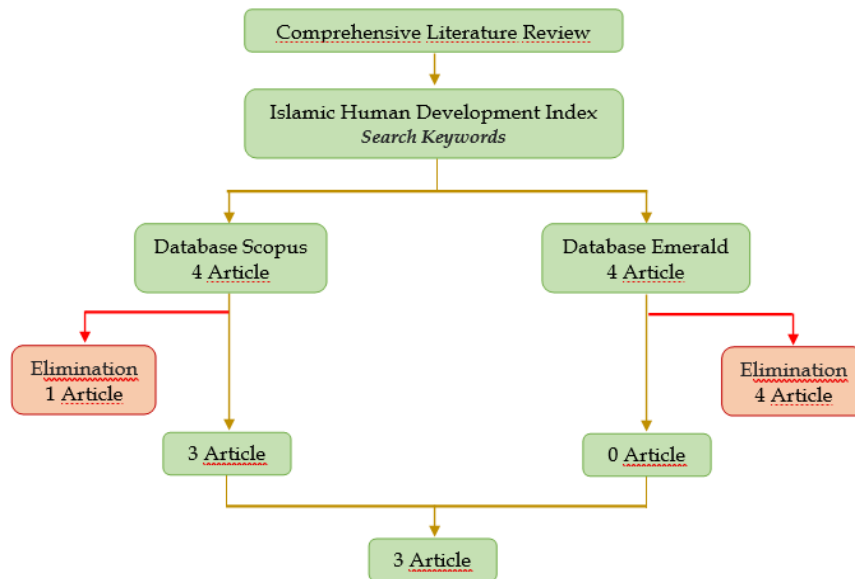
## 3. Organizing Information

The search for articles using the keyword "Islamic Human Development Index" in Scopus and Emerald resulted in a total of 10 journals. This search was conducted using Harzing's Publish or Perish application, first selecting Scopus. The search in Scopus yielded 4 journals, while a search in Emerald using the same keyword identified 6 articles. Upon review, it was found that 2 of these journals were also indexed in Scopus. Consequently, the final result of the journal search, based on the keyword "Islamic Human Development Index," included 8 unique journals: 2 journals indexed exclusively by Scopus, 2 indexed by both Scopus and Emerald, and 4 indexed solely by Emerald.

## 4. Selecting Necessary Information

In the next stage, the researcher selected journals that were relevant to the determined study theme. The criteria for selecting journals for this research are those that discuss the Islamic Human Development Index (IHDI) with a maqasid sharia approach. Based on an analysis of eight journals that discuss IHDI, the author chose three of them because all three discuss IHDI with a maqasid sharia approach. Meanwhile, five other journals discuss welfare from an Islamic perspective without adopting the concept of maqashid sharia. The process for determining the selected journals is illustrated in Figure 3 below.



**Figure 3. Systematic literature search**

Source: data processed, 2024

### 5. Expanding Search

The author expanded the search for articles relevant to the research theme, particularly those related to the Islamic Human Development Index (IHDI). Through Google Scholar, the author found a journal titled "Introducing an Islamic Human Development Index (IHDI) to Measure Development in OIC Countries," authored by MH Anto and published in the *Islamic Economic Studies* journal in 2011. Although this journal was aligned with the study's theme, a subsequent search through Scimago Journal & Country Rank revealed that the journal was not indexed in Scopus. As a result, it was excluded from the study material.

### 6. Analyze and Synthesize Information

After reviewing and studying journals related to the theme of the "Islamic Human Development Index" (IHDI), the author identified three key journals that align with the study's focus: (1). "Islamic vs Conventional Human Development Index: Empirical Evidence from Ten Muslim Countries" by Necati Aydin. This journal compares the Islamic Human Development Index (IHDI) with the conventional HDI, providing empirical evidence from ten Muslim-majority countries. It examines the differences and similarities between these indices in the context of Muslim nations, offering insights into how each model reflects human welfare. (2). "The Effect of Government Expenditure on Islamic Human Development Index" by Sri Herianingrum, Muhammad Nafik H, Qudsi Fauzi, Fairuz Ulfa Afifa, and Nisful Laila. This study explores the relationship between government expenditure and the Islamic Human Development Index, analyzing how public spending influences IHDI rankings and the overall human welfare in Islamic contexts. (3). "Construction of Islamic Human Development Index" by Ali Rama and Burhanuddin Yusuf. This journal focuses on the methodological development of the Islamic Human Development Index (IHDI), outlining its construction process and the theoretical foundations based on Islamic principles and values. These journals were selected for their alignment with the study's objectives and their contributions to the discourse on the IHDI and its application in assessing public welfare from an Islamic perspective.

Each of these journals makes a significant contribution to the understanding and application of the Islamic Human Development Index (IHDI) in various contexts, thereby

serving as valuable references for the study. According to Necati, divergent conceptualizations of welfare lead to different approaches in its measurement. His research compares the Conventional Human Development Index (CHDI) with the Islamic Human Development Index (IHDI). The CHDI is primarily based on an index that reflects physical (bodily) and intellectual development. In contrast, the IHDI places greater emphasis on the development of moral, ethical, social, and spiritual dimensions of human well-being. The IHDI is evaluated across nine dimensions: (1) education, (2) health, (3) income, (4) spirituality, (5) corruption, (6) morality, (7) social factors, (8) freedom, and (9) safety. Among these, education, health, and income are also incorporated into the CHDI, which underscores the shared material aspects of human development.

Necati's approach to calculating the IHDI is grounded in a theoretical and conceptual framework that incorporates a comprehensive human development index based on maqasid sharia and the Tawhid paradigm. This framework merges both the worldly and the afterlife dimensions as integral components of development objectives. Consequently, Islamic economics operates within the Tawhid paradigm, which is structured around four foundational elements: ontology (the study of being), epistemology (the study of knowledge), anthropology (the study of human nature), and teleology (the study of purpose or goals). This holistic approach ensures that development is understood as a balanced and integrated process, addressing both material and spiritual aspects of well-being (Necati Aydin, 2017).

This study adopts the theoretical and conceptual framework of maqasid sharia, incorporating the Tawhid paradigm in its approach. Consequently, the index used in this research does not strictly follow the traditional maqasid sharia framework, which includes five core dimensions: *ḥifẓ ad-Din* (protection of religion), *ḥifẓ an-Nafs* (protection of life), *ḥifẓ al-Aql* (protection of intellect), *ḥifẓ an-Nasl* (protection of lineage), and *ḥifẓ al-Mal* (protection of wealth). Instead, this study employs indicators such as physical preservation, education quality, worship practices, positive and negative value frameworks, law enforcement, political freedom, and civil liberties. These modified indicators reflect a more comprehensive and inclusive approach, integrating both material and spiritual dimensions within the Tawhid framework.

Rama and Sri assessed the IHDI using the maqasid sharia framework, incorporating both its index dimensions and theoretical foundation. As a result, the index dimensions they developed align with the five core dimensions of the maqasid sharia index, covering all critical aspects for measuring welfare. These dimensions include the moral, ethical, social, and spiritual components of human nature, ensuring a comprehensive approach to human development that addresses both material and non-material aspects of well-being (Kader, 2021). As stated by Chapra, Al-Ghazali highlighted that the ultimate goal of sharia is to enhance societal welfare, achieved through the safeguarding and preservation of five essential elements: faith (*din*), life (*nafs*), intellect (*aql*), family (*nasl*), and wealth (*mal*).

These elements are fundamental to ensuring the well-being and prosperity of both individuals and communities within an Islamic framework, forming the core principles that guide development and social welfare in Islam. Consequently, any action or policy that preserves these five elements—faith (*din*), life (*nafs*), intellect (*aql*), offspring (*nasl*), and wealth (*mal*)—is considered essential, while actions that jeopardize or harm them must be avoided. This principle underscores the importance of protecting these critical aspects of human life to ensure societal welfare, in line with the values and objectives of sharia. By safeguarding these

elements, the holistic well-being of individuals and communities can be realized within an Islamic context.

The difference between Rama and Sri's construction of the IHDI lies in the methodology used to identify the indicators that represent the index's dimensions. Sri adhered to the indicators proposed by Anto, while Rama developed an alternative approach, selecting indicators that are more directly aligned with the theoretical framework of *maqasid sharia*. This distinction reflects their differing interpretations of how to effectively measure human development within an Islamic context, with Rama's approach placing greater emphasis on the integration of the core principles of *maqasid sharia* (Herianingrum Sri et al., 2019). Sri utilizes a range of indicators with both positive and negative value approaches to measure the dimensions of *ad-Din* (faith), *an-Nafs* (self), and *an-Nasl* (offspring). For the dimension of *al-Aql* (intellect), she incorporates indicators related to education levels and educational outcomes. In the *al-Mal* (wealth) dimension, Sri selects indicators such as wealth ownership, wealth growth, and wealth distribution. These indicators are carefully chosen to assess various aspects of human development within the *maqasid sharia* framework, ensuring that both material and non-material dimensions of well-being are thoroughly addressed (Anto, 2011).

Rama adopts a distinct set of indicators for constructing the IHDI. In the *ad-Din* (faith) dimension, he emphasizes indicators related to worship and moral conduct. For the *an-Nafs* (self) dimension, Rama incorporates indicators such as life expectancy, employment opportunities, freedom, and access to basic needs. The *al-Aql* (intellect) dimension is measured using indicators related to access to educational institutions and educational outcomes. The *an-Nasl* (offspring) dimension is assessed using both positive and negative value indicators. Lastly, for the *al-Mal* (wealth) dimension, Rama includes indicators such as wealth ownership, wealth growth, and wealth distribution.

This set of indicators reflects a comprehensive approach to human development, integrating both material and spiritual dimensions within the framework of *maqasid sharia*. By incorporating factors such as moral conduct, education, health, freedom, and wealth distribution, it ensures that the measurement of well-being aligns with the core values and principles of Islam, addressing the multifaceted nature of human development (Rama Ali & Yusuf, 2019). The selection and specification of indicators that represent the various dimensions of the index in the construction of the IHDI are crucial, as these indicators will ultimately be reflected in the data that is processed into the index's dimensions. As noted by Rama, if the IHDI is intended to function as a predictor of the HDI, then a positive statistical correlation between the two indices is expected. This implies that the IHDI has the potential to provide meaningful insights and possibly predict HDI rankings, thereby offering a more holistic perspective on human development that encompasses both material and non-material factors (Rama Ali & Yusuf, 2019).

## 7. Presenting Literature Review Report

After reviewing three journals on the Islamic Human Development Index (IHDI), the author outlines the construction of the IHDI using the approaches proposed by Ali Rama and Sri H. This approach does not dismiss Necati's concept; rather, the author suggests that the index dimensions developed by Rama and Sri can incorporate the indicators identified by Necati as representative within these broader dimensions. The *maqasid sharia* index dimensions, as defined by Rama and Sri, align more comprehensively with the conceptual and objective scope of *maqasid sharia* compared to those suggested by Necati. This alignment offers

a more holistic and inclusive framework for evaluating human development within an Islamic context.

Following the author's review of several articles on the Islamic Human Development Index (IHDI), the dimensions, indicators, and data used in the calculation of the IHDI have been identified and are presented as follows:

**a) Dimension Index *ad-Din* (Religion)**

Religion acts as a fundamental ethos for development, providing a moral framework that guides individual behavior. These values motivate individuals to align their actions with religious principles, steering them away from prohibited behaviors while encouraging engagement in recommended practices. Consequently, religion plays a crucial role in shaping human life by directing individuals in fulfilling both their spiritual and material needs (Chapra, 2008). Religion, as the foundation of life's meaning and purpose, offers clear guidance for all human activities and promotes personal transformation by shaping behavior, lifestyle, preferences, and attitudes toward oneself, the Creator, others, living beings, and the environment. Will and Ariel Durant, as referenced by Chapra, contend that no historical society prior to the modern era has been able to maintain a moral life without the support of religion (Chapra, 2008).

Islam seeks to establish an environment that encourages virtuous actions, promoting social solidarity, empathy, and cooperation among individuals. In the absence of such a supportive context, the values and systems that foster positive behavior are at risk of diminishing or disappearing. These values are cultivated through acts of worship, such as congregational prayer, fasting during Ramadan, zakat, and hajj. The preservation of religion (*hifz ad-din*) involves taking proactive steps to protect its principles from being undermined or harmed. This includes defending the homeland, safeguarding the sovereignty of the Muslim community, and ensuring the availability of resources for Islamic education and the transmission of knowledge to both present and future generations (Ibn Ashur, 2006, p. 163). Sri H adopts Anto's approach (Herianingrum Sri et al., 2019) which incorporates both positive and negative values as indicators for the religious dimension. This approach addresses actions that either strengthen or weaken religion, encompassing both acts of worship and moral behavior (Anto, 2011). Ali Rama selected worship and morals as key indicators for the religious dimension. Worship is viewed as a direct manifestation of religious commitment, while morals represent the ethical outcomes and the influence of worship on an individual's behavior and character (Rama & Yusuf, 2019).

**b) Dimension Index *an-Nafs* (Life)**

Islam perceives human existence as a harmonious integration of spiritual and material dimensions, presenting a clear contrast to theories that attribute human behavior exclusively to material forces (as proposed by Marx), psychological drives (Freud), instincts (Lorenz), or environmental conditioning (Pavlov, Watson, and Skinner). A core tenet of Islamic thought is the belief that humans possess free will and are accountable for their actions, with divine guidance promoting a comprehensive approach to life that emphasizes both personal responsibility and ethical conduct (Chapra, 2008). Al-Ghazali defines the preservation of life (*hifz al-nafs*) as the safeguarding of human existence, which includes the implementation of retributive justice in cases of murder. Al-Shatibi, however, broadens this concept by identifying three essential methods for protecting life: (1) facilitating its continuity through the allowance of procreation, (2) supporting it by ensuring access to food and drink, and (3) addressing basic

needs, such as clothing and shelter, which are vital for upholding human dignity and well-being (Amin et al., 2015, p. 164).

Ali and Hasan argue that the safeguarding of life involves: (1) ensuring personal safety and security, (2) providing accessible healthcare services, (3) encouraging the effective use of time through activities that align with sharia principles, and (4) promoting affordable and accessible opportunities for sports and physical fitness. Together, these measures uphold the physical and mental well-being necessary for a balanced and fulfilling life consistent with Islamic values (Syed Ali & Hasan, 2014). Chapra extends classical perspectives by framing the preservation of life (*ḥifẓ al-nafs*) within a contemporary context, which includes: (1) dignity, self-respect, brotherhood, and social equality; (2) justice; (3) spiritual and moral development; (4) security of life, property, and honor; (5) freedom; (6) access to education; (7) effective governance; (8) poverty alleviation and the fulfillment of basic needs; (9) employment and entrepreneurial opportunities; (10) fair income and wealth distribution; (11) stable marriage and family structures; (12) family and social cohesion; (13) crime reduction and social stability; and (14) mental peace and well-being. Collectively, these dimensions underscore a holistic approach to life's preservation, integrating spiritual, social, and material aspects of well-being (Chapra, 2008).

Building on the indicators identified by previous researchers, Sri H and Rama, the author contends that these indicators effectively encapsulate the study's theoretical constructs. Key dimensions are represented by specific indicators as follows: (1) Life expectancy, captured by indicators like life expectancy at birth and overall life expectancy; (2) Access to employment, reflected through the unemployment rate, which represents the fundamental right to work; (3) Democracy index, measuring political freedom and democracy, where higher values indicate greater political freedom; (4) Fulfillment of basic needs, assessed via poverty levels and Gross Regional Domestic Product (GRDP). Poverty data illustrates the percentage of individuals below the poverty line, while GRDP reflects consumption expenditure, with lower poverty and higher consumption indicating positive outcomes; (5) Negative indicators, consistent with Anto's approach, including metrics such as drug use and smoking, which act as markers for harmful behaviors.

### c) Dimension Index *al-'Aql* (Education)

Al-Ghazali asserts that reason is the fundamental root and essential foundation of knowledge. He emphasizes that human intellect (*'aql*) serves as the primary tool through which individuals gain understanding, enabling them to differentiate between right and wrong, as well as truth and falsehood. Al-Ghazali views reason as indispensable for interpreting divine teachings and ensuring their proper application in daily life. This perspective underscores the vital role of intellect in guiding ethical judgment and harmonizing actions with spiritual principles (Chapra, 2008). Intellect sets humans apart from other beings, making its continuous cultivation essential for advancing both knowledge and technology. This development occurs at both individual and collective levels, playing a crucial role in societal progress and human welfare. Ibn Ashur further elaborates that the preservation of intellect (*ḥifẓ al-'aql*) entails safeguarding the mind from influences that may corrupt or diminish its reasoning abilities, thereby ensuring it remains a strong foundation for intellectual and moral advancement (Ibn Ashur, 2006). A compromised intellect can lead to serious consequences, frequently manifesting in deviant or harmful behaviors. Therefore, actions that strengthen intellectual capacity—such as promoting educational initiatives and supporting research—are not only

encouraged but are considered essential for preserving reason. In alignment with this, Sri H contributed to the intellectual dimension of development by introducing indicators focused on education and scientific activities, highlighting the pivotal role of knowledge and intellectual growth in fostering comprehensive human development (Herianingrum Sri et al., 2019). Rama expanded the intellectual dimension by integrating indicators that address both the preservation of intellect and educational attainment. Preservation of intellect is gauged by access to educational institutions, reflected in the school availability ratio. Educational outcomes are measured through literacy rates, serving as an indicator of education's effectiveness in promoting intellectual development and advancing human progress (Rama & Yusuf, 2019).

The study shows that Sri H (Anto) and Rama originally included indicators like education, educational outcomes, and institutional access in constructing the education index. Previously, educational outcomes were measured by literacy rates; however, recent methodologies have moved away from literacy rates as a primary indicator. Instead, Expected Years of Schooling (EYS) and Average Years of Schooling (AYS) are now employed to offer a more precise reflection of educational outcomes. Thus, updating education data to incorporate these indicators is crucial for enhancing accuracy in the calculations.

#### **d) Dimension Index *an-Nasl* (Family)**

In Islam, the concept of nurturing offspring (*hifz an-nasl*) focuses on the protection, preservation, and development of future generations. This includes ensuring the health, productivity, and meaningful lives of children. Islamic teachings highlight the importance of safeguarding the well-being of offspring as a vital aspect of sustaining societal welfare. By nurturing the growth and development of future generations, Islam ensures that they live in accordance with moral, spiritual, and social values, thereby fostering the overall prosperity and ethical foundation of society (Amin et al., 2015). Chapra argues that the sustainability of any civilization depends on the ability of future generations to surpass their predecessors in spiritual, physical, and mental development. To ensure the continuous growth and survival of civilization, it is essential to prioritize the well-being and advancement of descendants in all these areas. By focusing on these dimensions, future generations are better prepared to build upon and enhance the achievements of the past, thereby ensuring the ongoing progress and continuity of both individual and societal welfare (Chapra, 2008). In this context, Islam regards marriage as the legitimate institution for procreation, prohibiting adultery and any actions that hinder the possibility of having offspring within the bounds of marriage. The family unit is viewed as the most legitimate foundation for human regeneration, serving not only as a means of reproduction but also playing a crucial role in the moral and intellectual development of future generations. Households are seen as vital in transmitting values, ethics, and knowledge to the next generation, thereby contributing to the continuity and progress of society as a whole.

The fundamental principles that govern the protection of offspring encompass marriage, family life, solidarity, immortality, and death. These principles emphasize the importance of dedicating quality time to parenting, engaging in sharia-compliant activities, promoting mutual respect within the family, and instilling religious practices in children. Such efforts aim to create a nurturing environment that supports the moral, spiritual, and social development of future generations. By fostering these values, they ensure that children grow up with a strong sense of responsibility toward their faith and society, cultivating integrity and commitment to both (Syed Ali & Hasan, 2014). According to Chapra, nurturing a resilient generation requires the cultivation of strong moral values from an early age. Equally crucial is

a supportive household environment, which plays a central role in this development. The family is vital in shaping children's values, character, and behavior, offering a foundational platform for their moral growth and resilience in facing life's challenges (Chapra, 2008).

Sri H, following the approach of Anto and Rama, developed a positive and negative framework to identify indicators for the preservation of offspring. This framework involves evaluating various factors that influence the sustainability and well-being of future generations, considering both positive influences that promote growth and development, and negative impacts that may undermine their welfare. Through this evaluation, the framework aims to provide a comprehensive understanding of how to protect and enhance the well-being of descendants (Anto, 2011). The positive approach utilizes fertility data to develop indicators for the preservation of offspring. By analyzing fertility rates, this method identifies factors that support and enhance reproductive capacity, ensuring the continuity and sustainability of future generations. It focuses on conditions that promote healthy reproduction and the overall well-being of offspring, thereby contributing to the long-term success and growth of societal development. The negative approach focuses on indicators such as mortality and divorce rates, which present significant risks to human stability and survival. High divorce rates and infant mortality rates within households are crucial factors that threaten the well-being of future generations. Furthermore, issues such as Domestic Violence (DV) serve as critical negative indicators, as DV erodes the security, stability, and cohesion of families, thereby further jeopardizing the welfare and continuity of future generations.

#### e) **Dimension Index *al-Mal* (Wealth)**

Al-Ghazali and al-Shatibi position wealth (*hifz al-Mal*) as the final dimension within the maqasid sharia framework, highlighting its significance while emphasizing that it is less fundamental than other dimensions such as faith, life, intellect, and offspring. Chapra expands on this perspective, asserting that while wealth is important, it cannot ensure comprehensive human welfare without the proper balance of the other four essential elements. Therefore, achieving true human welfare necessitates a holistic approach that integrates all dimensions of maqasid sharia, rather than focusing solely on wealth (Chapra, 2008).

Wealth is regarded as a trust from God, requiring its safeguarding, development, and use in an ethical and responsible manner. The primary objectives of wealth management include alleviating poverty, meeting the needs of all individuals, improving living standards, and ensuring a just distribution of income and wealth. Amin et al. propose a comprehensive understanding of preserving wealth (*hifz al-mal*), which includes three key elements: (i) the protection of ownership and property; (ii) the acquisition and development of wealth or property; and (iii) the preservation and responsible management of wealth (Amin et al., 2015).

Islam underscores the significance of property ownership and wealth distribution as essential mechanisms for promoting goodness and piety. Wealth is viewed as a vital component in the development of various aspects of life, including spiritual, moral, and physical dimensions. By advocating for the fair and equitable distribution of wealth, Islam seeks to promote collective welfare and ensure balanced societal progress, ultimately contributing to the overall well-being of individuals and communities (Rama & Makhani, 2013). Sri H's concept of wealth preservation is organized around three main aspects: (1) property ownership, (2) property growth, and (3) property distribution. This framework emphasizes protecting property rights, enhancing wealth, and ensuring the equitable distribution of resources within society. Similarly, Rama's model identifies three key indicators for wealth preservation: (1) wealth

ownership, (2) wealth growth, and (3) wealth distribution, focusing on securing, expanding, and fairly distributing wealth to promote societal welfare. Both models stress the importance of safeguarding and growing wealth while ensuring its just and equitable allocation.

Building on the previous explanation, the author proposes three modified indicators for wealth preservation, derived from the frameworks used by Anto and Rama, but excluding the poverty level data that Rama incorporates for *ḥifẓ al-Nafs*. The proposed indicators are: (1) Wealth Ownership: Represented by Gross Regional Domestic Product (GRDP) per capita. A higher GRDP per capita signifies a higher level of material welfare within a region, reflecting its wealth and economic productivity. (2) Wealth Growth: Represented by the rate of economic growth. A higher economic growth rate is expected to positively influence the overall welfare of the community, indicating an expanding economy that supports improved living standards. (3) Wealth Distribution: Represented by the Gini coefficient. A higher Gini ratio indicates greater economic inequality, reflecting uneven wealth distribution within society and highlighting disparities in income or wealth allocation.

The table below illustrates the IHDI concept formulation based on the three journals discussed above:

**Table 1. Islamic Human Development Index concept**

Index	Index Dimensions	Indicator	Data	Source
IHDI	Religion	Worship	Zakah / GDP	Ali Rama
			Number of mosques / Muslim Population	proposal
		Moral (Negative)	Number of Hajj / Muslim Population	proposal
			Criminal rate	Sri H / Ali Rama
	Life	Positive	Corruption rate	Sri H / Ali Rama
			Life Expectancy at birth	Sri H
		Life Expectancy	Life expectancy rate	Ali Rama
			Unemployment rate	Ali Rama
		Freedom	Democracy Index	Ali Rama
			Basic Needs Provision	Ali Rama
		Negative	Proverty rate	Ali Rama
			Avarage Expenditure	Ali Rama
	Intellect	Education	Drug Prevalence	Sri H
			The prevalence of smoking	Sri H
		Education	Level of Education	Sri H
			Mean Years of Schooling	proposal



Index	Index Dimensions	Indicator	Data	Source
IHDI	Family		Expected Years of Schooling	proposal
		Educational outcome	Literacy rate	Sri H / Ali Rama
		Acces to Educational Institution	Number of Sools / Population	Ali Rama
		Positive	Fertilitiy Rate	Sri H / Ali Rama
		Negatif	Divorce Rates	Sri H / Ali Rama
			Infant Mortality Rate	Sri H / Ali Rama
			Domestic violence rates.	proposal
	Wealth	Wealth ownership	GDP per capita	Sri H / Ali Rama
		Wealth growth	Economic growth rate	Sri H / Ali Rama
		Wealth distribution	Gini ratio	Sri H / Ali Rama
			Poverty rate	Sri H
			Poverty Depth Index	proposal
			Poverty Severity Index	proposal

Source: data processed, 2025

## E. CONCLUSION

The Islamic Human Development Index (IHDI) is an index measurement concept designed to assess the level of community welfare using the maqasid sharia approach. This index was developed because Muslim countries have certain characteristics, culture, and values that are not fully reflected in the Human Development Index (HDI). From an Islamic perspective, welfare includes fulfilling economic, spiritual, and non-material needs. Welfare is not only measured from economic aspects but also involves spiritual dimensions, honor, individual freedom, education, harmonious marriage and family, social and family solidarity, and peace. IHDI and HDI have differences because IHDI is more comprehensive. Although their composition and indicators are different, both indices show positive statistics and have correlations that confirm that IHDI can serve as a predictor for HDI rankings. The main difference lies in the dimensions of the index and indicators used. These two indices can provide a consistent indication of the welfare of a region or country. This phenomenon indicates that the IHDI can be an effective tool in measuring prosperity from an Islamic economic perspective, as well as welfare more broadly. This is in line with previous research findings, which showed that measuring IHDI for all provinces in Indonesia resulted in findings where several provinces with high HDI values actually had lower IHDI values and vice versa.

For future researchers in the field of Islamic development economics, it is recommended to apply the Islamic Human Development Index (IHDI) model across various administrative levels, such as village, district, and province. This approach would enable testing

the consistency of the IHDI and its alignment with the Human Development Index (HDI) as a measure of welfare at regional or national levels. Such an application would help ensure that the IHDI accurately reflects well-being through the lens of Islamic values and principles, while offering a more comprehensive perspective on welfare compared to the conventional HDI. Expanding the scope in this manner could provide valuable insights into how the IHDI better captures the multifaceted nature of human development within Islamic contexts.

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