The Relevance of The Human Development Index from an Islamic Perspective to Macroeconomics and Zakat: A Measure of The Development of The World's Muslim Community

M. Zidny Nafi' Hasbi

Alma Ata University, Yogyakarta, Indonesia

Keywords
Islamic Human Development Index; Macroeconomic; Zakat; Muslim Community.

Abstract
This paper analyses the core concepts and indicators of the Human Development Index (HDI) from a religious and theological perspective, particularly from an Islamic perspective (termed I-HDI). By using the theory of *maqāsid al-sharī'ah* (the goals or objectives of Islamic law), this study looks at how I-HDI, macroeconomics, and zakat (alms) are interrelated. The study then tests the HDI and IHDI calculations and analyses for differences and similarities between them. This research uses the dynamic panel regression method with generalised method of moments (GMM) analysis in two steps. The author found that HDI and I-HDI provide very different results. The results of the HDI calculation are in the middle to lower ranking on the scale, while I-HDI sits on the upper middle scale. There is a large disparity between the results of HDI and I-HDI calculations. Hypothesis testing shows a positive macroeconomic relationship and influence on I-HDI, while the zakat variable is detrimental to I-HDI. This condition occurs because the strategy and management of zakat by the government is not optimal.

Corresponding Author: mzidnynafihasbi@gmail.com
https://doi.org/10.56529/mber.v2i2.189

1. Introduction

Development is a multifaceted process that takes into account shifts in all aspects of society, culture, and government (Mahmudov & Mullabayev, 2020). Economic development refers to efforts to improve the living standards of an economy, from an economy based on simple growth and low wages to one based on innovation and high wages (Rahim *et al.*, 2021). The goal of human development is to enhance people's living conditions, namely the ability to enjoy a healthier, educated, and prosperous quality of life (Eren & Kayna, 2017). The measurement of human development was first introduced in 1990 by the United Nations Development Program (UNDP) (Sagar & Najam, 1998), with a new idea for measuring human development presented: the Human Development Index (HDI) (Githiomi *et al.*, 2019). The HDI quantifies standards of living. In order to construct HDI, three fundamental dimensions are used: healthy life expectancy, educational attainment, and income (Hasan, 2020).

One indicator of human development can be measured by the increasing number of companies, higher levels of education, and ever-developing technology (Zhang *et al*., 2017). According to MB Hendrie Anto (2013), the development of human quality levels in Indonesia uses HDI; this concept only measures material well-being and ignores the material side, so HDI cannot be a comprehensive measure of human development. Therefore, many studies criticize HDI in terms of both theory and conceptual application. According to Yumashev et al. (2020), several countries rank higher on the Islamic Human Development Index (I-HDI) scale than on the HDI. On the other hand, several countries sit lower on the I-HDI compared to the HDI scale. In general, the contribution of material welfare and non-material welfare is very significant in contributing to human development.

Chickel (2020), argues that the richer the country, the better the people's welfare, and the progress of human development will be easily realised. The UNDP acknowledges that the HDI is not a perfect indicator of progress toward a better life for all people everywhere (Ranis *et al.*, 2006). Rather, HDI is an evolving index of human development (Troya, 2017), as it cannot perfectly capture all developments (Kabir, 2017). Therefore, many studies have criticized HDI concepts and indicators to find more complex concepts and dimensions in providing an overview of human development (Hanapi & Saniff, 2015). Bourgoin (2014) proposes a modified HDI model by increasing the dimensions of work and political freedom. For Bourgoin (2014, human development is influenced by three factors: the ability to choose one's quality of life, career opportunities, and high income. Larasati et al. (2019),

criticise the method of calculating HDI weights, as the method for calculating cannot be used as a measurement tool for human economic development, making the HDI indicator no longer relevant to the development of human development in Muslim countries. According to Čiutienė & Railaitė (2015), HDI has drawbacks because it does not include moral and ethical dimensions, and ignores aspects of freedom and human rights.

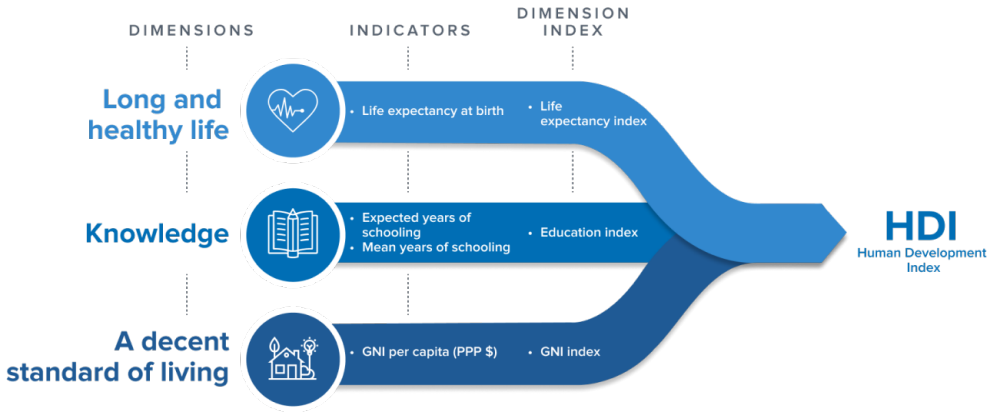

Figure 1. Indicators and dimensions of the Human Development Index (HDI)
Source: UNDP 2016

For Rama & Yusuf (2019), the three HDI indicators mentioned above are incomplete and incompatible as a measurement tool for human development. Likewise, the method used in calculating HDI ignores aspects of income inequality between individuals in society. The basic concepts and theories of HDI are not based on maqāsid al-sharī'ah (the goals and objectives of Islamic law), making HDI irrelevant as a basis for measuring human development at this time (Reza *et al.*, 2018). The search for the best concepts and methods for evaluating human development continues even today (Talalweh & Samarah, 2021). Ismail (2015), in an effort to create a unique index, attempts to operationalise the connection between maqāsid al-shari'ah and economic progress with the aim of being able as a barometer of progress toward a better world, especially in Muslim nations.

According to Huda *et al.* (2020), an index that can be used to measure the level of human development in Muslim countries is the Islamic Human Development Index (I-HDI). From an Islamic point of view, this index can be used to gauge progress in the field of human development. Measuring the quality of human resources according to an Islamic perspective is not only seen from three aspects but is more in-depth, covering both material and non-material aspects following maqāsid al-sharī'ah (Chapra, 2008). According to UNDP, economic growth has an impact on a

country's ability to promote sustainable human development (Viana & Moutinho, 2022). Human resource expansion is a key contributor to economic expansion, and gross domestic product (GDP) is a key measure of economic activity, as it is the sum of all the profits made by all of a country's businesses (W. Zhang *et al.*, 2021). Measurement of economic growth with GDP is used by almost all countries to measure their nation's human development (Abendin & Duan, 2021).

There is a positive correlation between GDP expansion and HDI, as the development of national income can improve people's welfare (Samsudin, 2020). There are three main drivers of economic growth: capital accumulation which includes all physical investments such as land, buildings, tax equipment, and human resources. Capital accumulation is when a portion of income is saved and reinvested to increase future output (Borremans *et al.*, 2018). The relationship between fiscal policy and I-HDI is a measuring tool for making policies to improve the quality standards of human development (Sergi *et al.*, 2019). I-HDI cannot be separated from fiscal policy. The role of state expenditure budget allocation in education and health, at both the central and regional levels, is very important for human development. Improving the quality of human development is inseparable from the role of fiscal policy (Nursing, 2017).

The allocation of central and regional government funds toward public services, and toward education and healthcare in particular, plays a pivotal role in promoting human development (Leigh & Olters, 2010). Educating oneself is a means to a better life and faster, more complete human development, while improvements in public health and education can boost the economy and create jobs (Ocran, 2011). The quality of education is a very important factor in increasing creativity and innovation in economic development. Education can improve and encourage people's skills in work. Human development goals will be achieved by improving the health of the population. Health is defined as the physical, mental, social, and spiritual maintenance of everyone so that they can be active in participating in community activities (Maşca *et al.*, 2015), and health services cover all factors that affect life expectancy, strength, and stamina as well as people's vitality (Ghatak & Sánchez-Fung, 2007). Health is the main factor for people's welfare, so health must be the main concern of the government as a provider of public services (Zagler & Dürnecker, 2003). The government can guarantee people's right to health by providing fair, equitable, adequate, affordable, and quality health services. However, this is very dependent on health fiscal policy (Palareti *et al.*, 2016).

Naz'aina (2015) states that there is a positive relationship between human development and zakat. The distribution of zakat can improve human development

by maximizing the distribution of zakat. Zakat is currently an alternative instrument in human development. Case studies conducted by Ali *et al.* (2014), The use of zakat is largely ignored by most development organizations, even though zakat has enormous potential to improve the quality of human resources. According to Ahmad *et al.* (2015), in the Islamic economic and social system, zakat plays a crucial role in establishing equity and ensuring that everyone's basic needs are met. Meanwhile, Islamic microfinance-based zakat models integrate charity with microfinance, and may reduce inequality in income distribution and alleviate poverty in general (Saad *et al.*, 2014).

Overall, this research suggests a novel human development index derived from the Islamic perspective of the six pillars of maqāsid al-sharī'ah. The index of religion is combined with the indices of life, mind, lineage, wealth, and environment to form the maqāsid al-sharī'ah composite index. Indicators and variables are then derived for each dimension

2. Literature Review

Islamic Human Development Index

Both material and spiritual progress are valued in Islamic thought. Islam affirms the significance of both physical and immaterial factors of morality and ethics in a well-rounded individual (Zangoueinezhad & Moshabaki, 2011). The I-HDI conceptual framework can be used to create a measurable index that can measure all dimensions of human development, and has the potential to be more comprehensive the traditional HDI concept (Hanapi & Saniff, 2015). The maqāsid al-sharī'ah approach is used to create the concept of Islamic human development, comprised of two aspects of welfare: material well-being indicators, including the need for assets and environmental needs, and non-material welfare indicators, including continuity of education, continuity of lineage, and maintenance of religion (Ibrahim Abiodun Oladapo & Asmak Ab Rahman, 2016).

Table 1. Indicators and dimensions of the Islamic Human Development

Well-being	Dimensions	Proposed Indicators
Material Well-being Index	Hifdzu al-Māal	1. Per Capita GDP
		2. Economic Growth Rate
		3. Gini Ratio Index
		4. Developing Village Index
		5. Social Fund Index
	Hifdz al-Bi'ah	1. Environmental Performance Index

Non-Material Well-being Index	Hifdzu ad-Dien	1. Corruption Perception Index (CPI) 2. Global Terrorism Index (GTI) 3. Collection of Zakat/GDP Funds
	Hifdzu al-'Aql	1. Innovation Index 2. Literacy Rate 3. Gender Equality
	Hifdzu an-Nafs	1. Life Expectancy 2. Health Service Accessibility Index 3. Poverty Level 4. Unemployment Rate
	Hifdzu an- Nasl	1. Level of Contraceptive Use 2. Divorce Rate 3. Abortion Rate

Data source: By author, 2023

Islamic Human Development Index

Economic growth has the function of increasing economic capacity in the long term. The state provides economic goods and necessities to provide welfare to the people (Pryor, 2007), and five important factors must exist to achieve prosperity: first, provision of training and work opportunities; second, fair payment for workers; third, insurance schemes for health, work-related accidents, and other benefits; fourth, support for individuals with mental and physical challenges so they can enjoy a full life; and fifth, through laws and regulations and tax regulations, collection of zakat, infaq, and sadaqah funds. These efforts are not only centered on one person but are collective demands (Chowdhury *et al.*, 2020).

Fiscal policy seeks to promote economic growth by maintaining price and output stability (Munifatussa & Saleh, 2020), and national and sub-national budget documents outline how much money governments will spend and obtain in a certain financial year. The objective of published fiscal policies is to cover the budget deficit for state implementation activities between national and regional governments vertical budget balance and between regions horizontal budget balance (Muhafidin, 2020). All government steps that increase or decrease the amount of tax levy are referred to as fiscal policy. Changes in the amount and composition of taxes and government spending have an impact on aggregate demand factors including the level of economic activity, patterns of distribution of resources, and distribution of income (Mohammad, 2022). If the state determines the policies used to buy goods and services in the health sector, then the state

spending will reflect the costs incurred by the government in carrying out the specified program. Each country has a priority policy in allocating state spending, so the resulting output is also different (Hakim *et al.*, 2020). The health budget allocation is the value of expenditure made by the government in meeting all forms of physical needs for the community (Ivanti *et al.*, 2013), and the allocation has a causal relationship with human development. The health sector is concerned with the physical well-being of human beings as well as their minds and souls which enable them to engage in productive activities (Schakel *et al.*, 2018). Meanwhile, the education sector is a fundamental factor in shaping quality human capabilities so that with a financial commitment to education, with a financial commitment to education can be implemented through policies that can encourage increased productivity (Tan *et al.*, 2020). The state is responsible for realizing improvement of the human condition by means of better educational opportunities and resources, so government spending on education is a tangible way to improve human resource development (Dzigbede & Pathak, 2020).

Zakat Institutions

The arrangements put in place in zakat institutions to ensure that the intended outcomes for stakeholders are achieved, is one definition of governance. With regards to zakat organizations, Wahab & Rahim Abdul Rahman (2011) define governance as the systems in place to ensure zakat is collected and distributed fairly and responsibly. Only a small number of academic works have addressed the topic of governance within the framework of zakat institutions and its relation to other factors (Fadilah, 2009). Case in point, explored the connection between leadership and productivity at Indonesia's zakat institutions, and established that zakat institutions benefit from good management practices. There was a positive correlation discovered between governance and productivity (Samar & Mohammed, 2021). On top of that Carmeli (2004) examined the connection between trust in zakat institutions and good governance among zakat contributors in Nigeria. Despite the similarities, the two studies were conducted in very different contexts due to the different requirements for zakat payment (a form of charity in Nigeria and a legal requirement in Saudi Arabia). Such a distinction necessitates a more thorough investigation into the function of governance, including the significance of zakat laws and judicial processes and procedures.

3. Methodology

As many as thirty-four Indonesian samples were used in this study. Data for the years 2016-2021 were gathered from the Indonesian Central Statistics Board,

Kemenkau, and Bank Indonesia. Macroeconomic and HDI data was gathered manually from annual reports and websites. In this case, the HDI is the dependent variable. Meanwhile, I-HDI is calculated using the following formula:

$$\text{I-HDI} = (\text{Religion Index} \times \text{Life Index} \times \text{Intellect Index} \times \text{Family Index} \times \text{Wealth Index} \times \text{Environment Index})1/5$$

The system generalized method of moment (SYS-GMM) proposed by Arellano and Bover (1995) and Blundell and Bond (1998) the creation of the creation of Roodman (2009). Possible endogeneity, which is important in panel data regression, can be addressed with SYS-GMM. To be more specific, we opted for the two-step SYS-GMM over the one-step version because it is more efficient. Using the data presented by Arellano-Bond and Sargan, we can conclude that it is beneficial.

4. Result and Discussion

In this research stage, at the stationarity test stage, using the unit root test method, namely Philips-Perron (PP) using a level of 5%. When the probability value is > 0.05, the data is said to not be stationary at that level. Data that is not stationary needs to be tested again at the first level of differentiation or First Difference. The Stationary PP test for each variable in the study is shown in table 4.8. Variables that are stationary at levels are HDI, I-HDI, education fiscal allocation, zakat, and demography. Meanwhile, the new health fiscal allocation variable is stationary at the first difference. The pearson between the study's variables is displayed in the results of the correlation matrix test. At the 5% level, there is a positive correlation between the HDI value and the I-HDI value. This shows that these two measures capture the same information even though their constructions are very different. On the other hand, education fiscal allocation has no statistically significant relationship with I-HDI. However, values of the dependent-independent variables' and other independent variables' coefficients are below 0.80. This disproves the existence of a multicollinearity relationship in the data used here.

Table 2. Estimation of Regression on I-HDI

	Panel A. Model (1)	**Panel B. Model (2)**
	I-HDI_{it}	**HDI_{it}**
L.I-HDI_{it}	1.424***	
	(0.132)	
L.HDI_{it}		1.004***
		(0.052)

$PDRB_{it}$	0.324	0.143***
	(0.281)	(0.037)
$EDUC_{it}$	0.610**	-0.021*
	(0.294)	(0.011)
$HEALTH_{it}$	1.493	0.211***
	(1.051)	(0.069)
$ZAKAT_{it}$	-0.632**	-0.004
	(0.244)	(0.011)
DMG_{it}	-0.169	0.002
	(0.186)	(0.022)
C	-58.383	-5.592
	(35.501)	(5.563)
AR1	-2.383	-2.413
AR2	1.845	0.955
Sargan statistic	3.367	3.649
Hansen statistic	1.923	3.970
AR1 P-value	0.017	0.016
AR2 P-value	0.065	0.340
Sargan P-value	0.948	0.819
Hansen P-value	0.993	0.783

This table displays the estimation results of equations (1) and (2) using the GMM system. The independent variables are economic growth as a proxy for GRDP, the natural log of the health budget (HEALTH), the natural log of the education budget (EDUC), and the natural log of the amount of zakat collected (ZAKAT). The PDRB variable is winsorized to clean data from outliers. The control variable is demographic level (DMG). Superscripts ***, **, and * show statistical significance at the 0.01, 0.05, and 0.10 levels, respectively.

Discussion

The estimation results of the regression of the economic growth variable (PDRBit) have a positive effect on I-HDI, as shown by the testing of this hypothesis (p-value 0.01). Increases in both per capita income and educational spending are indicative of burgeoning economies, as shown by these findings. As a result, a rise in a country's HDI can have a salutary effect on people's standard of living. This study's findings are consistent with those of Mintaroem (2019), that, from an Islamic point of view, economic growth can help achieve human development because it is tied to providing for basic needs, a subset of the wealth index that makes up the I-HDI. Theory advanced by lends credence to findings of this study Professor Kunze, he stated that high per capita output growth is one of the characteristics of modern economic growth. High output growth will result in changes to consumption

patterns in fulfilling needs, so it can be said that increasing economic growth will also increase per capita output growth and will change consumption patterns so that people's purchasing power will increase (Todaro, 1997). The high purchasing power of the people will certainly increase the achievement of human development because the purchasing power of the community is a form of composite indicator in measuring the achievement of human development, namely the per capita expenditure indicator.

The results of testing the health variable hypothesis are proxies for health fiscal policy. The health variable has a coefficient of 1.073 and 6.716 with each p-value > 5%. A positive and stable correlation between I-HDI and health-related government spending can be inferred. So, it follows that health-related government spending improves human development indicators (HDI). This result aligns with the findings of Palupi (2020), in which the soul index and the ancestry index, two Islamic measures of human development, are positively correlated with public spending on health care. Life index is measured using life expectancy data because it relates to the importance of maintaining mental health for survival so there is a close relationship between the life index and the health budget. Meanwhile, the ancestry index relates to the importance of maintaining generations, both in terms of quality and quantity. This is in line with the findings of Aini (2016), Baeti (2013), and Putri (2019). The positive relationship is that public investment in the health sector can provide more equitable opportunities and health services to the community so that in the future it can increase reliable and healthy human resources (Widodo *et al.*, 2011). The theory is in line with research by Zakaria (2018), who found that regional spending through the health budget has a real impact on human development. The higher the direct spending through the health budget, the greater the funds allocated to the community to improve the quality of public services such as health education facilities, and community per capita income. These instruments are indicators of human development.

The results of the education fiscal test ($EDUC_{it}$) have an increase of 0.565 for every 1 increase in billion Indonesian Rupiahs the education fiscal budget policy does not increase and the I-HDI value decreases by 0.565 units. This variable has a p-value < 5%. Thus, it can be said that the education fiscal allocation (EDUCit) hurts I-HDI. This condition occurs because the allocated education budget has not been maximised by the regional and central governments. The results of this study are in line with the research of Rukiah (2019), who found that the factor of government expenditure in the field of education is not a dominant factor in determining increases in I-HDI in Indonesia. This condition can be interpreted that

there are still inappropriate targets and strategies for development in the field of education when it is associated with the achievement of I-HDI in Indonesia. Astri & Winarti (2014) argue that there is no effect of the education budget on human development because the education budget – which should be 20% of the state budget in Indonesia – is not allocated properly for education services, but instead is allocated for employee salaries and official expenses. This means the amount of government spending on education from year to year has not significantly influenced the achievement of human development.

Researched published by the World Bank in a report by the Ministry of Finance's Directorate General of Budget supports the results of this study. According to him that there are four problems with the low quality of education in Indonesia: lack of synergy in performance between the central and regional governments, poor teacher capacity, low accountability, and poor monitoring and evaluation. These factors result in inefficient budget allocations and no impact on improving human development. Several other studies that also have similarities. Based on the findings of this study Siregar *et, al.*, (2018), Nor & Nasruddin (2019), and, Ginting (2021). The results of testing the hypothesis on the $ZAKAT_{it}$ variable show a positive coefficient value of 2,061, which means that every increase of 1 billion Indonesian Rupiahs in zakat will increase the I-HDI value by 2,061 units. The estimation results for this variable have a p-value of <5%. The findings of this hypothesis testing are consistent with the studies of Rina (2018), who found that the distribution of zakat to needy recipients indicates a change in income level. By using the t-statistic test, it was found that recipients' income before and after the distribution of zakat differed at a significant level of 5 percent. In other words, the distribution of zakat can increase the income level of recipients. These findings are consistent with the theory of zakat compliance, showing that zakat is one of the best instruments used to enhance human development, as the assets of rich people can be used to enrich and develop poor people, and later these poor recipients will be able to pay zakat (Hassan *et al.* 2017).

5. Conclusion

The calculation of the Islamic Human Development Index (I-HDI), based on *maqāsid al-sharī'ah*, can measure the level of achievement of human development. As a measure of human development, I-HDI is built based on the six *maqāsid al-sharī'ah* dimensions: religion, soul, intellect, family, and wealth. However, as seen from the different rankings determined by the HDI and I-HDI methods, the results are very different. Although the results of the HDI calculation are in the middle to

lower ranking on the scale (60<HDI<69.99), the results of the I-HDI calculation are in the middle to high ranking with a scale (70<I-HDI>79.99). Likewise, there are differences in the developmental status achieved. There is a sizeable disparity between I-HDI and HDI values. Based on the results of hypothesis testing, it shows that the variables of economic growth, health fiscal policy, and zakat have a positive effect on I-HDI with a p-value <5%. Meanwhile, the education fiscal policy variable has a negative effect on I-HDI. This occurs because the targets and strategies for use and distribution of education budgets are not implemented optimally by the central or regional governments.

REFERENCES

Abendin, S., & Duan, P. (2021). International trade and economic growth in Africa: The role of the digital economy. *Cogent Economics and Finance, 9*(1). https://doi.org/10.1080/23322039.2021.1911767

Ahmad, R. A. R., Othman, A. M. A., & Salleh, M. S. (2015). Assessing the Satisfaction Level of Zakat Recipients Towards Zakat Management. *Procedia Economics and Finance, 31*(15), 140–151. https://doi.org/10.1016/s2212-5671(15)01141-7

Ali, N. N. M., Taha, R., Embong, M. R., & Nor, M. N. M. (2014). Developing a Multidimensional Performance of Zakat Collection System in East Coast Region. *Procedia - Social and Behavioral Sciences, 164*, 84–90. https://doi.org/10.1016/j.sbspro.2014.11.054

Borremans, A. D., Zaychenko, I. M., & Iliashenko, O. Y. (2018). Digital economy. IT strategy of the company development. *MATEC Web of Conferences, 170*, 1–13. https://doi.org/10.1051/matecconf/201817001034

Carmeli A, A. F. A. (2004). Antecedents of zakat payers' trust in an emerging zakat sector: an exploratory study. *The Eletronic Library, 34*(1), 1–5.

Cevik, S., & Correa-Caro, C. (2020). Growing (un)equal: fiscal policy and income inequality in China and BRIC+. *Journal of the Asia Pacific Economy, 25*(4), 634–653. https://doi.org/10.1080/13547860.2019.1699985

Chapra, M. U. (2008). Ibn Khaldun's theory of development: Does it help explain the low performance of the present-day Muslim world? *Journal of Socio-Economics, 37*(2), 836–863. https://doi.org/10.1016/j.socec.2006.12.051

Chowdhury, M. S. A., Arafat, Y., & Islam, S. (2020). Impact of Rural Development Scheme of Islami Bank Bangladesh Limited (IBBL) Upon Economic Development of the Rural Poor of Bangladesh. *The Millennium University Journal, 5*(1), 1–14. http://www.themillenniumuniversity.edu.bd/journal/index.php/TMUJ/article/

view/31

Čiutienė, R., & Railaitė, R. (2015). A Development of Human Capital in the Context of an Aging Population. *Procedia - Social and Behavioral Sciences, 213*, 753–757. https://doi.org/10.1016/j.sbspro.2015.11.463

Dzigbede, K. D., & Pathak, R. (2020). COVID-19 economic shocks and fiscal policy options for Ghana. *Journal of Public Budgeting, Accounting and Financial Management, 32*(5), 903–917. https://doi.org/10.1108/JPBAFM-07-2020-0127

Eren, M., & Kaynak, S. (2017). An evaluation of EU member states according to human development and global competitiveness dimensions using the multi-period grey relational analysis (MP-GRA) technique. *Grey Systems: Theory and Application, 7*(1), 60–70. https://doi.org/10.1108/gs-08-2016-0023

Fadilah, S. (2009). THE INFLUENCE OF GOOD GOVERNANCE IMPLEMENTATION TO ORGANIZATION PERFORMANCE : ANALYSIS OF FACTORS AFFECTING (Study on Intitution Amil Zakat Indonesia). I*nternational Journal of Social Sciences, 7*(1), 15–33.

Ghatak, S., & Sánchez-Fung, J. R. (2007). Is fiscal policy sustainable in developing economies? *Review of Development Economics, 11*(3), 518–530. https://doi.org/10.1111/j.1467-9361.2006.00358.x

Githiomi, C., Muriithi, B., Irungu, P., Mwungu, C. M., Diiro, G., Affognon, H., Mburu, J., & Ekesi, S. (2019). Economic analysis of spillover effects of an integrated pest management (IPM) strategy for suppression of mango fruit fly in Kenya. *Food Policy, 84*(March), 121–132. https://doi.org/10.1016/j.foodpol.2019.03.006

Hakim, R., Muslikhati, M., & Aprilianto, F. (2020). Islamic Economics Ethics Perspective on Economic Development in the Time of Coronavirus Disease (Covid-19). Falah: *Jurnal Ekonomi Syariah, 5*(2), 111–127. https://doi.org/10.22219/jes.v5i2.14019

Hanapi, M. S., & Saniff, S. M. (2015). Human Performance Measurement in the Human Development Index (HDI): An Analysis of Adequacy From the Perspective of the Islamic-Based Development Worldview. *Sains Humanika, 4*(2), 59–65. https://doi.org/10.11113/sh.v4n2.564

Hasan, Z. (2020). Human development in Muslim countries : Need fulfillment versus basic universal income from Islamic perspective. *Munich Personal RePEc Archive, 2*(102936), 0–14.

Hickel, J. (2020). The sustainable development index: Measuring the ecological efficiency of human development in the anthropocene. E*cological Economics, 167*(April 2019), 106331. https://doi.org/10.1016/j.ecolecon.2019.05.011

Huda, M., Haryadi, I., Susilo, A., Fajaruddin, A., & Indra, F. (2020). *Conceptualizing Waqf Insan on i-HDI (Islamic Human Development Index) Through Management*

Maqashid Syariah. 2286206. https://doi.org/10.4108/eai.13-2-2019.2286206

Ibrahim Abiodun Oladapo, & Asmak Ab Rahman. (2016). Maqasid Shari;ah: The Drive for an Inclusive Human Development Policy. *Jurnal Syariah, Volume 24*(Issue 2), 287–302.

Ifanti, A. A., Argyriou, A. A., Kalofonou, F. H., & Kalofonos, H. P. (2013). Financial crisis and austerity measures in Greece: Their impact on health promotion policies and public health care. *Health Policy, 113*(1–2), 8–12. https://doi.org/10.1016/j.healthpol.2013.05.017

Kabir Adam. (2017). Educational Quality In Islamic Universities And Their Role In Human Development. *International Journal of Islamic Studies, 7*(1), 35–46.

Larasati, L. A., Khoiruluswati, N. M., Aliyya, R. R., Widyanarko, U., & Putri, R. F. (2019). Analytical Hierarchy Process for Regional Development Priority in Maluku Province, Indonesia. *ASEAN Journal on Science and Technology for Development, 36*(2), 57–63. https://doi.org/10.29037/ajstd.580

Leigh, D., & Olters, J. P. (2010). Natural-resource depletion, habit formation, and sustainable fiscal policy: Lessons from Gabon. *Revue d'Economie Politique, 120*(3), 487–508. https://doi.org/10.3917/redp.203.0487

Mahmudov Baxriddin Jurayevich, & Mullabayev Baxtiyarjon Bulturbayevich. (2020). The impact of the digital economy on economic growth. *International Journal on Integrated Education, 3*(6), 16–18. https://doi.org/10.31149/ijie.v3i6.394

Maşca, S. G., Cuceu, I. C., & Văidean, V. L. (2015). *The Fiscal Policy as Growth Engine in EU countries. Procedia Economics and Finance, 32*(15), 1628–1637. https://doi.org/10.1016/s2212-5671(15)01489-6

MB Hendrie Anto. (2013). Introducing an Islamic Human Development Index (I-HDI) to Measure Development in OIC Countries. *Islamic Economic Studies, Vol. 19 No.2, Life 1*, 69–95.

Mohammad, A. (2022). *International Journal of Asian Social Science RELATIONSHIP BETWEEN FISCAL POLICY AND ISLAMIC FINANCE : A CASE STUDY OF THE JORDAN ISLAMIC BANK Keyword s. 12*(7), 249–263. https://doi.org/10.55493/5007.v12i7.4545

Muhafidin, D. (2020). The role of fiscal policy and monetary policy in environmental degradation in Indonesia. *International Journal of Energy Economics and Policy, 10*(3), 504–510. https://doi.org/10.32479/ijeep.9586

Munifatussa, A., & Saleh, K. (2020). Indonesia Monetary Policy During COVID-19 Outbreak : In Islamic Economic Open Access Indonesia Monetary Policy During COVID-19 Outbreak : In Islamic Economic Perspective. *American Journal of Humanities and Social Sciences Research (AJHSSR), 4*(October), 56–63.

Naz'aina. (2015). The Effect of Internal Control System and Amil Competence on the Financial Reporting Quality at Zakat Management Institution Active Member of Zakat Forum in Special Capital City Region Jakarta and West Java Provinces. *Procedia - Social and Behavioral Sciences, 211*, 753–760. https://doi.org/10.1016/j.sbspro.2015.11.100

Nor Asmat Ismail. (2015). An Islamic-Based Human Development Index with Special Reference to Debt Indicators. In *Proceedings of USM International Conference of Social Sciences (USM-ICOSS)* (Issue August).

Nursini, N. (2017). International Journal of Economics and Financial Issues Effect of Fiscal Policy and Trade Openness on Economic Growth in Indonesia: 1990-2015. *International Journal of Economics and Financial Issues, 7*(1), 358–364. http:www.econjournals.com

Ocran, M. K. (2011). Fiscal policy and economic growth in South Africa. *Journal of EconomicStudies,38*(5),604–618.https://doi.org/10.1108/01443581111161841

Palareti, G., Legnani, C., Cosmi, B., Antonucci, E., Erba, N., Poli, D., Testa, S., & Tosetto, A. (2016). Comparison between different D-Dimer cutoff values to assess the individual risk of recurrent venous thromboembolism: Analysis of results obtained in the DULCIS study. *International Journal of Laboratory Hematology, 38*(1), 42–49. https://doi.org/10.1111/ijlh.12426

Pryor, F. L. (2007). *The Economic Impact of Islam on Developing Countries. World Development, 35*(11), 1815–1835. https://doi.org/10.1016/j.worlddev.2006.12.004

Rahim, S., Murshed, M., Umarbeyli, S., Kirikkaleli, D., Ahmad, M., Tufail, M., & Wahab, S. (2021). Do natural resources abundance and human capital development promote economic growth? A study on the resource curse hypothesis in Next Eleven countries. R*esources, Environment and Sustainability, 4*(December 2020), 100018. https://doi.org/10.1016/j.resenv.2021.100018

Rama, A., & Yusuf, B. (2019). Construction of Islamic human development index. *Journal of King Abdulaziz University, Islamic Economics, 32*(1), 43–64. https://doi.org/10.4197/Islec.32-1.3

Ranis, G., Stewart, F., & Samman, E. (2006). Human Development: Beyond the Human Development Index. *Journal of Human Development, 7*(3), 323–358. https://doi.org/10.1080/14649880600815917

Reza, M., Dharma, Y., & Juliansyah, H. (2018). *The Effect of Islamic Human Development Index. 01*(02), 35–43.

Saad, R. A. J., Aziz, N. M. A., & Sawandi, N. (2014). Islamic Accountability Framework in the Zakat Funds Management. *Procedia - Social and Behavioral Sciences,*

164(August), 508–515. https://doi.org/10.1016/j.sbspro.2014.11.139

Sagar, A. D., & Najam, A. (1998). *The human development index:* A critical review. *Ecological Economics, 25*(3), 249–264. https://doi.org/10.1016/S0921-8009(97)00168-7

Salas-Bourgoin, M. A. (2014). A proposal for a modified Human Development Index. *CEPAL Review, 2014*(112), 29–44. https://doi.org/10.18356/ea3f94ea-en

Samsudin, C. M. (2020). Economic Growth: Quality And The Digital Economy. *Academicia Globe: Inderscience Research, 68*(1), 1–12. http://dx.doi.org/10.1016/j.ndteint.2014.07.001%0Ahttps://doi.org/10.1016/j.ndteint.2017.12.003%0Ahttp://dx.doi.org/10.1016/j.matdes.2017.02.024

Sawmar, A. A., & Mohammed, M. O. (2021). Enhancing zakat compliance through good governance: a conceptual framework. *ISRA International Journal of Islamic Finance, 13*(1), 136–154. https://doi.org/10.1108/ijif-10-2018-0116

Schakel, H. C., Wu, E. H., & Jeurissen, P. (2018). Fiscal rules, powerful levers for controlling the health budget? Evidence from 32 OECD countries. *BMC Public Health, 18*(1), 1–17. https://doi.org/10.1186/s12889-018-5198-y

Sergi, B. S., Popkova, E. G., Bogoviz, A. V., & Ragulina, J. V. (2019). Entrepreneurship and economic growth: The experience of developed and developing countries. In *Entrepreneurship and Development in the 21st Century*. https://doi.org/10.1108/978-1-78973-233-720191002

Talalweh, M. A., & Samarah, W. A. (2021). The Effect of Financial Inclusion on Economic Growth and Human Development: A Case Study of the Islamic World. *Tanmiyat Al-Rafidain, 40*(129), 185–202. https://doi.org/10.33899/tanra.2021.167800

Tan, C. T., Mohamed, A., Habibullah, M. S., & Chin, L. (2020). The Impacts of Monetary and Fiscal Policies on Economic Growth in Malaysia, Singapore and Thailand. *South Asian Journal of Macroeconomics and Public Finance, 9*(1), 114–130. https://doi.org/10.1177/2277978720906066

Troya, J. V. (2017). United Nations Development Programme (UNDP) views on managing LMEs in Latin America and the Caribbean. *Environmental Development, 22*(April), 214–216. https://doi.org/10.1016/j.envdev.2017.04.002

Viana Espinosa de Oliveira, H., & Moutinho, V. (2022). Do renewable, non-renewable energy, carbon emission and KOF globalization influencing economic growth? Evidence from BRICS' countries. *Energy Reports, 8*, 48–53. https://doi.org/10.1016/j.egyr.2022.01.031

Wahab, N. A., & Rahim Abdul Rahman, A. (2011). A framework to analyse the efficiency and governance of zakat institutions. *Journal of Islamic Accounting and Business Research, 2*(1), 43–62. https://doi.org/10.1108/17590811111129508

Yumashev, A., Kondrashev, S., Mikhaylov, A., & Slusarczyk, B. (2020). Global Indicators of Sustainable Development: Evaluation of the Influence of the Human. *Energies, 13*.

Zagler, M., & Dürnecker, G. (2003). Fiscal policy and economic growth. *Journal of Economic Surveys, 17*(3), 397–418. https://doi.org/10.1111/1467-6419.00199

Zangoueinezhad, A., & Moshabaki, A. (2011). Human resource management based on the index of Islamic human development: The Holy Quran's approach. *International Journal of Social Economics, 38*(12), 962–972. https://doi.org/10.1108/03068291111176329

Zhang, W., Zhao, S., Wan, X., & Yao, Y. (2021). Study on the effect of digital economy on high-quality economic development in China. *PLoS ONE, 16*(9 September), 1–27. https://doi.org/10.1371/journal.pone.0257365

Zhang, X., Warner, M. E., & Homsy, G. C. (2017). Environment, Equity, and Economic Development Goals: Understanding Differences in Local Economic Development Strategies. *Economic Development Quarterly, 31*(3), 196–209. https://doi.org/10.1177/0891242417712003