HUMAN DEVELOPMENT INDEX ANALYSIS WITH ISLAMIC HUMAN DEVELOPMENT INDEX (IHDI) APPROACH IN DKI JAKARTA IN 2010-2019

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Abstract
The research aim is to analyze human development based on the Islamic Human Development Index (IHDI) perspective in the Special Region of Jakarta. The measuring instrument used by IHDI in this research is Maqashid Sharia which has five fundamental elements such as, Hifdzud Dien, Hifdzun Nafs, Hifdzul Maal, Hifdzul 'Aql, and Hifdzun Nashl. The five elements of this Maqashid Sharia are then measured with determining indicators and 13 indicators being analyzed. The method used in this research is the Fixed Effect Model regression method. For data processing, this research utilizes E-Views 10 software. The data used in this research is secondary data obtained from Statistic Indonesia, Ministry of Religious Affairs Indonesia, and Baznas DKI year 2010-2019. The outcome of this research is that based on Fixed Effect Model regression testing there are impacts between Hifdzud Dien, Hifdzun Nafs, Hifdzul 'Aql, and Hifdzun Nashl with human development index (HDI) in DKI Jakarta in 2010-2019. The implication from this research is that the five variables with 13 indicators analyzed, generally has significant implication towards HDI, especially Hifdzul Aql variable which is represented by the average length of school and the portion of the education budget. For that reason, the government should be able to encourage human development with an IHDI perspective. The most important things are improving the quality of education and education budget for citizens, besides encourage the citizen to obey religious values, such as doing zakat, avoiding criminal things and e.tc, which significantly affect human development in DKI Jakarta.

Keywords: Islamic Human Development Index (IHDI), Human Development Index (HDI), Maqashid Sharia, development

INTRODUCTION
Development is a continuous process that includes essential changes in the social structure. Generally, development has a connection with the structural changes in the economic, health, and education sector whether it is material or immaterial. The word "development" is sometimes used by the government in the context of welfare. This
word becomes a must-implemented program by the government to encourage people's welfare. (Sen, 2013; Sayid, 1995).

In Sen's Paradigm, development is the main program for state/government, it means that not carrying out the development same as not carrying out the main function of the government. The realization of material welfare which is specified in increasing per capita income, education level, and decreasing poverty, unemployment, inequality and illiteracy are among the areas of development. Thus, social welfare becomes the key point and main purpose of the development. (Sen, 2013)

Before the presence of the Human Development Index (HDI) as a concept for measuring the success of development, Gross National Product (GNP) becomes the benchmark for the success of development which is measured from the production of goods and services, while Happiness Index is to measure how happy people with their life. However, for now, IPM has become the main indicator used by states in the world to measure development success in a country or region. The developed and developing as well as the underdeveloped of a country is measured by the HDI, a developed country is marked by a human development index and vice versa an underdeveloped country is characterized by a low HDI index value, while a medium index value means that it is a developing country.

According to UNDP, the human development index is formed by three basic dimensions, first: healthiness which measures by the life expectancy/longevity, second: knowledge which is measured by the average length of the school, and third: economic which is measured by gross domestic product per capita (BPS: 2018). These dimensions become a measuring tool for human development that applies in many countries, Indonesia also uses HDI as the measuring tool for development. In Indonesia, HDI achievements since 2010-2019 have increased every year, even in 2019 Indonesia's HDI reached 71.92.

Amid the trend of HDI values which increase every year, at the same time in 2017, there is a disparity in contrast to the increase in HDI, such as: first, the poverty and starvation rate recorded is around 140 million Indonesian people living on less than 20 thousand Rupiah per day and 19.4 million people suffer from malnutrition. Second, the level of health and mortality, as many as two million children under the age of one year have not received complete immunizations and the maternal mortality rate is 350 deaths per 100 thousand live births. Third, access to basic services is a minus. In addition, more than 5 million children are not in school and are expelled from high schools (Fauzi, 2018). The same thing happened in the DKI Jakarta province, where the HDI value from 2010 to 2019 continued to progress until it obtained an HDI above the national value of 80.76 in 2019.
Human Development Index Analysis With Islamic Human Development Index (IHDI) Approach In DKI Jakarta In 2010-2019

However, the rising of HDI's value does not give any significant changes to poor people living in Jakarta. The condition of the poor is still scattered and each year, the number increase as happened in North Jakarta. Look at Figure 2.

In addition, the poverty depth (P1) and poverty severity (P2) in all cities in DKI Jakarta are quite high from 2010-2019. Based on the data, the depth and severity of poverty are in Seribu Island. In 2017 Seribu Island had a P1 value of 2.09 while P2 was 0.54. Overall, DKI Jakarta still has a fairly high depth and severity of poverty. Far from that the depth of poverty in P1 and the severity of poverty in P2 did not experience a significant decline and tended to fluctuate.

According to Tiara (2018), the measurements of human development in the perspective of UNDP which are implemented through HDI, do not fully describe the welfare of the population, moreover, there is a paradox as described above. The reason is that the measurement is only carried out on the material aspect as indicated by health, education, and the economy. According to him, material welfare must be balanced with non-material welfare. The reason is that humans are creatures consisting of elements of spirit and body which at the same time require the fulfillment of material and non-material welfare (Manan, 2001 and Chapra, 2000). So that it brings spiritual well-being by carrying out important spiritual values.
Anto (2009) in his research's introduction an Islamic Human Development Index (IHDI) to Measure Development in OIC Countries presents the concept of measuring development in an Islamic approach which he is familiar with the term IHDI. A measurement of development based on the 5 basic needs of maqashid sharia which is oriented to material and non-material needs. This means that the dimensions measured are material and non-material or spiritual. At the practical level, IHDI calculations use maqashid sharia variables (hifdzu ad-dien, hifdzu al-aql, hifdzu an-nasl, hifdzu an-nafs, and hifdzu al-maal). Each of the above variables will represent relevant indicators describing the five dimensions.

The urgency in this research, among others, are, first: Jakarta is the center of development in Indonesia, as the capital city of the country DKI Jakarta is an example in human development, good or bad the development in DKI Jakarta will give a multiplier effect to other regions/provinces in Indonesia. So that human development in an Islamic perspective is also important and the results will be an example of development for other provinces. Second: analyzing HDI from an Islamic perspective, it is important to know the objective conditions and find new findings of development in the Islamic approach. The results of this study can be used as additional recommendations for the government in implementing development policies, third: the majority of the population in DKI Jakarta is a Muslim community, so it is important to know the HDI from an Islamic perspective and the extent of its contribution to human development.

LITERATURE REVIEW

Development theory is a major theory in various disciplines, especially social science disciplines. This theory is known as developmentalism, a modern development ideology. As the name implies, this theory grows and develops in aspects of development and more specific aspects of economic development or economic growth. The term "development" is defined as an effort to realize progress and prosperity. However, efforts to realize this progress are generally often understood as efforts to realize progress in physical form such as the construction of public facilities (Kartono and Nurcholis, 2016).

In the Oxford dictionary, development is "the process of producing or creating something new or more advanced, a new or advanced product or idea". It is a process of creating something new. Meanwhile, in the Big Indonesian Dictionary, development is defined as a process, method, and act of building. This understanding means that development is an effort or a way to realize the improvement or welfare of the people, and development is often a long/continuous process by the development of existing conditions.

Development must pay attention to aspects that have not been reached by material-oriented development but are oriented towards creating a sense of security, free from fear, and able to create situations that lead people to develop their own creativity. In
that way, humans can be stimulated to do creativity and productivity in living their lives, be able to solve life's problems, and can provide solutions to problems to become human builders (Budiman, 1995).

In the Islamic perspective, development is not only focused on the material aspect, but also on the spiritual aspect. This development will eventually give birth to individuals who uphold moral values and etiquette, and this moral will guide them to become individuals who are not destructive, wasteful, do not commit crimes and the like (Chapra, 2000). Answering the problems of inequality, poverty, unemployment, ignorance, underdevelopment are among the terms that cannot be separated from the focus of development. Likewise, realizing prosperity equally and collectively is the great ideal of Islam with all its teachings.

Since 1990, UNDP has established development measures that apply to all countries in the world. Until now, HDI is still used as a measure of development success which includes aspects of health as measured by life expectancy/longevity, knowledge as measured by the average length of schooling, and the economy as measured by GDP per capita. At the practical level, the HDI functions as a parameter to measure the status of development whether it is smooth or not, in addition to classifying the development status of the country/region (whether developed, developing, or underdeveloped), another function for some countries is the HDI measures the performance of the government and is used as one of the determining allocators, general allocation fund (UNDP, 2019). Prior to the implementation of the HDI in 1990, the prevailing development paradigm at that time was oriented to the production aspect (1960), then in the 70s it was oriented to the distribution of development results and in the 80s development was emphasized on the consumption of basic needs until its peak in the 90s, development was oriented towards the quality human resources (Ulhaq, 1995).

The same function exists in the Islamic Human Development Index (IHDI) as a development measurement concept based on the 5 basic elements of maqashid sharia proposed by Anto in his research in 2009. The concept is the development of the formulation of economic development from the perspective of maqashid sharia Imam al-Ghazali. These basic elements are hifdzu dien (guarding religion), hifdzu nafs (guarding the soul), hifdzu aql (guarding the mind), hifdzu nasl (protecting offspring), and hifdzu maal (protecting property). From each of these elements/variables, some indicators represent the five elements that become development parameters (Anto, 2009). The scholars almost agree that the essence contained in maqashid sharia is to realize maslahah for life. Maslahah in question is manifesting true welfare in Islamic values for worldly and hereafter aspects, material and non-material (Auda, 2008).

Maslahah is the main keyword in maqashid sharia which is indicated by the 5 basic needs of maqashid sharia which is then grouped again by Al-Gazali into 3 needs, namely dharuriyyah, hajjiyah and tahniniyah. This basic need for dharuriyyah is Anto's focus in developing the formulation of development measurement, because for Imam al-Ghazali the dharuriyyah aspect is a basic need that must be fulfilled by humans so
that happiness and prosperity are created, without efforts to meet *dharuriyah* needs, welfare will be difficult to achieve (Auda, 2013 and Kadir, 2015).

**RESEARCH METHODS**

**Research Type**
This study uses a quantitative method of panel data regression analysis. By using panel data, it aims to compare 6 (six) cross-sectional units, namely 6 cities observed from 2010 to 2019. According to Widarjono (2005) and Gujaroti (2010), panel data is data collected from many people from time to time, and is a combination of cross-section and time-series data. The panel data method has several advantages that are relevant to this research, including: panel data can take into account individual heterogeneity explicitly by allowing specific variables for each individual, can be used to test and build more complex behavioral models, estimation results are more efficient because the data is more informative and varied, the collinearity between variables is decreasing, and the degree of freedom of the data is increasing and is able to minimize the bias that may be caused by the aggregation of individual data (Widarjon, 2005).

**Data source**
The data used in this study uses secondary data obtained from the Central Statistics Agency (BPS), the Ministry of Religion of the Republic of Indonesia, and Baznas DKI for the period 2010-2019. Among the data used including: the amount of zakat income, the number of pilgrimages, the number/crime rate, life expectancy, the portion of the health budget, the length of schooling, the portion of the education budget, the population, the open unemployment rate, per capita GDP, the amount of poverty, the depth of and severity of poverty.

**Operational Variables**
The operational variables in this study are 5 basic *maqashid sharia* variables consisting of *hifdzu ad-dien*, *hifdzu nafs*, *hifdzu aql*, *hifdzu nasl* and *hifdzu maal*. Each variable has specific indicators that have been determined. This research model is used to find the relationship between the independent variable and the dependent variable. Therefore, the analytical method used is the regression analysis method (Nachrowi and Usman, 2006). The equation of this research can be formulated as follows: 

\[ IPMt = \alpha_i + \alpha_iDINt + \alpha_iNAFSt + \alpha_i'AQLt + \alpha_iNASLt + \alpha_iMALt + \mu_t \]
Table 1
Operational Variable

<table>
<thead>
<tr>
<th>Variable</th>
<th>Operational Variable</th>
<th>Definition</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dien</td>
<td>Zakat</td>
<td>Total zakat income in six cities in 2010-2019</td>
<td>Baznas</td>
</tr>
<tr>
<td></td>
<td>Hajj</td>
<td>Number of hajjes in six cities year 2010-2019</td>
<td>Kemenag</td>
</tr>
<tr>
<td></td>
<td>Criminality</td>
<td>Total of criminality rate in six cities in 2010-2019</td>
<td>BPS</td>
</tr>
<tr>
<td></td>
<td>Life Expectancy</td>
<td>Life expectancy in six cities in 2010-2019</td>
<td>BPS</td>
</tr>
<tr>
<td>Nafs</td>
<td>Health Access</td>
<td>The portion of health budget in six cities in 2010-2019</td>
<td>BPS</td>
</tr>
<tr>
<td></td>
<td>Length of School</td>
<td>Length of School in six cities 2010-2019</td>
<td>BPS</td>
</tr>
<tr>
<td>Aql</td>
<td>Education Budget</td>
<td>The portion of education budget in six cities in 2010-2019</td>
<td>BPS</td>
</tr>
<tr>
<td>Nasl</td>
<td>Population</td>
<td>Total population in six cities in 2010-2019</td>
<td>BPS</td>
</tr>
<tr>
<td></td>
<td>Unemployment</td>
<td>Unemployment rates in six cities in 2010-2019</td>
<td>BPS</td>
</tr>
<tr>
<td>Maal</td>
<td>PDRB</td>
<td>PDRB per capita in six cities in 2010-2019</td>
<td>BPS</td>
</tr>
<tr>
<td></td>
<td>Poverty</td>
<td>Total poverty in six cities in 2010-2019</td>
<td>BPS</td>
</tr>
<tr>
<td></td>
<td>P1-P2</td>
<td>Depth and Severity of Poverty</td>
<td>BPS</td>
</tr>
</tbody>
</table>

The data analysis tool in this study uses E-Views software. The steps of data analysis in this study include descriptive statistical analysis, regression model selection analysis which includes common effects, fixed effects, random effects, and hypothesis testing.

RESULT AND DISCUSSION

Descriptive Statistical Analysis

Table 2
Descriptive Statistical Analysis

<table>
<thead>
<tr>
<th>IPM</th>
<th>HAI</th>
<th>ZAK AT</th>
<th>KRI M</th>
<th>AHH</th>
<th>AKM</th>
<th>RS S</th>
<th>AFE N</th>
<th>PDR</th>
<th>PEN I</th>
<th>PDER</th>
<th>PES</th>
<th>KEM I</th>
<th>P1</th>
<th>P2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean</td>
<td>78.1</td>
<td>50</td>
<td>2.5</td>
<td>1.4</td>
<td>356</td>
<td>2.5</td>
<td>359</td>
<td>10</td>
<td>1.7</td>
<td>10</td>
<td>3.6</td>
<td>1.7</td>
<td>7.5</td>
<td>0.6</td>
</tr>
<tr>
<td>Median</td>
<td>79.1</td>
<td>50</td>
<td>2.5</td>
<td>1.4</td>
<td>356</td>
<td>2.5</td>
<td>359</td>
<td>10</td>
<td>1.7</td>
<td>10</td>
<td>3.6</td>
<td>1.7</td>
<td>7.5</td>
<td>0.6</td>
</tr>
<tr>
<td>Max</td>
<td>82.5</td>
<td>50</td>
<td>2.5</td>
<td>1.4</td>
<td>356</td>
<td>2.5</td>
<td>359</td>
<td>10</td>
<td>1.7</td>
<td>10</td>
<td>3.6</td>
<td>1.7</td>
<td>7.5</td>
<td>0.6</td>
</tr>
<tr>
<td>Minimum</td>
<td>64.0</td>
<td>50</td>
<td>2.5</td>
<td>1.4</td>
<td>356</td>
<td>2.5</td>
<td>359</td>
<td>10</td>
<td>1.7</td>
<td>10</td>
<td>3.6</td>
<td>1.7</td>
<td>7.5</td>
<td>0.6</td>
</tr>
<tr>
<td>Std. Dev.</td>
<td>4.8</td>
<td>0.1</td>
<td>0.1</td>
<td>0.1</td>
<td>0.1</td>
<td>0.1</td>
<td>0.1</td>
<td>0.1</td>
<td>0.1</td>
<td>0.1</td>
<td>0.1</td>
<td>0.1</td>
<td>0.1</td>
<td>0.1</td>
</tr>
<tr>
<td>Observations</td>
<td>60</td>
<td>60</td>
<td>60</td>
<td>60</td>
<td>60</td>
<td>60</td>
<td>60</td>
<td>60</td>
<td>60</td>
<td>60</td>
<td>60</td>
<td>60</td>
<td>60</td>
<td>60</td>
</tr>
</tbody>
</table>
Based on the results of the statistical analysis above with a period of 2010-2019 in DKI Jakarta, it can be seen that the overall value of the data distribution or standard deviation does not exceed twice the average value. This shows that the data as a whole is good. Data that does not exceed twice the average value can be said to be good, meaning that the data is not problematic (Dika, 2016). The standard deviation value reflects the variability of the data concerning the center.

**Chow Test Results**

**Table 3**

<table>
<thead>
<tr>
<th>Chow Test</th>
<th>Cross-section</th>
<th>Prob</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Chi-square</td>
<td></td>
</tr>
<tr>
<td></td>
<td>75.311791</td>
<td>0.0000</td>
</tr>
</tbody>
</table>

*Source: Data processed by EViews*

**Hypothesis:**

Ho: CEM  
Ha: FEM

The results of the Chow test show that the prob value of the Chi-square cross-section is 0.0000 <0.05 (alpha 5%) then Ha is accepted. It can be concluded that the selected model is the fixed effect model (FEM), so further testing is carried out on the Hausman test. The next step is to test with the Hausman Test method. The Hausman test was conducted to select a more suitable approach between a fixed effect or random effect methods. In this study, the Hausman test was not carried out because the Random Model could not be estimated. After all, the number of cross-sections in the model was less than the number of research variables so that it did not meet the requirements. According to Gujarati and Porter (2009), conditions like this are not a problem, so the best test method that can be used in this study is the fixed effect model (FEM).

**Regression Method Testing**

**Table 4**

<table>
<thead>
<tr>
<th>Variable</th>
<th>COMMON EFFECT</th>
<th>FIXED EFFECT</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Beta</td>
<td>Prob</td>
</tr>
<tr>
<td>C</td>
<td>11.87361</td>
<td>0.1046</td>
</tr>
<tr>
<td>HAJJ</td>
<td>-0.000412</td>
<td>0.2758</td>
</tr>
<tr>
<td>ZAKAT</td>
<td>-5.39E-11</td>
<td>0.1509</td>
</tr>
<tr>
<td>CRIMINALITY</td>
<td>-0.000108</td>
<td>0.2390</td>
</tr>
<tr>
<td>LIFE EXPECTANCY</td>
<td>0.652938</td>
<td>0.0000</td>
</tr>
</tbody>
</table>
### Variable | COMMON EFFECT | FIXED EFFECT
--- | --- | ---
| Beta | Prob | Beta | Prob |
| HEALTH ACCESS | -1.39E-11 | 0.1475 | 5.94E-13 | 0.5030 |
| LENGTH OF SCHOOL | 1.577428 | 0.0000 | 0.895293 | 0.0000 |
| EDUCATION BUDGET | -5.80E-14 | 0.9507 | 8.56E-13 | 0.0000 |
| POPULATION | 8.84E-07 | 0.1961 | 2.17E-06 | 0.0001 |
| UNEMPLOYMENT | 0.028639 | 0.6288 | -0.064097 | 0.0005 |
| PDRB | 3.85E-08 | 0.9839 | 3.59E-06 | 0.0014 |
| POVERTY | -0.000731 | 0.9488 | -0.004566 | 0.3967 |
| P1 | -1.021278 | 0.0742 | -0.199010 | 0.0250 |
| P2 | 0.281661 | 0.8078 | 0.446263 | 0.1240 |

**Goodness of Fit Model**

- **R-squared**: 0.969812
- **Adj R-squared**: 0.961281
- **F-statistic**: 113.6766
- **Prob F-stat**: 0.996885

**Source:** Data Processed by EViews

Based on the regression results above, it is concluded that the best method is the fixed effect model (FEM). The coefficient of determination or the value of adj R2 is 0.9955175 or 99.55%. This means that the magnitude of the ability or variation of the independent variable in explaining the variation of the dependent variable is 99.55%. While the rest is explained by other independent variables that are not included in this study. Furthermore, the prob value of the F-stat is 0.00000 < 0.05 then Ha is accepted. It is concluded that statistically there is at least one independent variable that has an effect on the dependent variable.

### Hypothesis Testing Results

The significance test for each independent variable was carried out using t-statistical testing, by comparing the (p-value coefficient) with the level of significance (α).

1. **Variable Hifdzu Din**
   a. The amount of zakat has a positive effect on HDI in DKI Jakarta. Based on the test results, it is known that the zakat coefficient is 0.000502. The results of the significance test show the prob value of 0.0000 < 0.05 (alpha 5%) then H1a is accepted.
   b. The number of pilgrims has a positive effect on HDI in DKI Jakarta. Based on the test results, it is known that the Hajj coefficient is -7.410012. This result is not in accordance with the proposed hypothesis, where the number of pilgrims has a positive effect on HDI in DKI Jakarta, so H1b is rejected.
c. The crime rate has a negative impact on the HDI in DKI Jakarta. Based on the test results, it is known that the coefficient of the crime rate is -0.000112. The results of the significance test show the prob value of 0.0001 < 0.05 (alpha 5%) then H1c is rejected.

2. Variable Hifdzu Nafs
   a. Life expectancy has a positive effect on HDI in DKI Jakarta. Based on the test results, it is known that the coefficient of life expectancy is 0.296083. The results of the significance test show the prob value of 0.0005 < 0.05 (alpha 5%) then H2a is accepted.
   b. The portion of the health budget has a positive effect on HDI in DKI Jakarta Hypothesis. Based on the test results, it is known that the coefficient of the portion of the health budget is 5.940013. The results of the significance test show the prob value of 0.5030 > 0.05 (alpha 5%) then H2b is rejected.

3. Variable Hifdzu Aql
   a. The average length of schooling has a positive effect on HDI in DKI Jakarta. Based on the test results, it is known that the coefficient of the average length of school is 0.895293. The results of the significance test show the prob value of 0.0000 < 0.05 (alpha 5%) then H3a is accepted.
   b. The portion of the education budget has a positive influence on the HDI DKI Jakarta Hypothesis. Based on the test results, it is known that the coefficient of the portion of the education budget is 8.560013. The results of the significance test showed the prob value of 0.0000 < 0.05 (alpha 5%) then H3b was accepted.

4. Variable Hifdzu Nasl
   a. The population has a negative effect on the HDI in DKI Jakarta. Based on the test results, it is known that the coefficient of the population is 2.170006. The results of the significance test show the prob value of 0.0001 < 0.05 (alpha 5%) then H4a is accepted.
   b. The open unemployment rate has a negative effect on the HDI in DKI Jakarta. Based on the test results, it is known that the coefficient of the open unemployment rate is -0.064097. The results of the significance test showed the prob value of 0.0005 < 0.05 (alpha 5%) then H4b was accepted.

5. Variable Hifdzu Maal
   a. GRDP per capita has a positive effect on HDI in DKI Jakarta. Based on the test results, it is known that the GRDP coefficient is 3.590006. The results of the significance test show the prob value of 0.0014 <0.05 (alpha 5%) then H5a is accepted.
   b. The number of poor people has a negative effect on the HDI in DKI Jakarta. Based on the test results, it is known that the coefficient of the number of poor people is -0.004566. The results of the significance test showed that the prob value was 0.3967 > 0.05 (alpha 5%), so H5b was rejected.
   c. Poverty Severity Index (P1) has a negative effect on HDI in DKI Jakarta. Based on the test results, it is known that the coefficient of the P1 index is -
The results of the significance test show the prob value of 0.0250 < 0.05 (alpha 5%) then H5c is accepted.

d. Poverty Depth Index (P2) has a negative effect on HDI in DKI Jakarta. Based on the test results, it is known that the coefficient of the P2 index is 0.446263. This result is not in accordance with the proposed hypothesis, where the P2 index has a negative effect on HDI in DKI Jakarta, so H5c is rejected.

CONCLUSIONS AND SUGGESTIONS

The Hifdzud-Dien variable which is represented by the amount of zakat has a positive and significant effect on HDI in DKI Jakarta, while the indicator of the number of pilgrims does not have a positive influence on HDI and crime has a negative effect on HDI growth. The Hifdzu Dien variable has a significant effect, which is indicated by a positive relationship between zakat and HDI and a negative relationship between crime and HDI in DKI Jakarta in 2010-2019.

The Hifdzun-Nafs variable which is represented by life expectancy (AHH) has a positive and significant influence on the HDI of DKI Jakarta, while the portion of the health budget does not have a positive effect on HDI. An-Nafs variable has a positive influence on the HDI of DKI Jakarta only on the dimension of life expectancy.

Furthermore, the Hifdzu-Aql variable represented by the average length of school (RLS) has a positive influence on HDI, this positive relationship also occurs in the dimensions of the education budget portion. The al-Aql variable shows a significant influence on the HDI in DKI Jakarta in 2010-2019. The Hifdzun-Nasl variable which is represented by the population has a positive influence on HDI. This result is different from the hypothesis that the population has no positive effect on HDI. Meanwhile, the dimension of the open unemployment rate has a negative influence on the HDI in DKI Jakarta in 2010-2019.

The Hifdzu-Maal variable which is represented by GRDP per capita (PDRB) has a positive influence on HDI in DKI Jakarta. Even with the dimensions of the number of poor people, the test results cannot influence the HDI. A negative influence also occurs in the poverty severity indicator/dimension (P1) while the poverty depth dimension (P2) has a positive effect on the HDI in DKI Jakarta in 2010-2019. The dimension of poverty depth (P2) is not in accordance with the proposed hypothesis where P2 has a negative effect on HDI.

Limitations
It is enough to realize that this research has limitations, especially in obtaining data availability. Data related to religion is relatively incomplete even though these data include important data that must be owned by the government at various levels.

Recommendation
The recommendation that can be proposed is that the findings in this study of the five variables with 13 indicators analyzed in this study generally have a significant
influence on human development in DKI Jakarta, especially on the Hifdzu Aql variable which is represented by the Average Length of School (RLS) and the portion of the education budget. For this reason, the government needs to encourage the realization of development from the perspective of IHDI. Obedience to religious values has positive implications for human development as shown by the collection of zakat which has a significant effect on HDI in DKI Jakarta and reduces crime rates.

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