

SHARIA-BASED HUMAN DEVELOPMENT IN REALIZING EQUITABLE WELFARE IN BANTEN PROVINCE

Prima Dwi Priyatno¹, Fitri Yetti², Sasmita Nurvinda Laili³

^{1, 2, 3} Universitas Pembangunan Nasional (UPN) Veteran Jakarta, Indonesia

¹ primadpriyatno@upnvj.ac.id, ² fitriyetty@upnvj.ac.id, ³ sasmitavinda@upnvj.ac.id

Abstract

Although economic growth is often used as a development benchmark, a holistic assessment of quality of life requires more comprehensive indicators. This study analyzes human development across eight regencies/cities in Banten Province using a maqashid syariah approach. Employing a quantitative descriptive method with composite index construction, the research develops an Islamic Human Development Index (IHDI) based on five dimensions: safeguarding religion (hifdz al-dīn), life (hifdz al-nafs), intellect (hifdz al-'aql), progeny (hifdz al-nasl), and wealth (hifdz al-māl). Secondary data were normalized and aggregated using weighted calculations. The results reveal substantial regional disparities, with Cilegon City recording the highest IHDI (0.69546) and Lebak Regency the lowest (0.48958). These gaps are mainly driven by the intellect and wealth dimensions, which remain weaker in agrarian regions than in urban areas. Despite a zero score in the religion dimension, Tangerang City maintains a moderate IHDI due to strong performance in intellect and wealth. The findings highlight the importance of integrating maqashid syariah into equitable regional development policies, particularly through improving education and strengthening local economies.
Keywords: Welfare, Maqashid Syariah, Human Development

Abstrak

Meskipun pertumbuhan ekonomi sering digunakan sebagai tolok ukur pembangunan, penilaian holistik terhadap kualitas hidup membutuhkan indikator yang lebih komprehensif. Studi ini menganalisis pembangunan manusia di delapan kabupaten/kota di Provinsi Banten menggunakan pendekatan maqashid syariah. Dengan menggunakan metode deskriptif kuantitatif dengan konstruksi indeks komposit, penelitian ini mengembangkan Indeks Pembangunan Manusia Islam (IPK) berdasarkan lima dimensi: menjaga agama (hifdz al-dīn), kehidupan (hifdz al-nafs), akal (hifdz al-'aql), keturunan (hifdz al-nasl), dan kekayaan (hifdz al-māl). Data sekunder dinormalisasi dan diagregasi menggunakan perhitungan berbobot. Hasil penelitian menunjukkan disparitas regional yang substansial, dengan Kota Cilegon mencatat IPK tertinggi (0,69546) dan Kabupaten Lebak terendah (0,48958). Kesenjangan ini terutama disebabkan oleh dimensi akal dan kekayaan, yang masih lebih lemah di daerah agraris dibandingkan di daerah perkotaan. Meskipun mendapat skor nol pada dimensi agama, Kota Tangerang mempertahankan IHDI moderat karena kinerja yang kuat dalam intelektualitas dan kekayaan. Temuan ini menyoroti pentingnya mengintegrasikan maqashid syariah ke dalam kebijakan pembangunan regional yang adil, khususnya melalui peningkatan pendidikan dan penguatan ekonomi lokal.

Kata kunci: Kesejahteraan, Maqashid Syariah, Pembangunan Manusia



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INTRODUCTION

Economic growth is often an indicator of the success of a country or region. However, economic growth alone is not enough to ensure the welfare of the community. Human development, which includes aspects of health, education, and living standards, is an important factor in measuring the quality of life of the community.¹ On the other hand, inequality in income distribution and access to resources can hinder inclusive and sustainable economic growth.² Since 2015, several countries have come together to commit to an ambitious agenda known as the Sustainable Development Goals (SDGs). Established by the United Nations, the SDGs are a global blueprint for a better future, encompassing 17 key goals and 169 targets to be achieved by 2030. These goals cover various aspects of life, namely human welfare and environmental preservation in the long term for the entire population of the earth, the main target to be achieved is the benefit of the human race.³

To date, assessments of human resource quality and welfare levels at the national level generally refer to the National Development Index (HDI) developed by the United Nations Development Programme (UNDP), widely recognized as the most comprehensive metric for measuring the quality of human resources in various countries.⁴ The index adopts four main dimensions, namely life expectancy, literacy rate, average length of schooling, and Gross Domestic Product (GDP) per capita as key indicators.⁵

Welfare is a right mandated by the constitution to the community, in the Preamble to the 1945 Constitution the welfare of the people is one of the main goals of the formation of the Unitary State of the Republic of Indonesia, namely in the fourth paragraph, namely "advancing general welfare and educating the life of the nation."⁶ This is the obligation of every level of government, starting from the executive, legislative, and judicial institutions to have an important role to carry out their duties and functions as well as possible.⁷

Based on information obtained from the Central Statistics Agency (BPS), an analysis of the average value of Gross Regional Domestic Product (GDP) on the basis of Cash Prices (ADHK) in

¹ Wenda, Naukoko, and Niode, "Analisis Sektor-Sektor Ekonomi Penggerak Perekonomian Kabupaten Lanny Jaya Provinsi Papua."

² Ivonia Auxiliadora Freitas Marcal, Yosse Putra Oentoro, and Muhammad Yasin, "Pertumbuhan Ekonomi Sebagai Cerminan Perkembangan Perekonomian Suatu Negara."

³ Sudirman and Lestari, "Tinjauan Tujuan Pembangunan Berkelanjutan (Sdgs) Di Afrika: Literatur Review."

⁴ Morse, "Quality of Life, Well-Being and the Human Development Index: A Media Narrative for the Developed World?"

⁵ Fahrurrozi et al., "Peningkatan Indeks Pembangunan Manusia Regional Dan Implikasinya Terhadap Ketahanan Ekonomi Wilayah (Studi Di Kabupaten Lombok Timur, Nusa Tenggara Barat)."

⁶ Abqa et al., "Constitutional Guarantees and Justice in Indonesia's Poverty Alleviation Programs (2014–2024)."

⁷ Auwalin, "Analysis of Bootstrapping Dea Efficiency and Malmquist Index In Government Expenditure on Islamic Human Development Index In Regencies/Cities of East Java Province."

Banten Province from 2013 to 2023 shows that Pandeglang Regency has the lowest value with a figure of Rp 18,220.28 billion. Furthermore, Lebak Regency recorded a value of IDR 19,178.91 billion, followed by Serang City with a value of IDR 20,879.13 billion, and Serang Regency which reached IDR 50,413.87 billion. On the other hand, Tangerang City recorded the highest GDP value in this province with a significant figure, namely Rp 101,217.77 billion. In addition, Tangerang Regency also showed good performance with a value of IDR 89,389.70 billion, while Cilegon City and South Tangerang City had a value of IDR 69,254.75 billion and IDR 54,676.79 billion, respectively.⁸



Figure 1. Human Development Index (HDI) of Banten Province 2023-2024

Source: data processed, 2025

When a more in-depth analysis of the development area was carried out, it was seen that economic productivity in North Banten was superior compared to South Banten. This is mainly due to the geographical influence where North Banten is adjacent to the national economic center located in DKI Jakarta Province.

The measurement of the quality of human resources in an Islamic perspective cannot be limited to only three commonly known aspects. Instead, these measurements must be carried out more comprehensively, covering various dimensions both physical and spiritual. This is important to ensure that the assessment is in line with the maqashid of sharia and reduces the rate of inequality in society, which is the main goal in Islamic sharia for the benefit and overall welfare of the people.⁹ Maqashid sharia emphasizes the achievement of comprehensive prosperity for mankind. Therefore, in the context of human development, the highest goal to be achieved is to improve the quality of

⁸ Badan Pusat Statistik, *Produk Domestik Regional Bruto Provinsi Banten*.

⁹ Sannyah, Astuti, and Fikri, "SDM Unggul Menurut Al- Qur ' an Dan Hadist : Strategi Implementasi Di Era Modern."

life that can meet the basic needs of every individual. With the fulfillment of these needs, it is hoped that everyone can achieve blessings both in this world and in the hereafter, which in Islamic terms is often called *Al-Falah*.¹⁰

The measurement of human development with the Maqhasid sharia approach has been widely put forward by Islamic thinkers such as Al-Ghazali (1937), Ibn Ashur (2001), Dusuki and Abozaid (2007), Al-Syatibi (2004), Alhabsi and Hassan (1996), Chapra (2008), and Choudhury (2014). Where the classical scholars, especially Al-Ghazali and Al-Shatibi summarize in five basic safeguards in life or with the term *al-kulliyah al-khamsah*, namely maintaining religion (*Hifdz Al-Din*), take care of the soul (*hifdz al-nafs*), keep your mind (*hifdz al-'aql*), taking care of offspring (*hifdz al-nasl*) and take care of the property (*hifdz al-māl*).¹¹

The research conducted by Fahrurrazi et al, discusses the Improvement of the Regional Human Development Index and its Implications for Regional Economic Resilience: (Study in East Lombok Regency, West Nusa Tenggara). The results of the study show that the increase in the human development index in East Lombok is above the average HDI growth in West Nusa Tenggara province except for Central Lombok Regency. Statistical tests using Monte Carlo simulation data showed the four economic variables and the formation of HDI; Life Expectancy (LE), Expected Years of Schooling (EYS), Mean Years of Schooling (MYS), and Expenditure have a positive effect on East Lombok's Human Development Index.¹²

Another study discusses the Classification of Human Development Index in Indonesia in 2022 with Support Vector Machine, this research was conducted by Pamungkas & Widiyanto Tahun.¹³ Based on the results of the study, it can be obtained that the percentage of the accuracy level of the classification of the Human Development Index (HDI) in Indonesia in 2022 with the Support Vector Machine (SVM) is not directly proportional to the increase in the amount of training data, this conclusion provides the implication that it is necessary to consider scientifically in determining the ratio of training data and test data.

The novelty in this study is to analyze the maqashid sharia-based manisia development index, besides that this study also only focuses on districts/cities in Banten province and includes the poverty index as a measurement indicator on the variable of maintaining wealth (*hifdz al-māl*) Based on this description, the researcher is interested in observing and researching related to the level of welfare through the human development index based on sharia maqashid. Namely al-

¹⁰ Febrian Syuhada and Birusman N, "Implementasi Maqashid Syariah Dalam Pemberdayaan Ekonomi Di Masyarakat Dan Kemiskinan Diwilayah Dengan Batubara."

¹¹ Al-Ghazali, *Al-Mustafa*.

¹² Fahrurrozi et al., "Peningkatan Indeks Pembangunan Manusia Regional Dan Implikasinya Terhadap Ketahanan Ekonomi Wilayah (Studi Di Kabupaten Lombok Timur, Nusa Tenggara Barat)."

¹³ Pamungkas and Widiyanto, "Klasifikasi Indeks Pembangunan Manusia Di Indonesia Tahun 2022 Dengan Support Vector Machine."

kuliyah al-khamsah, namely safeguarding religion (*hifdz al-din*), safeguarding the soul (*hifdz al-nafs*), safeguarding intellect (*hifdz al-'aql*), safeguarding one's descendants (*hifdz al-nasl*) and safeguarding property (*hifdz al-māl*).

RESEARCH METHODS

This study uses a descriptive quantitative approach with a composite index construction method to measure the Islamic Human Development Index (IHDI) based on the five dimensions of Maqashid al-Shariah: *hifdz al-din*, *hifdz al-nafs*, *hifdz al-'aql*, *hifdz al-nasl* dan *hifdz al-māl*. Secondary data were collected from national and regional official sources, then normalized to a scale of 0–1 using the min–max method (for positive and negative indicators) and logarithmic for economic variables.¹⁴ The final IHDI score is calculated through weighted aggregation, and is classified using the UNDP standard for HDI for general comparison.

RESULTS AND DISCUSSION

The Islamic Human Development Index (IHDI) is a measure of human development formulated based on the principles of maqāṣid al-sharī'ah, reflecting a holistic concept of well-being that encompasses both material and spiritual dimensions. Unlike the conventional HDI, which focuses on health, education, and income, the IHDI employs the five fundamental objectives of Islamic law (al-maqāṣid al-khamsah) as its main indicators: protection of religion (*ḥifẓ al-dīn*), life or health (*ḥifẓ al-nafs*), intellect or education (*ḥifẓ al-'aql*), lineage or family (*ḥifẓ al-nasl*), and wealth or economic welfare (*ḥifẓ al-māl*). Each dimension is measured through specific indicators such as the level of religious observance, life expectancy, literacy rate, marriage and divorce rates, and per capita income.¹⁵

In Banten Province there are eight districts/cities, consisting of four districts: Lebak Regency, Pandeglang Regency, Serang Regency, and Tangerang Regency, and four cities: Cilegon City, Serang City, Tangerang City, South Tangerang City.

Kabupaten Lebak

Based on the calculation of the IHDI, the Lebak Regency area obtained a score of 0.4896 which was categorized as low. The analysis is based on the five dimensions of the sharia maqashid: *hifdz al-din*, *hifdz al-nafs*, *hifdz al-'aql*, *hifdz al-nasl*, and *hifdz al-māl*. The religious dimension obtained the highest score (0.1114) which reflects the low crime rate and the strong role of religious

¹⁴ Rama and Yusuf, "Construction of Islamic Human Development Index."

¹⁵ Rahim, Syofyan, and Esya, "The Influence of The Islamic Human Development Index (I-HDI) on Human Development."

values in maintaining social harmony. The soul dimension (0.0929) also shows moderate performance through relatively high life expectancy.

On the contrary, the dimensions of reason and heredity face great challenges. The *hifdz al-'aql* score is only 0.0926, which indicates a significant gap between expectations and the average length of schooling. The low participation rate of education shows the weak effectiveness of the education system in retaining students to secondary education. Meanwhile, the *Hifdz al-nasl* dimension score (0.0853) shows a high birth and death rate, which indicates weak maternal and child health services and a lack of family planning literacy.

Economic dimension (*Hifdz al-māl*) notes a unique dynamic: despite the low poverty rate (score 0.8593), GDP per capita is very weak (score 0), making the average score only 0.4297. This inequality shows the dominance of subsistence consumption and weak local productivity. In the context of maqashid, this is in line with what was conveyed in the research of Rina et al.,¹⁶ that economic development should be rooted in asset redistribution, optimization of zakat and productive waqf, and strengthening sharia-based MSMEs. Overall, the imbalance between dimensions indicates the urgency of integrating sharia maqashid into more holistic and equitable regional development planning

Kabupaten Pandeglang

The IHDI score in this region reached 0.5003, which is still classified as low. This score is obtained from the combined score of the five main dimensions of Maqashid Sharia. The *Hifdz al-dīn* dimension, represented by the crime rate indicator, recorded a normalization score of 0.8315 and contributed 0.1039 to the total index. This indicates a fairly stable social condition and a low crime rate, a positive achievement in development based on religious values. The *Hifdz al-nafs* dimension, through the life expectancy indicator (65.79 years), gave a contribution score of 0.0881, indicating moderate achievement in the public health sector.

On the other hand, the dimension of *Hifdz al-'aql* still presents significant challenges. The average score of the two education indicators (average length of school and expectation of length of school) was only 0.4461 with a contribution of 0.1115. This shows the inequality between the future potential of education and the reality of current educational participation. The average length of school, which is only 7.16 years, is an indication of the weak effectiveness of the education system. Meanwhile, the *Hifdz al-nasl* dimension showed a weak performance with an average score of 0.3617, resulting in a contribution of 0.0904. The birth rate of 2.28 and the death rate of 17.95 per 1,000 still show the low quality of maternal and child health services. The dimensions of *Hifdz*

¹⁶ Rina Desiana, Awang Darmawan Putra, "Analisis Penyaluran Dana Infak Dalam Keuntungan Penerima Infak."

al-māl display striking dynamics. The GDP per capita is only Rp 25,913,000, from the minimum range of Rp 2.5 million to a maximum of Rp 290 million, resulting in a very low normalization score of 0.0042. Although the poverty level indicator showed a high score (0.847), the average of both economic indicators resulted in a score of 0.4256 and a final contribution of 0.1064. This reflects the existence of economic duality where some people may not be classified as poor but also not economically productive enough.

Kabupaten Serang

The IHDI value of Serang Regency was recorded at 0.53195, indicating moderate human development within the framework of sharia maqashid. The Hifdz al-dīn (Religion) dimension recorded a score of 0.10250, with a crime rate of 969 per 100,000 population. Although this figure is not yet relatively low, the normalization value reached 0.82, indicating a relatively stable security situation when compared to other regions in the range of minimum and maximum values. Meanwhile, the contribution from Hifdz al-naḥs (Soul) was at 0.08827, which was supported by a life expectancy of 65.9 years. This achievement shows that there are challenges in the aspect of basic health services and improving the quality of life of the community in general.

In the Hifdz al-'aql dimension, Serang Regency achieved an aggregate value of 0.11549. The average length of school of 7.88 years reflects limitations in access to and participation in education, especially at the middle to upper levels. Although the expectation of school length reached 12.87 years, the average score of these two indicators is still in the middle range (0.46194), so it is necessary to strengthen a more inclusive education policy. Meanwhile, Hifdz al-naṣl (Descendants) contributed 0.09500, with a birth rate of 2.18 and a mortality rate of 15.5 per 1,000. This condition shows suboptimal demographic stability, which can be attributed to maternal and child health issues and the quality of population services.

The dimension of Hifdz al-māl (Property) contributed 0.13069, relatively low compared to other regions that have higher GDP per capita. The value of Serang Regency's GDP was recorded at Rp 56.52 million, but it resulted in a normalization value of only 0.1207 because it was close to the minimum value of the assessment scale. On the other hand, the poverty rate is quite low (4.51%), resulting in a normalization of 0.9248. This shows that although people's purchasing power is not yet equally strong, the success in poverty reduction is to be appreciated. In general, IHDI Serang Regency describes that human development based on sharia maqashid is still in the developing stage, and requires comprehensive strengthening, especially in the education and economic welfare sectors.

Kabupaten Tangerang

Tangerang Regency showed a final score of 0.52353, which indicates a moderate level of human development when viewed from the perspective of Maqashid Syariah. The *Hifdz al-din* dimension represented by the crime rate indicator recorded a normalization value of 0.5913, resulting in a contribution of 0.07392. Meanwhile, *Hifdz al-nafs* through the life expectancy indicator (70.88 years) showed a relatively high value with a contribution score of 0.09785. These two dimensions signal the need to strengthen social stability and public health with an approach that emphasizes spiritual values and survival.

The dimension of *Hifdz al-'aql* has the greatest influence with a total contribution of 0.13194. This is shown through two main indicators, namely the average length of school (9.06 years) and the expectation of length of school (12.88 years), which reflects the success of Tangerang Regency in providing access to primary to secondary education. However, the normalization value of 0.34 on average school length shows that there are still challenges in maintaining the sustainability of education and the quality of learning. In the *Hifdz al-nasl* (safeguarding offspring) dimension, although the mortality rate has a high normalization value (0.796), the presence of a negative value in the normalization of the birth rate (-0.03) indicates a mismatch between the minimum and maximum limits, as well as the importance of methodological adjustments to demographic data.

The *Hifdz al-māl* dimension shows a significant contribution (0.12407), although there is an inequality between GDP per capita (normalized value 0.1014) and poverty rate (0.8908). This indicates that the distribution of wealth is not even, even though the poverty rate is relatively low. Overall, the IHDI score obtained reflects the need for synergy of regional development policies based on sharia maqashid values, especially in optimizing education and the economy, improving demographic data systems, and strengthening public services that support the survival and welfare of the community comprehensively.

Tangerang City

The total score of IHDI in Tangerang City is 0.51705, showing the level of intermediate human development in the perspective of sharia maqashid. The dimension of *Hifdz al-din* contributes zero, due to the very high crime rate indicator value of 5,384 per 100,000, the city of Tangerang has the largest crime rate compared to other districts/cities in Banten province, which reflects the weak performance of social order and the urgency of improving public security governance based on religious values. On the other hand, *Hifdz al-nafs* showed good achievements with a contribution score of 0.10088, through a high life expectancy of 72.46 years and a

normalization value of 0.807. This indicates the success of basic health development, although there is still a need to strengthen mental health and preventive aspects.

In the *Hifdz al-'aql dimension*, the total contribution is 0.16792, the highest compared to the other dimensions. Two main indicators—average length of school (11.14 years) and length of school expectancy (13.9 years)—show good levels of educational attainment, with normalized values of 0.571 and 0.772, respectively. This high contribution shows that the City of Tangerang has succeeded in providing access to education, although the evaluation of the quality and disparities in education distribution still needs to be considered. The *Hifdz al-nasl* dimension received a lower contribution value (0.09598) due to a negative value in the birth rate indicator (-0.05), which indicates an anomaly in the determination of the minimum-maximum limit or population growth dynamics that are not ideal in the formulation of this index.

The *Hifdz al-māl* dimension recorded a high contribution of 0.15228, through a low poverty indicator (5.43%) with a normalization value of 0.9095. However, the GDP per capita indicator (around Rp 10.59 million) only produced a normalization value of 0.3087, indicating that economic growth is not yet completely even or inclusive. This reflects the challenges in the distribution of wealth and the economic role of the people. The overall IHDI score confirms that Tangerang City needs strategic intervention in the religious and economic dimensions through a sharia maqashid-based approach, in order to achieve holistic and equitable human development.

Cilegon City

The achievement of IHDI in Cilegon City is at 0.69546, showing a relatively high level of human development in the context of sharia maqashid. The *Hifdz al-din* dimension made a positive contribution with a value of 0.10933, although the crime rate indicator was still quite high (675 per 100,000), it still produced a normalization value of 0.874. This indicates that the socio-security conditions in this region tend to be more conducive than other regions in the same comparison. On the other hand, the *Hifdz al-nafs dimension* contributed 0.09165, through an indicator of life expectancy of 67.66 years and a normalization value of 0.733, which indicates a fairly good level of health although there is still room for improvement in the aspect of advanced health services and the strengthening of the health insurance system.

In the aspect of education, or *Hifdz al-'aql*, an aggregate score of 0.15285 was obtained, reflecting an important contribution of the quality of human resources. The average length of school is 10.39 years and the expectation of school length is 13.23 years shows that educational participation is quite good, although the normalization value for the average length of school (0.487) is still moderate. This indicates the need to improve the quality of primary and secondary education equally. For the *Hifdz al-nasl* dimension, the contribution value is 0.09944, with a relatively

moderate mortality rate indicator (13.44 per 1,000) but a fairly high birth rate (2.11), resulting in a very low normalization value (0.0366). This requires attention in the population arrangement based on the balance of maqashid.

The *Hifdz al-māl* dimension was the highest contributor in the index composite with a contribution of 0.24219, driven by a very low poverty indicator (3.75%) and the highest normalization value of 0.9375. Interestingly, Cilegon City's GDP per capita reached the maximum limit of the assessment scale (Rp 28.75 million), resulting in a normalization value of 1.0, reflecting a very solid economic strength. Nonetheless, the challenge that remains relevant is to ensure that these economic forces are truly inclusive and promote collective well-being equally. Thus, even though the achievement of IHDI in Cilegon City is quite high, improving the quality of education and structuring demographic aspects remains an important agenda for strengthening sustainable development based on sharia maqashid.

Serang City

The achievement of the human development index based on sharia maqashid values in Serang City is reflected in the IHDI value of 0.55593, which shows a moderate level of development in the five main dimensions of sharia. In the *Hifdz al-dīn* dimension, the crime rate indicator reaches 1003 per 100,000 population. With a normalization value of 0.8137 and an average score of 0.81371, the contribution of this dimension to IHDI is at 0.10171. This reflects a relatively maintained public order situation, although there is still room for more comprehensive social security improvements.

Meanwhile, the *Hifdz al-nafs* dimension recorded a score of 0.09475, with a life expectancy of 69.27 years. This means that the quality of life of the residents of Serang City tends to be good, although it is still below the average area that has an optimal life expectancy. In the aspect of *Hifdz al-'aql*, the score obtained was 0.12979, supported by the average length of school of 8.93 years and the expectation of length of school of 12.83 years. Both of these indicators give an average score of 0.51917. Although it has not reached the ideal standard, this figure shows a growing effort to improve the quality of public education.

In the case of *Hifdz al-nasl*, the birth rate of 2.1 and the death rate of 12.59 per 1,000 population resulted in an IHDI contribution of 0.10206. This value shows that population stability in Serang City is at an adequate level, but still requires special attention to the aspect of maternal and newborn health services. In the *Hifdz al-māl* dimension, the contributed IHDI value is 0.12761. Although the GDP per capita of Serang City is still low (around Rp 55 million), the poverty rate of only 5.65% results in a high normalization value (0.90583), reflecting the effectiveness of the fairly even distribution of welfare. Overall, the achievements of IHDI Serang City illustrate that there is

consistent progress in various dimensions of sharia maqashid, especially in the socio-economic sector. However, improving the quality of education and health services is the key to pushing IHDI to higher levels in the future.

South Tangerang City

South Tangerang City achieved an IHDI score of 0.54346, which shows that the performance of human development based on sharia maqashid is in the medium to high category. The *Hifdz al-din* dimension recorded a fairly low value, which was 0.02001, which was influenced by the high crime rate of 4522 per 100,000 population. Although this figure is still far from the maximum value of 5384, its contribution to spiritual and social-based development shows the need to strengthen religious values and social security of the community.

The *Hifdz al-nafs* dimension contributed 0.10252, with a life expectancy of 73.31 years, which is relatively high and reflects the adequate quality of health services. While the *Hifdz al-'aql* dimension, with an average school length of 11.86 years and an expectation of 14.7 years of schooling, showed an average value of 0.73389 and a contribution of 0.18347 to IHDI, which is the highest value among all dimensions. This reflects the city's success in providing good and sustainable access to education for its citizens.

In the *Hifdz al-nasl* aspect, a very low birth rate (1.71) has an impact on a negative normalization value, which is -0.0967, so that the average value of this dimension is only 0.37395 and contributes 0.09349 to IHDI. This indicates that there are challenges in maintaining the sustainability of the population and family health. Meanwhile, the dimension of *Hifdz al-māl* (Wealth) makes a considerable contribution, namely 0.14397, which comes from the high GDP per capita (Rp 75 million) and the very low poverty rate (2.36%). The poverty rate that is close to zero results in a high normalization (0.96067), becoming a positive indicator in the success of the distribution of community welfare.

IHDI Score of Banten Regency/City

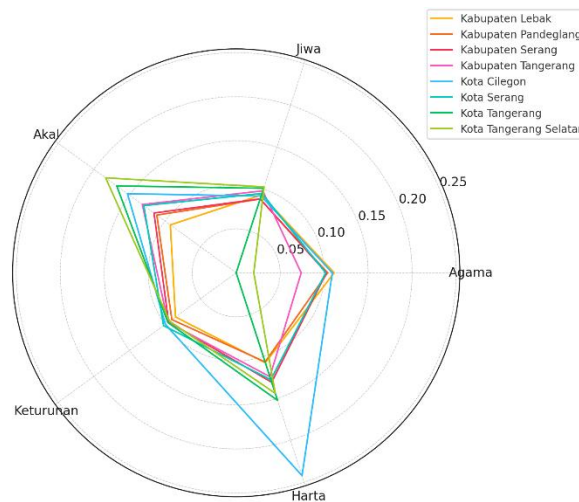


Figure 2. IHDI Profile of Banten Regency/City 2024

Based on Figure 2. IHDI in eight districts/cities in Banten Province, real inequality can be seen in the achievement of values represented by each region. Cilegon City recorded the highest IHDI score, which was 0.69546, followed by Serang City (0.55593) and South Tangerang City (0.54346). The lowest achievement was found in Lebak Regency (0.48958), close to half of the maximum scale of IHDI. The dimensions that make up the IHDI also show significant variations. In Cilegon City, the highest score on the intellect dimension is 0.15285 and the wealth dimension is 0.24219, showing strength in the education and economic sectors. Compare it with Lebak Regency, where the score on the intellect dimension is only 0.09257 and the wealth is 0.10742, almost half lower than Cilegon. While the religious dimension in Lebak reached 0.11135, it was very close to Cilegon (0.10933), emphasizing that the main disparity stemmed from educational and economic factors rather than religion. Pandeglang Regency has an IHDI of 0.50034 with the largest contribution coming from the dimensions of reason (0.11153) and wealth (0.10640). Serang Regency obtained an IHDI of 0.53195, with the dimensions of reason (0.11549) and property (0.13069). The city of South Tangerang, which is ranked third in IHDI, is also driven by the prominent dimensions of reason (0.18347) and wealth (0.14397).

On average, cities with industrial and service economic bases recorded IHDI values and property dimensions far above the agrarian area. The city of Tangerang, even though it has a zero religious dimension value, still achieves an IHDI of 0.51705 because the dimensions of reason (0.16792) and wealth (0.15228) dominate. This shows that the economic and educational dimensions are very crucial in advancing IHDI's achievements. An interesting note is that cities/metropolitans tend to have higher IHDI than district areas, which is likely due to better access to education, health, and more diverse economic services

These findings have strong relevance to a number of recent empirical studies, which confirm that government spending and domestic investment play an important role in increasing IHDI at the regional level, as stated by Rama and Yusuf.¹⁷ In addition, the Ummah (2024) research identifies that the increase in the human development index nationally is supported by developments in all fundamental dimensions, although it still faces the challenge of inter-regional disparities,¹⁸ as also reflected in Banten. Meanwhile, Imsar et al. (2023) show that economic growth is not always in line with the increase in IHDI, because the success of human development is also strongly influenced by sectoral policies that support the education sector and the equitable distribution of basic infrastructure.¹⁹

CONCLUSION

Welfare analysis using the Inequality Adjusted Human Development Index (IHDI) value in eight districts/cities of Banten Province showed significant disparities between regions, with Cilegon City leading with the highest IHDI value (0.69546) and Lebak Regency in the lowest position (0.48958). This inequality mainly stems from the intellect dimension (education) and the property dimension (economy), which consistently show lower scores in agrarian areas compared to industrial and service cities. For example, the score of the dimension of reason and wealth in Lebak Regency is only about half that of Cilegon City. Although the religious dimension is relatively stable across regions, its contribution to IHDI disparity is not significant. These findings are in line with research highlighting the importance of government spending and domestic investment in increasing IHDI, as well as the need for sectoral policies that support education and equitable infrastructure distribution. Therefore, crucial policies to be taken must focus on improving the quality and access to education as well as strengthening the local economy in disadvantaged areas, supported by basic infrastructure equity programs and synergy between central and regional governments. The implementation of this policy, along with strengthening monitoring and evaluation, is expected to effectively reduce the IHDI gap, increase human development achievements, and achieve more equitable welfare throughout Banten Province.

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¹⁷ Rama and Yusuf, "Construction of Islamic Human Development Index."

¹⁸ Yeni Yulianti and Siti Qomariah, "Indeks Pembangunan Manusia Ilmu Pengetahuan."

¹⁹ Dalimunthe and Imsar, "Pengaruh Kemiskinan, Pertumbuhan Ekonomi, Dan Pengeluaran Pemerintah Terhadap Islamic Human Development Index (I-HdI) Di Indonesia."

conduct of research and data analysis, and contribute greatly to the quality and depth of the findings presented. Support from the university not only smooths the research process, but also confirms the institution's commitment to the development of science and academic contribution. Hopefully the results of this research can provide significant benefits for the development of science and the wider community.

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