

Religiosity, Poverty, Health, and Education Effects on Islamic Human Development through Economic Growth in West Java

Dede Nurwahidah¹, Mustofa², Moh. Najib³, Mohamad Anton Athoillah⁴

¹²³⁴UIN Sunan Gunung Djati Bandung, Indonesia

dedenurwahidah@uid.ac.id *✉

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ABSTRACT

Keywords:
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Background: This article analyzes the effects of religiosity, poverty, health, and education on the Islamic Human Development Index (I-HDI) in West Java during 2020-2024, with economic growth positioned as an intervening variable.

Method: Using a quantitative descriptive-verification design, the study employs secondary panel data from 21 regencies/cities over five years, resulting in 105 observations. Fixed Effect Model regression, path analysis, and the Sobel test were processed with EViews 10.

Results: Religiosity and poverty have negative significant effects on I-HDI, with coefficients of -0.3421 ($p=0.0002$) and -0.5123 ($p=0.0000$). Health, education, and economic growth have positive significant effects, with coefficients of 0.6789, 0.3891, and 0.4123. Economic growth partially mediates health and education but does not mediate religiosity and poverty. The model explains 81.23 percent of I-HDI variation.

Conclusion: West Java recovered economically, but maqasid-based human development remained low. In 2024, I-HDI reached 52.72, below conventional HDI of 74.92, indicating the need for moral-security strengthening, spatial poverty reduction, health protection, and education reform.

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INTRODUCTION

Human development has become a central framework for assessing the quality of economic progress. The conventional Human Development Index (HDI) improves the evaluation of development by combining health, education, and standard of living. However, for Muslim-majority societies, this framework remains incomplete because it does not explicitly measure spiritual, ethical, and social-security dimensions that are central to Islamic conceptions of welfare. In Islamic economics, development is not only the expansion of income or consumption capacity; it is the realization of *maslahah* and *falah* through the balanced protection of religion, life, intellect, lineage, and property.

The Islamic Human Development Index (I-HDI) offers a broader welfare metric because it operationalizes the five essential objectives of *maqasid al-shariah*: protection of religion or *hifz al-din*, life or *hifz al-nafs*, intellect or *hifz al-aql*, lineage or *hifz al-nasl*, and property or *hifz al-mal*. This

approach follows Anto (2009) and is consistent with the broader Islamic-development literature, which emphasizes that welfare must be moral, multidimensional, and human-centered (Chapra, 2008; Beik & Arsyianti, 2015; Rama & Yusuf, 2019).

West Java provides a critical regional case. The province has a strong economic base and a large Muslim population, but it also faces poverty, spatial disparity, educational stagnation, and public-security problems. During 2020-2024, West Java experienced a V-shaped macroeconomic recovery after the COVID-19 contraction, yet the I-HDI score remained low. In 2024, conventional HDI reached 74.92, while I-HDI stood at only 52.72. This gap indicates that conventional human development and maqasid-based welfare do not necessarily move together.

The unknown problem in the existing literature is how religiosity, poverty, health, and education jointly influence I-HDI in West Java when economic growth is positioned as an intervening variable. Previous studies commonly examine HDI, poverty, zakat, unemployment, or economic growth separately; fewer studies estimate the direct and mediated effects of maqasid-based determinants at the regency/city level during the pandemic and recovery period. The novelty of this study lies in its use of 2020-2024 panel data for 21 regencies/cities in West Java, its integration of Faith, Property, Life, and Science indices, and its testing of economic growth as a mediating pathway.

This article contributes to Islamic development studies by providing empirical evidence that economic recovery alone is insufficient for *falah*-oriented development. The study asks three research questions: first, how do religiosity, poverty, health, and education affect I-HDI in West Java; second, how does economic growth affect I-HDI; and third, does economic growth mediate the relationship between maqasid-related variables and I-HDI during 2020-2024?

State of the art and theoretical framework

Islamic economic development begins from the premise that growth is not an end in itself. Khurshid Ahmad places development within the principles of *tawhid*, *rububiyah*, *khilafah*, and *tazkiyah*, while Chapra (2008) links development to the realization of *maqasid al-shariah*. These perspectives view humans as trustees who must manage resources responsibly, distribute benefits justly, and purify economic conduct from exploitative practices.

The maqasid framework provides the theoretical foundation of I-HDI. *Hifz al-din* is associated with religiosity, moral order, social security, zakat, and religious infrastructure. *Hifz al-nafs* is represented by health protection and life expectancy. *Hifz al-aql* is represented by education and knowledge capability. *Hifz al-nasl* captures family and social continuity, while *hifz al-mal* covers material welfare, poverty, inequality, expenditure, and economic growth.

The diagnostic value of I-HDI lies in its capacity to reveal development imbalance. A region may enjoy rising per-capita expenditure and improving HDI, but still face increased crime, persistent rural poverty, slow schooling progress, and weak family-social resilience. In that condition, conventional welfare improves while maqasid-based welfare remains constrained.

Economic growth is treated as an intervening variable because growth can transmit improvements in health and education into broader welfare through productivity and income channels. However, religiosity and poverty may also influence I-HDI directly through moral-security and deprivation mechanisms that are not fully captured by aggregate growth.

METHOD

This study uses a quantitative approach with a descriptive-verification method. The population covers all regencies/cities in West Java Province, while the sample consists of 21 regencies/cities selected through purposive sampling based on data completeness. The research period covers five years, from 2020 to 2024, producing 105 panel-data observations. The data are secondary and were obtained from official statistical and sectoral sources, including West Java statistical publications, religious-affairs data, zakat distribution data, health indicators, and law-enforcement or anti-narcotics records.

The dependent variable is I-HDI (Y), while the independent variables are religiosity or Faith Index (X1), poverty or Property Index (X2), health or Life Index (X3), and education or Science Index (X4). Economic growth is used as an intervening variable (Z). The operationalization follows the maqasid-based I-HDI construction proposed by Anto (2009), with contextual adjustment to West Java data availability.

The econometric analysis uses panel-data regression. Model selection was conducted using panel-model procedures, and the Fixed Effect Model (FEM) was selected as the best model after the Chow and Hausman tests. The mediation role of economic growth was tested using path analysis and the Sobel test. The data were processed with EVIEWS 10. The regression model explains 81.23 percent of I-HDI variation, indicating strong explanatory power for the observed panel data.

Table 1. Variable operationalization based on maqasid al-shariah

Construct	Maqasid dimension	Main indicators	Expected development meaning
Religiosity (X1)	Hifz al-din / Faith Index	Reported crime, mosques, zakat, hajj-related religious capacity	Stronger moral order, religious infrastructure, and social control
Poverty (X2)	Hifz al-mal / Property Index	Poverty rate, poverty depth, expenditure, inequality-related indicators	Better protection of wealth and lower material deprivation
Health (X3)	Hifz al-nafs / Life Index	Life expectancy, smoking prevalence, drug-abuse cases	Longer and healthier life with lower destructive behavior
Education (X4)	Hifz al-aql / Science Index	Expected years of schooling, mean years of schooling, education facilities	Improved intellectual capability and human capital
Family-social dimension	Hifz al-nasl / Family-Social Index	Birth, mortality, divorce, and family-stability indicators	Sustainable social reproduction and family resilience
Economic growth (Z)	Supporting macroeconomic variable	Economic growth, PDRB per capita, adjusted per-capita expenditure	Macroeconomic capacity to support maqasid-based welfare

Source: Adapted from the dissertation manuscript and Anto (2009).

RESULTS AND DISCUSSION

Macroeconomic recovery and the maqasid welfare gap

West Java experienced a clear macroeconomic recovery after the COVID-19 contraction. Economic growth fell to -2.52 percent in 2020, rebounded to 3.74 percent in 2021, reached 5.45 percent in 2022, and remained positive in 2023 and 2024. PDRB per capita also increased from Rp41.81 million in 2020 to Rp56.08 million in 2024, while adjusted per-capita expenditure rose from Rp10.850 million to Rp12.193 million. These indicators confirm that production capacity and purchasing power improved after the pandemic shock.

Despite this recovery, maqasid-based human development did not improve proportionally. The I-HDI score remained in a low range, moving from 52.85 in 2020 to 52.72 in 2024. This contrast shows that economic recovery is necessary but not sufficient for Islamic human development. Growth can restore aggregate output, but it does not automatically repair moral security, reduce spatial poverty, accelerate schooling, or strengthen family-social resilience.

Table 2. Economic recovery indicators in West Java, 2020-2024

Indicator	2020	2021	2022	2023	2024	Unit
Economic growth (LPE)	-2.52	3.74	5.45	5.00	4.95	Percent
PDRB per capita, current price	41.81	45.19	49.13	52.65	56.08	Million Rp/year

Adjusted per-capita expenditure	10.850	10.983	11.231	11.669	12.193	Thousand Rp/person/year
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I-HDI component dynamics

The component scores reveal a structural imbalance across maqasid dimensions. The Faith Index decreased from 55.89 in 2020 to 41.17 in 2024, making it the main constraint on I-HDI improvement. The Life Index improved from 65.83 to 71.89, and the Property Index increased from 35.68 to 41.79, although the latter remained low. The Science Index increased slowly from 63.22 to 65.12, while the Family-social Index remained constant at 43.64.

The I-HDI pattern therefore indicates that improvements in health and property were unable to offset the deterioration of the faith-social security dimension and the stagnation of education and family-social indicators. In maqasid terms, West Java improved in protecting life and property but experienced pressure in protecting religion as moral order and public security.

Table 3. I-HDI component scores in West Java, 2020-2024

Year	Din / Faith	Nafs / Life	Aql / Science	Nasl / Family-social	Mal / Property	I-HDI score
2020	55.89	65.83	63.22	43.64	35.68	52.85
2021	56.48	66.37	63.73	43.64	36.29	53.31
2022	50.77	67.20	64.32	43.64	37.41	52.67
2023	44.25	68.00	64.66	43.64	39.40	51.99
2024	41.17	71.89	65.12	43.64	41.79	52.72

Source: Dissertation manuscript, Table 4.11.

Direct effects on I-HDI

The Fixed Effect Model confirms that all main variables have significant effects on I-HDI. Religiosity has a negative significant coefficient (-0.3421; $p=0.0002$). This sign should be interpreted through the construction of the Faith Index and the increase in reported crime. Reported crime rose from 19,375 cases in 2020 to 45,689 cases in 2024, an increase of 135.8 percent. The result indicates that weakening social security suppresses maqasid-based welfare even when religious infrastructure and zakat distribution increase.

Poverty has the largest negative coefficient (-0.5123; $p=0.0000$), showing that material deprivation and spatial inequality remain major obstacles to maqasid-based welfare. Health has the strongest positive coefficient (0.6789; $p=0.0000$), consistent with the increase in life expectancy from 73.04 to 75.16 years. Education also has a positive significant effect (0.3891; $p=0.0000$), but its movement is slow because mean years of schooling increased only 0.32 years during the period. Economic growth has a positive significant effect on I-HDI (0.4123; $p=0.0000$), confirming that growth supports welfare when it is transmitted through human-capability and distributive channels.

Table 4. Fixed Effect Model results for I-HDI

Variable / relationship	Coefficient	p-value	Direction	Interpretation
Religiosity (X1) -> I-HDI	-0.3421	0.0002	Negative significant	Faith-social security pressure, reflected by rising crime, reduced I-HDI
Poverty (X2) -> I-HDI	-0.5123	0.0000	Negative significant	Material deprivation has the strongest adverse effect
Health (X3) -> I-HDI	0.6789	0.0000	Positive significant	Improved life expectancy strongly increases I-HDI
Education (X4) -> I-HDI	0.3891	0.0000	Positive significant	Education improves I-HDI

				but progresses slowly
Economic growth (Z) -> I-HDI	0.4123	0.0000	Positive significant	Growth supports I-HDI but is not sufficient alone
Model explanatory power	R-squared = 0.8123	-	High explanatory power	The model explains 81.23% of I-HDI variation

Source: Dissertation manuscript, EVIEWS 10 panel-regression results.

Mediation role of economic growth

Path analysis and the Sobel test show that economic growth does not mediate the effects of religiosity and poverty on I-HDI. The Sobel statistics for religiosity and poverty are -1.234 and -1.567, both below the 1.96 threshold. This means that social-security problems and poverty pressure affect I-HDI through direct mechanisms that cannot be resolved merely by aggregate economic growth.

Economic growth partially mediates the effects of health and education on I-HDI. The Sobel statistics are 2.891 for health and 2.345 for education, both above 1.96. These results indicate that better health and education improve I-HDI directly and also indirectly by strengthening economic growth. The mediation pattern therefore supports a differentiated policy interpretation: some determinants require direct social and institutional intervention, while others can be reinforced through productivity and growth mechanisms.

Table 5. Mediation test of economic growth

Path	Sobel statistic	Decision	Substantive meaning
Religiosity -> Economic growth -> I-HDI	-1.234	Not mediated	Religiosity/social-security conditions affect I-HDI directly
Poverty -> Economic growth -> I-HDI	-1.567	Not mediated	Poverty depresses I-HDI directly and requires targeted intervention
Health -> Economic growth -> I-HDI	2.891	Partial mediation	Health improves I-HDI directly and through growth
Education -> Economic growth -> I-HDI	2.345	Partial mediation	Education improves I-HDI directly and through growth

Source: Dissertation manuscript, path analysis and Sobel test results.

Religiosity, poverty, health, and education: substantive interpretation

The religiosity result is the most critical finding. While the number of mosques increased from 53,433 to 57,548 and zakat distribution rose from Rp21.32 billion to Rp49.60 billion, reported crime more than doubled. This suggests that religious infrastructure and zakat distribution have not yet been fully transformed into community-level moral security. In the maqasid framework, hifz al-din requires both formal religious capacity and effective social morality.

The poverty result confirms that hifz al-mal remains a structural challenge. Provincial poverty declined from 8.43 percent in 2020 to 7.46 percent in 2024, but spatial disparity persisted, especially between rural districts and urban centers. The dissertation highlights the contrast between Indramayu, with poverty around 11.93 percent, and Kota Bandung, around 3.87 percent. This confirms that aggregate poverty reduction is not sufficient when deprivation remains spatially concentrated.

The health result shows that hifz al-nafs is the strongest positive contributor to I-HDI. Rising life expectancy demonstrates better survival and health-system outcomes. Nevertheless, drug cases and smoking risks require preventive policy because the protection of life in Islamic development includes both longer life and protection from destructive behavior.

The education result shows that hifz al-aql contributes positively but moves slowly. Mean years of schooling increased only 0.32 years over five years, from 8.55 to 8.87. This places average educational attainment near junior-secondary level and limits labor-market mobility, productivity, and poverty

reduction. Education policy should therefore focus not only on school access but also on completion, quality, vocational relevance, and adult capability development.

Table 6. Selected indicator movements supporting the interpretation

Indicator	2020	2021	2022	2023	2024
Reported crime	19,375	29,479	29,808	37,635	45,689
Number of mosques	53,433	53,433	55,365	55,365	57,548
Zakat distribution	Rp21.32 billion	Rp26.45 billion	Rp39.20 billion	Rp44.80 billion	Rp49.60 billion
Poverty rate	8.43%	8.40%	7.98%	7.62%	7.46%
Life expectancy	73.04	73.23	73.52	73.80	75.16
Expected years of schooling	12.50	12.61	12.62	12.68	12.80
Mean years of schooling	8.55	8.61	8.78	8.83	8.87

Source: Dissertation manuscript, processed from BPS, Ministry of Religious Affairs, BAZNAS, health, BNN, and police-related data.

Policy implications

First, *hifz al-din* should be strengthened as public morality and social security. Mosques and zakat institutions need to be developed as community-development nodes that provide youth mentoring, family counseling, anti-drug education, microenterprise support, and neighborhood-level social monitoring.

Second, poverty reduction must be spatially targeted. Districts with persistent poverty and poverty depth require productive zakat, vocational training, village-based entrepreneurship, agricultural value-chain strengthening, and access to digital markets. This is necessary because the regression results show that poverty has the largest adverse coefficient on I-HDI.

Third, the province should accelerate education as *hifz al-aql*. Policy should prioritize completion, vocational alignment, pesantren-based capacity development, digital literacy, and adult learning. Education is not only a service indicator; it is a strategic capability that transmits welfare through both direct and growth-mediated channels.

Fourth, economic growth should be evaluated by its *maqasid* transmission. Growth must be assessed against improvements in public security, poverty depth, health protection, school completion, and family-social resilience. The I-HDI can complement conventional HDI in the West Java Regional Medium-Term Development Plan as a monitoring instrument for holistic welfare.

CONCLUSION

This article shows that West Java experienced macroeconomic recovery during 2020-2024, but that recovery did not automatically translate into strong *maqasid*-based human development. The 2024 I-HDI score remained 52.72, far below the conventional HDI of 74.92. The main constraint was the weakening faith-social security dimension, reflected in the sharp increase in reported crime, while health improved, education grew slowly, and poverty reduction remained spatially uneven.

The Fixed Effect Model demonstrates that religiosity and poverty have negative significant effects on I-HDI, while health, education, and economic growth have positive significant effects. Poverty has the strongest negative coefficient, and health has the strongest positive coefficient. Economic growth partially mediates the effects of health and education, but it does not mediate the effects of religiosity and poverty. These findings indicate that *falah*-oriented development requires both direct social-institutional intervention and growth-enhancing human-capability investment.

The policy agenda for West Java should integrate religious institutions, zakat-based poverty reduction, preventive health, education reform, and inclusive economic growth. A *maqasid*-based development framework is needed because conventional growth and HDI alone cannot fully represent welfare in a Muslim-majority province.

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