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Rethinking Human Development: Contributions of Mahbub Ul Haq, Amartya Sen, and Umer Chapra to Conventional and Islamic Indices

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Abstract

This study examines the evolution of human development measurements by comparing the Human Development Index (HDI) and the Islamic Human Development Index (IHDI). The HDI, developed by Mahbub Ul Haq and Amartya Sen, assesses life expectancy, education, and income but has been criticized for overlooking ethical and spiritual dimensions. In response, Umer Chapra proposed the IHDI, which integrates magasid al-shari'ah (objectives of Islamic law), emphasizing religion, intellect, life, lineage, and wealth. Using a descriptive qualitative approach, this study analyzes literature on the HDI and IHDI, assessing their conceptual frameworks and applications. Findings indicate that while the HDI provides a broad measure of well-being, the IHDI offers a more holistic approach by incorporating ethical and spiritual values, though its implementation remains underdeveloped. The study highlights the growing need for development indices that reflect both material and non-material aspects of wellbeing, as human progress extends beyond economic indicators. To achieve a comprehensive measure of development, future research should explore the practical application of the IHDI, ensuring it effectively captures the multidimensional nature of human flourishing.

Kevwords:

Human Development Index; Islamic Human Development Index; Mahbub Ul Haq; Amartya Sen; Umer Chapra

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Introduction

Economic growth is closely linked to human welfare, and the factors of production—human resources, natural resources, capital, and technological progress—play a crucial role in driving this growth. Like many other countries, Indonesia experienced a significant economic downturn due to the COVID-19 pandemic over the past two years. The pandemic caused widespread disruptions in various sectors, leading to a decline in national income, an increase in unemployment, and a general reduction in the quality of life. However, by 2021, the national economy began to recover, indicating positive prospects for the future. Comprehensive efforts by the government, businesses, and communities contributed to a gradual boost in economic growth, achieving a 3.69% increase in 2021. This improvement was steady across the year's second, third, and fourth quarters, showcasing a robust economic resurgence (Limanseto, 2022).

The Human Development Index (HDI) serves as a critical indicator for assessing the quality of economic growth and overall human development. It not only classifies countries into categories—developed, developing, or underdeveloped—but also provides a more nuanced understanding of how economic policies affect individuals' quality of life. As defined by the United Nations, the HDI compares life expectancy, education, and living standards within a country, thereby offering a multidimensional perspective on development that goes beyond mere income measures (PusKajiAnggaran Dewan Perwakilan Rakyat, 2022).

The HDI was popularized in 1990 by the United Nations Development Program (UNDP) and was developed by Indian Nobel laureate Amartya Sen and Pakistani economist Mahbub Ul Haq. Since its introduction, the UNDP has used it in its annual reports. The HDI of 1990 presented the concept of "human development" as progress toward greater well-being and provided country-level data for various well-being indicators. Sen's approach to human well-being, which prioritizes ends (such as living standards) over means (such as per capita income), is central to the HDI. This index uses proxies for three key development goals: access to health, education, and goods (Stanton, 2007). By using metrics like life expectancy, literacy rates, and income levels, the HDI provides a comprehensive assessment of how effectively a country meets its citizens' fundamental needs.

Amartya Sen and Mahbub Ul Haq argued that measuring economic development solely by a country's Gross National Product (GNP) is insufficient, as increased GNP does not necessarily lead to human prosperity. Building on the

capability approach to human well-being, Haq's "human development" project proposed a new way of conceptualizing well-being, emphasizing human capabilities and freedoms (Stanton, 2007). This broader view of development aimed to include people's ability to live long, healthy lives, acquire knowledge, and enjoy a decent standard of living. The HDI has undergone numerous revisions and refinements since its introduction, expanding its focus to highlight disparities among different social groups, ethnicities, and between rural and urban populations, as well as gender inequalities. This makes it a valuable tool not only for tracking development but also for identifying areas requiring targeted interventions.

The HDI's calculation involves assessing three main components: life expectancy (reflecting health status), literacy rate and years of schooling (measuring educational attainment), and purchasing power for basic needs (using per capita expenditure as an income proxy) (Rukiah et al., 2019). This multidimensional approach provides a more complete picture of human development than economic measures alone.

In 2021, Indonesia—a developing country—experienced an increase in its HDI by 0.35 points (0.49%) compared to the previous year, suggesting progress across various aspects of human development. This increase covered all dimensions, including longevity and healthy living, access to knowledge, and a decent standard of living. However, it is important to note that while the 2020 HDI showed growth in longevity and knowledge, living standards actually declined, highlighting the complex and interconnected nature of these development factors (Badan Pusat Statistik, 2021).

While the HDI proposed by Mahbub UI Haq and Amartya Sen remains a globally recognized measurement tool, it is often critiqued for its incompleteness, particularly from an Islamic economic perspective. Islamic teachings emphasize a holistic approach to human well-being, which encompasses both worldly and spiritual dimensions, collectively referred to as *falah*. Achieving *falah* necessitates adherence to the principles of *maqasid al-shari'ah* (the objectives of Islamic law), which include justice, equality, and spiritual fulfillment. This perspective challenges the conventional HDI by suggesting that material progress alone is insufficient for achieving true well-being.

Islamic economists, such as Umer Chapra, have further expanded the concept of human development by incorporating the *maqasid al-shari'ah* framework. Chapra emphasized five essential elements: *hifdz ad-din* (protection of religion), *hifdz al-'aql* (protection of intellect), *hifdz an-nafs* (protection of life), hifdz an-nasl (protection of

lineage), and hifdz al-mal (protection of property). These elements represent fundamental human needs and are categorized into three levels: maqasid ad-dharuriyah (essentials), maqasid al-hajiyah (complementary needs), and maqasid at-tahsiniyah (enhancements). By addressing these aspects, the Islamic approach to human development aims to promote a more balanced, equitable, and spiritually oriented society.

In their examination of both conventional and Islamic human development indexes, Bahtiar and Hannase (2021) observed that in five eastern Indonesian provinces, hifdz an-nafs, hifdz al-mal, and hifdz an-nasl had a negative and significant effect on the HDI, while hifdz al-'aql showed a positive and significant effect. This finding indicates that factors related to intellectual development, such as education, play a crucial role in improving human development outcomes. However, their study did not address hifdz ad-din, the highest element of magasid al-shari'ah, suggesting a gap in the application of Islamic principles to human development metrics. Additionally, Amir et al. (2022) noted that the HDI in Jambi Province steadily increased from 2016 to 2020, influenced by the national zakat index and the poverty depth index. In contrast, the Islamic Human Development Index (IHDI) in Jambi Province remained lower than the conventional HDI, implying that while economic and social improvements were evident, they did not fully align with the broader objectives of Islamic development. Similarly, Rosyadah (2021) found that in NTT Province, factors such as population density, net participation rate, and minimum wage positively affected the HDI, while economic growth and gross participation rate had no significant impact. This suggests that improvements in human development are more intricately tied to social and educational factors than to mere economic expansion.

This paper seeks to compare the conventional HDI with the Islamic Human Development Index by examining the thoughts and principles of key contributors. The author argues that a comprehensive understanding of these indexes requires exploring the foundational ideas of those who formulated them. By doing so, the paper aims to offer a more holistic perspective on human development, considering both its material and spiritual dimensions.

Literature Review

Basic Concept and Goals of Economic Development

Economic development is a multidimensional process involving significant changes in social structures, popular attitudes, and national institutions, along with accelerating economic growth, reducing inequality, and alleviating poverty (Todaro, 1994). Djojohadikusumo (1994) describes development economics as a transformative process marked by structural changes over time, including shifts in the foundation of economic activity within a community's economic framework.

Kuznets (1969) also connects economic development to economic growth, defining it as "a sustained increase in total national product and per capita income, often accompanied by an increasing population." However, to truly grasp the concept of development, Todaro (1998) emphasizes three core components: sufficiency, identity, and freedom.

From an Islamic perspective, economic development is rooted in the concept of *falah*, which encompasses prosperity in both this world and the hereafter, for individuals and society as a whole. Islam, regarded as a religion of mercy for all humanity, promotes development based on the teachings of the Qur'an and Sunnah, guiding individuals toward achieving *falah*. The means to this end are provided within *magasid al-shari'ah*.

A key principle in Islamic economic development is drawn from the Qur'an, Surah Ar-Ra'd, verse 11: "Indeed, Allah will not change the condition of a people until they change what is in themselves. And if Allah wills misfortune for a people, none can repel it; and they will find no protector besides Him." This verse highlights that progress, whether economic or civilizational, requires consistent efforts aligned with Islamic principles (Amri et al., 2022).

Human Development Index (HDI)

The Human Development Index (HDI) is a critical indicator used to gauge a country's developmental success. It focuses on three primary aspects: education, health, and a decent standard of living (Hardjanto, 2013).

The HDI provides a comparative measure of life expectancy, literacy, and standard of living across countries, classifying them as developed, developing, or underdeveloped. It also evaluates the impact of economic policies on the quality of life. The three key dimensions of human development considered in the HDI include

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a long and healthy life (measured by life expectancy at birth), knowledge (measured by adult literacy rates and the combination of primary and secondary education), and a decent standard of living (measured by GDP) (Hardjanto, 2013).

The HDI serves as a valuable tool for assessing how well a country is enhancing its citizens' quality of life and evaluating its overall level of development. As strategic data, it not only measures government performance but also guides resource allocation, such as the distribution of the General Allocation Fund.

Islamic-Human Development Index

The Islamic Human Development Index (IHDI) offers an alternative framework for measuring economic development from an Islamic perspective, prioritizing human welfare as its main focus. The IHDI seeks to assess human well-being by addressing basic needs, enabling individuals to achieve both material and spiritual happiness (falah) in this world and the hereafter. According to al-Syatibi, human well-being (maqasid al-shari'ah) consists of five fundamental elements: religion (addin), soul (an-nafs), intellect (al-'aql), lineage (an-nasl), and wealth (al-mal).

The fulfillment of these five essential needs, as expressed by Imam al-Syatibi, forms the theoretical basis for formulating the IHDI. Measuring the IHDI requires assessing both material welfare (MW) and non-material welfare (NW). Thus, the IHDI serves as a holistic and comprehensive index based on the five dimensions of *magasid al-shari'ah*: religion, soul, intellect, lineage, and wealth (Amri et al., 2022).

Maqasid al-shari'ah plays a central role in Islamic law, aiming to promote benefits while preventing harm. Accordingly, the Islamic measurement of human development incorporates additional indicators, such as the level of religiosity, which can be evaluated through perceptions of corruption and crime rates in a country (Rukiah et al., 2019).

Previous Studies

Several studies have examined both the conventional Human Development Index (HDI) and the Islamic Human Development Index (IHDI). Bahtiar and Hannase (2021) found that in five eastern Indonesian provinces, hifdz an-nafs (protection of life), hifdz al-mal (protection of wealth), and hifdz an-nasl (protection of lineage) negatively and significantly affect the HDI, while hifdz al-'aql (protection of intellect) has a positive impact. Notably, their study did not address hifdz ad-din (protection of religion), the highest element of magasid al-shari'ah.

Amir et al. (2022) analyzed the HDI in Jambi Province from 2016 to 2020, noting a steady increase but still at a medium level. The HDI in Jambi is significantly influenced by the national zakat index and the poverty depth index, with the latter having a negative effect. Meanwhile, the IHDI remains low despite being affected by the religious index, national zakat index, and poverty depth index. The study also points out that the HDI in Jambi is higher than the IHDI.

Rosyadah (2021) studied the HDI in NTT Province between 2015 and 2018, finding that economic growth and gross participation rate did not significantly impact the HDI. However, population density, net participation rate, and minimum wage had a positive and significant effect.

Rochmawati (2016) concluded that the IHDI in Yogyakarta aligns with maqasid al-shari'ah, while Aydin (2017) found that 8 out of 10 Muslim countries recognized the need for an Islamic-based index. Differences in human development measurement were more pronounced in countries with high economic growth. From the tawhid perspective, spiritual, moral, and social aspects are vital, with income, health, and education as means rather than ends. Thus, the HDI alone is insufficient for assessing progress toward Insanul Kamil (the ideal human). The IHDI, therefore, provides a more holistic measure, including dimensions like knowledge (alim), virtue (fadhil), and servitude (abid).

Imana (2019) emphasized that welfare includes both worldly prosperity and the hereafter. Maqasid al-shari'ah serves as the foundation for achieving this balance. The Malang city government, for example, promotes policies that support religion, education, health, lineage, and economic development, reflecting the comprehensive protection offered by Islamic principles.

Lastly, Rukiah et al. (2019) found that the IHDI across all Indonesian provinces remains low, with significant disparities. Furthermore, non-material welfare plays a more dominant role than material welfare in forming the IHDI.

Methods

This study uses a descriptive qualitative approach through library research to explore and compare the conventional Human Development Index (HDI) with the Islamic Human Development Index (IHDI). It aims to understand human development from both conventional and Islamic perspectives by examining key ideas from influential figures in each field.

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The research analyzes primary and secondary sources, including Umer Chapra's *Islam and Economic Challenges*, which discusses the IHDI and *maqasid alshari'ah* in economic development. It also reviews articles on the thoughts of Mahbub Ul Haq, Amartya Sen, and Umer Chapra to gain insights into their views on human development.

The method involves critically reviewing literature to identify and compare the main components, goals, and impacts of both the HDI and IHDI. It looks at how these indices measure aspects like well-being, health, education, economic growth, and spiritual welfare, emphasizing their similarities, differences, and potential connections.

This approach offers a clearer understanding of how cultural and religious contexts shape human development. The study's findings aim to contribute to discussions on sustainable and holistic economic development.

Result and Discussions

Contributions of Mahbub Ul Haq and Amartya Sen to Human Development

Mahbub Ul Haq and Amartya Sen have been instrumental in redefining the discourse on human development, shifting the focus from traditional economic indicators to a broader understanding of well-being. Haq, born in 1934 in Punjab, Pakistan, was a visionary economist who recognized the limitations of Gross Domestic Product (GDP) as a measure of progress. His early experiences with the socio-economic disparities caused by the partition of India and Pakistan shaped his perspective on development (Law, 2009). After completing his studies at the University of Cambridge and Yale University, he returned to Pakistan and played a crucial role in the country's Planning Commission and at the World Bank.

Haq's tenure at the World Bank and as Pakistan's Minister of Finance and Planning emphasized the role of human capital in economic development. His collaboration with the United Nations Development Programme (UNDP) led to the development of the Human Development Index (HDI), a revolutionary metric that considers health, education, and living standards rather than merely economic growth (Gasper, 2007). The HDI was a direct response to the inadequacies of GDP, aiming for a more comprehensive measurement of human well-being (Hart, 2009).

Amartya Sen, a contemporary of Haq, further expanded the development discourse through his capability approach. Born in 1933 in West Bengal, India, Sen's

academic career spanned prestigious institutions and culminated in his Nobel Prizewinning work on hunger, poverty, and economic justice (Wasiluk, 2013). In his seminal work *Poverty and Famines*, Sen challenged the conventional belief that famines result from food shortages, arguing instead that they stem from unequal resource distribution and access (Robeyns, 2005). His arguments aligned with Haq's vision of development, emphasizing the need to empower individuals and enhance their capabilities.

The collaboration between Haq and Sen led to the formulation of the HDI, reflecting their shared belief that development should be measured by individual freedoms and capabilities rather than economic indicators alone (Alheis & Shatara, 2019). Their work inspired a paradigm shift in development policy, prioritizing social justice, equity, and sustainable human development (Markowska-Przybyła, 2020). This perspective continues to shape global development agendas, focusing on policies that address the root causes of poverty and inequality (Jain & Jain, 2022).

The Capability Approach and Its Impact on Development Policies

Sen's capability approach argues that true development must expand individual freedoms and opportunities. This framework, widely adopted in economics, sociology, and political science, offers a holistic perspective for evaluating social arrangements and policy effectiveness (Koomson & Enu-Kwesi, 2020). Sen highlights the interplay of social, economic, and political dimensions in shaping development outcomes. His approach emphasizes social capital and community engagement in fostering sustainable growth.

In *Poverty and Famines*, Sen underlines that individuals' entitlements and capabilities are crucial for addressing poverty and promoting development (Sen, 1983). He views development as the expansion of freedoms and capabilities rather than merely economic growth, incorporating social and political dimensions (Chatterjee, 2011; Daojiu, 2014). Sen's *Development as Freedom* introduces five instrumental freedoms—political freedoms, economic facilities, social opportunities, transparency guarantees, and protective security—that collectively enhance individuals' ability to lead lives they value (Daojiu, 204). This framework underscores the role of community engagement and social networks in shaping development policies (Corbridge, 2002).

The interconnectedness of these factors is evident in contemporary studies on social entrepreneurship ecosystems, demonstrating the significance of political, economic, and social dynamics in understanding development complexities

(Corbridge, 2002). Sen's insights advocate for a multifaceted approach to poverty and inequality, considering them deeply embedded in social structures (Suzuki et al., 2016).

In the context of globalization, Haq and Sen's theories remain highly relevant, addressing the challenges posed by economic liberalization and market-driven policies. Their work emphasizes the balance between economic growth and social equity, promoting inclusive development while protecting vulnerable populations (Currie & Almond, 2011). The integration of social capital into development strategies is increasingly recognized as a key factor in strengthening community resilience and fostering sustainable economic growth (Herdiana, 2022). Additionally, contemporary debates on sustainable development continue to be informed by their foundational ideas, particularly regarding the integration of environmental considerations into economic planning (Massaro et al., 2018). Their principles offer valuable insights for policy-making in addressing climate change and resource depletion while ensuring human well-being (Crowe, 2006).

Advancements and Criticisms of the Human Development Index (HDI) and Islamic Human Development Index (IHDI)

While the HDI significantly advanced the measurement of human well-being it has been subject to critiques and revisions over the years. Since its introduction in the 1990 Human Development Report (HDR), the HDI has shifted the focus from economic indicators toward enhancing human capabilities. It incorporates three essential dimensions—health, education, and living standards—reflecting Sen's vision of human development as a process of expanding freedoms and opportunities (Corbin et al., 2021). However, scholars have identified several limitations in the HDI, leading to ongoing modifications by the UNDP to address conceptual and technical issues (Aydin, 2017).

One major critique of the HDI is its limited scope, as it does not fully capture aspects of human development such as social inclusion, environmental sustainability, and political freedoms. In response to these concerns, alternative indices have been proposed, including the Islamic Human Development Index (IHDI). The IHDI integrates the concept of *maqasid al-shari'ah*, emphasizing a balance between material and spiritual well-being. This approach aligns with Haq and Sen's argument for development metrics that go beyond economic growth and focus on human capabilities and well-being.

The IHDI evaluates human welfare based on five core elements of *maqasid alshari'ah*: religion (*ad-dien*), reason (*al-'aql*), soul (*an-nafs*), descent (*an-nasl*), and wealth (*al-mal*). These elements operate at three levels: *dharuriyyat* (primary), *hajiyyat* (secondary), and *tahsiniyyat* (tertiary). Chapra (2000) argues that Islamic economics prioritizes not just material prosperity but also moral and spiritual wellbeing, ensuring socioeconomic justice and ethical economic activity.

From an Islamic economic perspective, Chapra highlights the role of religion in shaping individuals' worldviews, behavior, and ethical conduct in economic activities (Yafiz, 2019). The IHDI incorporates faith-based indicators such as crime and corruption rates, assuming that higher religious adherence correlates with lower levels of corruption. Reason, another core element, is linked to education and intellectual development, measured through schooling indicators (Chapra, 2008). The *nafs* dimension is represented by life expectancy, while *nasl* includes fertility and infant mortality rates, reflecting the importance of generational sustainability. Lastly, wealth is assessed using per capita expenditure, the Gini ratio, and poverty indices, emphasizing equitable resource distribution.

Empirical research supports the implementation of the IHDI in measuring human development. Studies by Rochmawati (2016) in Indonesia found that Yogyakarta aligns well with *maqasid al-shari'ah*-based development. Research by Aydin (2017) across ten Muslim-majority countries revealed widespread support for an Islamic-based development index, emphasizing the need to incorporate moral, spiritual, and social factors into human development assessments.

Further research indicates that IHDI scores remain low across Indonesian provinces, highlighting gaps in development efforts. Studies suggest that non-material welfare plays a more significant role in shaping the IHDI than material wealth (Rukiah et al., 2019). Additionally, Bahtiar and Hannase (2021) found that preserving life, wealth, and reason significantly impacts HDI outcomes in Eastern Indonesia. These findings reinforce the argument that well-being must be assessed through a multidimensional lens, integrating ethical, social, and economic factors in development planning.

Conclusion

Mahbub Ul Haq and Amartya Sen, the originators of the Human Development Index (HDI), have been widely recognized for their contributions. The HDI consists of three key components: standards of living, education, and health. However, since

its inception, the HDI has faced criticisms from scholars and activists, as it remains an imperfect measure of human welfare. Efforts to improve the HDI are ongoing.

The HDI measures human welfare solely based on worldly aspects, which contrasts with the Islamic perspective. Islam advocates for a balanced approach to welfare, encompassing both worldly and spiritual well-being. As a result, many researchers have explored the Islamic Human Development Index (IHDI) by incorporating the *maqasid al-shari'ah* variables. Umer Chapra, a prominent Muslim scholar, has extensively discussed *maqasid al-shari'ah*, which comprises five elements: the preservation of religion, intellect, soul, lineage, and wealth.

Building on these five elements, the IHDI introduces a more holistic framework, including factors such as crime rates, levels of corruption, expected years of schooling, average years of schooling, life expectancy, total birth rate, infant mortality rate, per capita expenditure, Gini ratio, poverty depth index, and severity of poverty. This approach aims to capture a more comprehensive view of human welfare, aligning with Islamic principles of well-being in both this world and the hereafter.

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