The effect of the Islamic Human Development Index (I-HDI) on the number of poor populations in Bone regency, South Sulawesi from the maqashid al-shariah perspectives

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ABSTRACT

This study aims to determine whether the Islamic Human Development Index I-HDI) affects the number of poor people in Bone Regency, South Sulawesi Province (2011-2021). How does the Islamic Human Development Index (I-HDI) influence the number of poor people in Bone District, South Sulawesi Province, from the perspective of *Maqashid al-Shariah*? To obtain data from the problem above, the researchers used secondary data obtained from the official website of the Bone Regency Central Bureau of Statistics (BPS) (bonekab.bps.go.id) and the official website of the South Sulawesi Province Central Statistics Agency (https://sulsel.bps.go.id/). To carry out data analysis in this study, researchers used the Eviews 10 application. The result shows that the statistical probability value of variable x is 0.0037, less than 0.05 (0.0037 <0.005), and the statistical t value is -3.89. It can be concluded that the I-HDI variable has a negative effect on the number of poor people. Changes in the I-HDI variable will change the number of poor people by -14.24445%. The R-Squarer value indicates the effect of the independent variable on the dependent variable of 62.73%. At the same time, the rest is influenced by other factors not explained in this study. *Maqashid al-Shariah's* conception that focuses on human welfare and poverty alleviation through increasing I-HDI is divided into 4 poverty alleviation stages: the social assistance development model, the community empowerment development model, and the business empowerment model. Micro. The poverty alleviation program by implementing *Maqashid al-Shariah* values per the *Maqashid al-Shariah* principles is described in 5 basic concepts: protecting religion, reason, soul, offspring, and assets. Internalization of the values of *Maqashid al-Shariah* in reducing poverty can be achieved to create benefits for the community.

1. INTRODUCTION

The economic growth in Bone Regency consistently experiences positively. However, it contracted in 2020 and 2021 due to the pandemic, but it is still in positive growth. The noteworthy economic growth, unfortunately, does not correspond proportionately to the reduction of poverty. The number of impoverished residents in Bone Regency, particularly in rural areas, is significantly high.

Poverty is a significant issue in a region, as in Bone Regency. In 2021, the number of impoverished residents in Bone amounted to 79,640, accounting for a poverty rate of 10.52 percent. The local government revealed this as a consequence of the impact of the COVID-19 pandemic (detikSulsel). Calculating poverty figures utilizes the ability to fulfill basic needs or the basic needs approach.

In this approach, poverty is perceived as an economic incapacity or an inability from an economic perspective. Measurement is taken from the expenditure. Thus, according to the Head of the Central Bureau of Statistics (BPS) in Bone, Yunus, 79,640 impoverished residents in 2021. The total population of Bone district in 2021 was 801,775, comprising 391,682 males and 410,093 females. Additionally, the BPS collects data for the National Socioeconomic Survey (Susenas).

Meanwhile, the Head of the Regional Development Planning Agency (Bappeda) of Bone, Ade Fariq Ashar, elucidated that the increase in the impoverished population in Bone is influenced by some restrictions imposed by the government to suppress the spread of the COVID-19 virus. This decision has repercussions on the furloughed employees and the economic activities within the agricultural trade sector, whose marketed products have significantly decreased in their commercial value.

The poverty rate 2020 was 10.68%, experiencing a drastic increase due to the pandemic's effects. In 2021, poverty decreased again to 10.52%, though the decline was insignificant. The government implemented efforts to reduce poverty through the PEN program to address these issues.

Three factors cause poverty from an economic perspective. First, poverty arises due to disparities in resource ownership patterns, leading to inequality in income distribution. Impoverished communities possess limited and low-quality resources. Second, poverty emerges because of unequal human resource (HR) qualities. Low HR quality results in low productivity, subsequently leading to lower wages. Low HR quality can be attributed to

inadequate education, unfavourable circumstances, discrimination, and inheritance. Third, poverty is caused by differential access to capital resources (Kuncoro, 2004).

In addressing the issue of poverty faced by Indonesian society, the government needs to embrace the values of welfare inherent in *Maqashid al-Shariah* as a new role model for poverty alleviation that is both effective and follows Islamic principles. *Maqhasid Syariah* plays a crucial role for the government in formulating poverty alleviation policies that humanize individuals by enhancing human resources quality.

To assess the quality of human resources, the Central Bureau of Statistics of Bone Regency still relies on the Human Development Index (HDI) concept. Islam has a foundation in socio-economic activities and strives to provide numerous innovations to reduce poverty rates. Its focus extends beyond mere income distribution; Islam also makes a concerted effort to mitigate disparities among its adherents. Islam has introduced Sharia products to alleviate poverty levels, accomplished by implementing the framework of *Maqashid al-Shariah* in daily activities. There are five crucial aspects within *Maqashid al-Shariah*: the preservation of religion, life, lineage, intellect, and property (Anto, 2017). The primary purpose of this Sharia framework is to achieve *falah* (well-being) and *maslahah* (benefit) (Bahsoan, 2011). This well-being aims to enhance prosperity and promote a beneficial standard of living (*masalih*). Therefore, if these essential needs remain unfulfilled, one would be classified as impoverished.

The distinction between this study and previous research lies in utilizing the variable of the number of impoverished residents in Bone District within the context of the Shariah economic landscape.

Based on the description in the background, the central research question that emerges in this study is as follows:

1. Does the Islamic Human Development Index (I-HDI) affect the number of poor people in Bone District, South Sulawesi Province (2011-2021 Period)?
2. How significant is the effect of the Islamic Human Development Index (I-HDI) on the number of poor people in Bone Regency, South Sulawesi Province (2011-2021 Period)?
3. How does the Islamic Human Development Index (I-HDI) affect the number of poor people in Bone Regency, South Sulawesi Province, from the perspective of Maqashid Syariah?

2. METHODS

Types and Approaches Study

Quantitative data represents a research method rooted in positivism, characterized by the utilization of concrete data, often in the form of numerical values, which are subject to statistical analysis to draw conclusions related to the research question. The positivistic philosophy is applied within a specific population or sample. Furthermore, this research employs an associative quantitative approach, which is (Sugiyono, 2018)

The research was conducted in Bone Regency. The data utilized in this study was sourced from the official publications of the Central Bureau of Statistics of Bone Regency (BPS) of Bone Regency, accessible via the official website at bonekab.bps.go.id, as well as from the publications of the Central Bureau of Statistics (BPS) for the South Sulawesi Province, accessible through their official website at sulsel.bps.go.id. This thesis research's time frame spanned from 2011 to 2021.

Secondary data, in the context of this research, refers to preprocessed information obtained from various sources such as books, journals, publications, websites, and other supplementary resources. Specifically, this study relies on data derived from official publications provided by the Central Bureau of Statistics (BPS) of Bone Regency, which can be accessed through their official website at bonekab.bps.go.id, as well as publications from the Central Bureau of Statistics of South Sulawesi Province, accessible through their official website at sulsel.bps.go.id.

Data Analysis

The researchers employed the multiple linear regression method to conduct data analysis in this research. The data acquired for this study were processed using Eviews 10 software. The data analysis process in this research can be outlined as follows:

Classic Assumption Testing

Classic assumption testing is a statistical prerequisite that must be satisfied in linear analysis. This testing is divided into four components:

1. Normality Test

The normality test is conducted to determine whether the residuals' values are normally distributed. This test is not performed on each variable but rather on the residual values. To ascertain the normality of the research data, the Jarque-Bera test is utilized, with the criterion that if the probability is greater than 0.05 (5%), it signifies that the data is normally distributed and there are no issues with normality.

2. Multicollinearity Test

This test aims to examine whether there is a high correlation between independent variables in multiple linear regression. If a high correlation exists among independent and dependent variables, it implies that the relationship between the independent and dependent variables is disrupted. The Variance Inflation Factor (VIF) or tolerance (1/VIF) is employed to detect multicollinearity among independent variables. Regression models without multicollinearity typically have a VIF around 1 or tolerance values close to 1. A variable with a VIF greater than 10 indicates strong multicollinearity.

3. Test Autocorrelation

One method for assessing autocorrelation's presence or absence is a Durbin-Watson test. The decision-making criteria for determining the existence of autocorrelation are as follows:

H0: $\rho = 0$ (no autocorrelation exists)
Ha: $\rho \neq 0$ (autocorrelation exists)

4. Heteroskedasticity Test

This examination aims to determine whether there is a similarity in the variances of residuals across different observations. A regression model that meets the requirements exhibits a consistent variance of residuals across observations, referred to as homoskedasticity.

A regression model is considered to exhibit heteroskedasticity issues when the probability values of all independent variables are less than the significance level.

5. Hypothesis Testing

Hypothesis testing is essential to ascertain whether the obtained results are consistent with the hypotheses established in the research. In statistical testing, there are three specific tests:

Coefficient Determination (R2)

The Coefficient of Determination measures the precision of predictions or the regression line within a sample dataset. To obtain the coefficient of determination when the coefficient value is known, it can be calculated by squaring it, as per the following categories of determination analysis.

If Cd detects zero (0), it implies a weak influence of the independent variable on the dependent variable. If Cd detects one (1), it implies a strong influence of the independent variable on the dependent variable.

a. Partial Test (t-Statistic)

This test indicates the extent to which individual independent variables influence the dependent variable when explaining it. The testing categories used at a significance level of α = 5% are as follows:

H0: β = 0: not significantly influential.
Ha: β ≠ 0: significantly influential.

If the computed probability value T is < 0.05, then H0 is rejected. If the computed probability value T is > 0.05, then H0 is accepted.

b. Linear Regression Analysis

Linear analysis is a statistical tool employed to assess the impact of independent variables on a dependent variable, namely, I-HDI (X), on the poverty rate (Y). To test hypotheses, statistical testing using the following formula is required:

Y = α + β1X1 + e

Where:
Y: Number of poor populations
α: Constant
X1: I-HDI
e: Error

3. RESULTS AND DISCUSSION

I- HDI Bone Regency 2011-2021

The following table shows the I-HDI of Bone Regency between 2011 and 2021. The table presents data related to various indicators for the years 2011 to 2021 about the factors of Hifdzun ad-diin (Religious Preservation), Hifdzun an-nafs (Preservation of Life), Hifdzun aql (Preservation of Intellect), Hifdzun nasl (Preservation of Lineage), Hifdzun al-maal (Preservation of Wealth), ID (Identity), INF (Inflation Rate), IA (Income Access), INS (Infrastructure), IM (Internet Penetration), and I-HDI (Improved Human Development Index).

Table 1. I-HDI value of Bone Regency from Year 2011-2021

Tahun	Hifdzun ad-diin	Hifdzun an-nafs	Hifdzun aql		Hifdzun nasl	Hifdzun al-maal	ID	INF	IA	INS	IM	**I-HDI**
	Amount follow Criminal	Life Expectancy	School Expectancy Figures	Average School Years	Rate Growth Resident	Percentage Poor Residents						
2011	830	65.57	11.2	5.75	1.01	12.67	0.99	0.70	0.50	0.3	0.74	**83.39**
2012	488	65.67	11.43	5.87	0.53	12.25	0.99	0.70	0.51	0.13	0.75	**81.67**
2013	680	65.76	11.85	5.91	0.74	11.92	0.99	0.70	0.53	0.19	0.76	**83.06**
2014	276	65.81	12.16	6.11	0.6	10.88	1.00	0.70	0.54	0.15	0.79	**83.49**
2015	266	66.01	12.41	6.55	0.6	10.12	1.00	0.71	0.56	0.15	0.81	**84.41**
2016	739	66.12	12:42	6.76	0.55	10.07	0.99	0.71	0.24	0.14	0.81	**77.47**
2017	1193	66.22	12.43	6.77	0.54	10.28	0.98	0.71	0.57	0.14	0.80	**83.67**
2018	754	66.5	12.67	6.97	0.52	10.55	0.99	0.72	0.58	0.13	0.80	**84.05**
2019	643	66.88	12.8	6.98	0.49	10.06	0.99	0.72	0.59	0.12	0.81	**84.43**
2020	1587	67.07	12.88	7.15	1.08	10.68	0.98	0.72	0.60	0.27	0.79	**86.68**
2021	245	67.21	12.98	7.23	0.62	10.52	1.00	0.73	0.60	0.16	0.80	**85.44**

The data also can be seen in the following figure:
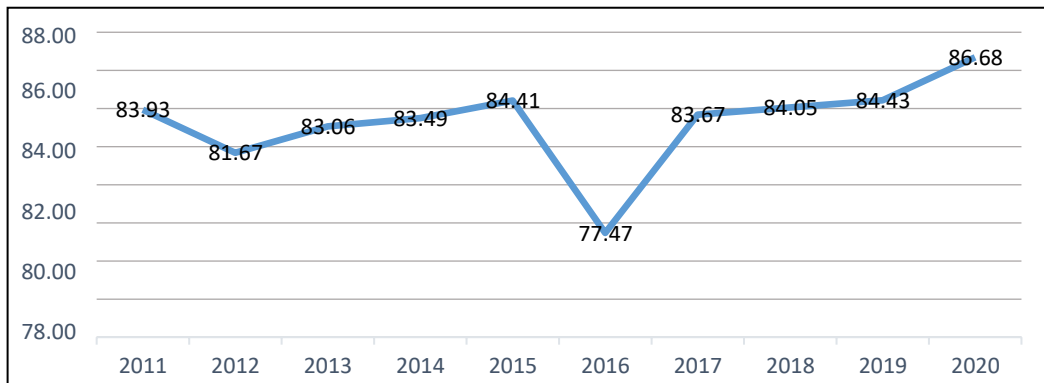
Source: Data processed

Figure 1. *Islamic Human Development Index* (I-HDI) in Bone Regency in 2011-2020

The attainment of a low I-HDI was recorded in 2016, with a value of 77.47%. This outcome can be attributed to several factors, including a high incidence of criminal activities, a persistently low level of education, and elevated poverty rates within the region during that year. Conversely, the highest I-HDI achievement occurred in 2020, reaching 86.68%. Nevertheless, when considering the overall trajectory of I-HDI in the Bone Regency over the period from 2011 to 2021, it is evident that the progress exhibited a fluctuating pattern.

In 2020, the I-HDI reached a relatively high level despite the concurrent high crime rate. This can be attributed to the favorable indicators of life expectancy, expected years of schooling, and mean years of schooling, which were also notably high. This phenomenon can be attributed to the heightened awareness and prioritization of education within the community. Thus, it is this heightened emphasis on education that contributed to the elevated I-HDI in that year despite the prevalence of a high crime rate.

Poverty in Bone District

Poverty is a highly sensitive issue in every region and perpetually remains unresolved. The government has undertaken Various measures to enable communities to break free from the shackles of poverty, facilitating their capacity to fulfill their basic needs encompassing clothing, sustenance, and housing, thereby extricating themselves from the pernicious cycle known as the "Circle of Poverty." The following table is presented for reference to ascertain the extent of the impoverished population within Bone Regency.

Table 2. The Quantity of Poor Population in Bone Regency in 2011-2021

Year	Amount Poor Residents (in Thousands)
2011	92,10
2012	89.53
2013	87,68
2014	80,46
2015	75.01
2016	75.09
2017	77,13
2018	79.57
2019	76,25
2020	81.33
2021	79,64

Source: bonekab.bps.go.id & sulsel.bps.go.id

The Increase in the poor Population in Bone Regency in the Years 2017 and 2018, with a value of 77.13 thousand individuals, is in line with the rising population growth, uneven resource distribution, imbalanced income and expenditure capacity among the populace, as well as the need for improvement in work mentality, particularly among the younger generation. This poses a challenge for the Bone Regency government to enhance its citizens' living standards and strive for development to advance societal welfare. With the government's increasing commitment to poverty alleviation, the poor population is

expected to continue to decrease in the coming years, aligning with government policies and the commitment to reduce the impoverished population.

The economic growth of Bone Regency in 2017 did not lead to a reduction in the number of impoverished residents; instead, in 2017, the poverty rate in Bone Regency experienced an increase."

Classic Assumption Test

Normality Test

The normality test is employed to assess the normality of residual values, aiding in determining whether the data conforms to a normal distribution. This assessment involves a comparative analysis of the Jarque-Bera (JB) probability statistic against a pre-defined significance level, denoted as alpha, typically set at 5% (0.05). If the JB test yields a probability value that surpasses the alpha, it can be concluded that the residuals follow a normal distribution. Conversely, the residuals are deemed non-normally distributed if the JB probability value falls below the alpha level. In accordance with the variables utilized by the researchers, the normality test results are presented as follows."
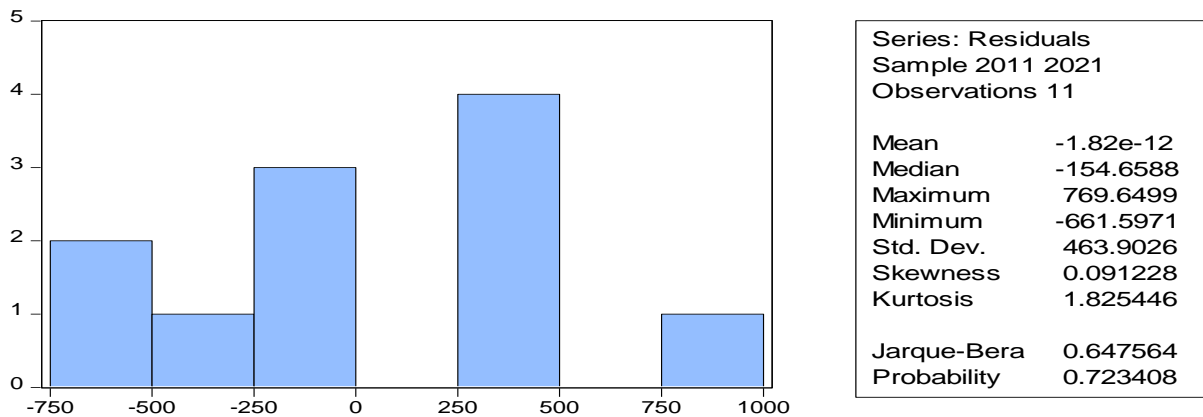
Source: Eviews 10 (data processed)

Figure 2. Normality Test Results

The probability value of Jarguebera is 0.723408; this value is observed to surpass 0.05 (0.723408 > 0.05). Consequently, it can be inferred that the data follows a normal distribution.

Heteroscedasticity Test

The heteroskedasticity test assesses the stability of variances in residuals across different observations. The results of the heteroskedasticity test obtained by the researchers are as follows."

Table 3. Heteroscedasticity Test Results

Heteroskedasticity Test: Glejser			
F-statistic	0.923912	Prob. F(1,9)	0.3616
Obs*R-squared	1.024096	Prob. Chi-Square(1)	0.3115
Scaled explained SS	0.960848	Prob. Chi-Square(1)	0.3270

The probability value of Obs*R-square is 0.3115. This value is more significant than 0.05 (0.3115 > 0.05). Therefore, it can be concluded that the assumption of the heteroskedasticity test has been satisfied."

Test Autocorrelation

Autocorrelation testing is employed to ascertain the presence or absence of correlations among research variables by applying the Breusch-Godfrey test. The researchers obtained the following results for the autocorrelation test using the LM test method."

Table 4. Autocorrelation Test Results

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	0.950288	Prob. F(2,7)	0.4314
Obs*R-squared	2.348875	Prob. Chi-Square(2)	0.3090

The probability value of Obs*R-square equals 0.3090. This value is greater than 0.05 (0.3090 > 0.05). Hence, it can be concluded that the assumption of the autocorrelation test has been satisfied."

The effect of I-HDI on Amount Poor Population in Bone Regency

Partial Test (t- Statistics)

T-statistic testing is conducted to assess the extent of the influence of independent variables on the dependent variable. This test is performed with a significance level of 5%, whereby the criteria indicate that if the probability value is < 0.05, then the null hypothesis (H0) is rejected. In contrast, if the probability value is > 0.05, then H0 is accepted. The results of the partial testing (t-statistic) obtained by the researchers are presented as follows:

Table 5. Partial Test (t- Statistics)

Dependent Variable: Y
Method: Least Squares
Date: 06/14/23   Time: 22:30
Sample: 2011 2021
Included observations: 11

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	126859.2	30899.45	4.105549	0.0027
X	-14.24445	3.659753	-3.892188	0.0037

R-squared	0.627316	Mean dependent var		6617.920
Adjusted R-squared	0.585906	S.D. dependent var		3259.834
S.E. of regression	2097.707	Akaike info criterion		18.29804
Sum squared resid	39603359	Schwarz criterion		18.37039
Log likelihood	-98.63923	Hannan-Quinn criter.		18.25244
F-statistic	15.14913	Durbin-Watson stat		2.464491
Prob(F-statistic)	0.003663			

Source: Eviews 10 (data processed)

The statistical probability value of variable x is 0.0037, which is less than 0.05 (0.0037 < 0.005). For the t-statistic value of -3.89 associated with variable y, it can be concluded that the variable I-HDI negatively influences t" $Y = 126859.2 + (-14.24445)x + e$

Based on the regression equation results obtained, it can be explained that:

a. The constant value is 126859.2. This implies that the value of variable Y will be - 126859.2, assuming that variable X remains constant or zero (0).
b. The regression coefficient of variable X is negative (-), indicating a non-linear relationship between variable X and variable Y. Specifically, as variable X increases, variable Y decreases, and vice versa. The regression coefficient for the I-HDI variable (X) is -14.24445, meaning that any change in the I-HDI variable will result in a change in the number of poor populations. If the I-HDI variable increases by 1%, the poor population will decrease by -14.24445%, assuming that other variables remain constant.

The Islamic Human Development Index (I-HDI) has a negative impact on the number of poor population or poverty. Higher human development regarding religion, spirituality, intellect, lineage, and wealth leads to decreased poverty. This occurs because higher human development results in increased productivity. When individuals have sufficient skills, it reduces poverty due to increased productivity.

This is in line with the research conducted by Prasetyoningrum (2018), which asserts that the Islamic Human Development Index measures a population's well-being to gauge a nation's growth. To determine the extent of well-being the government achieves for its citizens, one can assess human development. When human capital possesses high value, unemployment decreases, accompanied by increased productivity and consumption, ultimately reducing the existing poverty rate.

With the substantial development of human beings in various dimensions, including religion, spirituality, intellect, lineage, and wealth, there is a consequential impact on the enhancement of productivity, resulting in a reduction in poverty levels. This phenomenon is attributed to the fact that when human development is elevated, individuals become more productive, creating employment opportunities that mitigate unemployment, thereby increasing income and reducing poverty.

This aligns with Sadono Sukirno's theory, which identifies the causes of unemployment as a lack of job opportunities, insufficient skills, decreased aggregate demand, the substitution of human labor with machinery, and the inability of industries to compete with others. These challenges can be addressed and mitigated by promoting human development in education, healthcare, and other dimensions. In this context, Islam offers a conceptual framework wherein human development can be fostered through five Sharia dimensions: *Hifdzu Dien (preservation of religion), Hifdzu Nafs (preservation of self), Hifdzu Nasl (preservation of lineage), Hifdzu Aql (preservation of intellect), and Hifdzu Maal (preservation of wealth),* all of which can contribute to a reduction in poverty rates.

The Effect of I-HDI on Amount Poor Residents in Bone Regency (2011-2021 Period)

a. Coefficient Test Determination (R^2 to test the effect of variable X to Y variable

The determination coefficient (R^2) testing is conducted to estimate or assess the contribution of the independent variables toward the dependent variable. The results of this examination yielded the following findings for the researchers.

Table 6. Coefficient Test Determination (R 2)

R-squared	0.627316	Mean dependent var	6617.920
Adjusted R-squared	0.585906	S.D. dependent var	3259.834
S.E. of regression	2097.707	Akaike info criterion	18.29804
Sum squared resid	39603359	Schwarz criterion	18.37039
Log likelihood	-98.63923	Hannan-Quinn criter.	18.25244
F-statistic	15.14913	Durbin-Watson stat	2.464491
Prob(F-statistic)	0.003663		

The results of the determination test can be observed in Table 2 above, with an R-squared value of 0.627316. This value signifies that the influence of the independent variable on the dependent variable is approximately 62.73%. In contrast, the remaining portion is influenced by other unexplained factors within the scope of this study. While this figure is relatively substantial, it does not yet meet the desired level of satisfaction.

One of the factor's influencing poverties is the Regional Budget (APBD), where, according to Rahman Arif (Social Activist), the escalating trend of uncontrollable poverty in the Bone Regency is a consequence of poor development planning. When examining the Regional Revenue and Expenditure Budget, the Bone Regency boasts the second-largest APBD after Makassar, with IDR 2.3 trillion. However, the allocation of APBD, which should have been directed towards infrastructure development and other public expenditures, has been disproportionately diverted towards the interests of government officials. Initiatives such as the construction of towers, promoted by the government as one of the icons of the Bone Regency, have generated controversy within the community. This icon's development is deemed ineffective, as there are many other aspects more urgently needed by the population to alleviate poverty, given that the APBD constitutes one of the primary funding sources to address poverty-related government programs.

Furthermore, according to A. Muh. Salam (Member of the Bone Regency Regional People's Representative (DPRD), the increasing poverty rate is also indicative of the government's inability to fulfill the basic needs of its citizens, such as employment opportunities, self-employment assistance, and other essentials. However, some government programs are perceived as misdirected, resulting in deserving individuals within the community failing to receive the intended assistance. This misallocation of aid has contributed to the persistent high levels of poverty. Additionally, government assistance has made some individuals overly dependent, discouraging them from seeking employment and exacerbating unemployment rates. Therefore, it is crucial to emphasize that poverty alleviation efforts cannot solely rely on the government's role; active participation and contribution from the community are equally indispensable in the fight against poverty.

Furthermore, according to Muh. Zaidil, an economic analyst, says one of the factor's influencing poverties is the low level of education within the community. Education is a fundamental pillar that must be established to break free from the shackles of poverty. Referring to the concept of *"hifdzun aql,"* which encompasses indicators such as the average length of schooling and the expected years of schooling, the progress in Bone Regency is noteworthy, as these indicators have shown consistent improvement year after year. However, the number of school dropouts among children remains relatively high, with 1,538 cases reported for elementary and junior high schools, according to Department of Education (Disdik) data. This can be attributed to various factors, including

economic constraints, early marriages, individuals with disabilities, child labor, the environment's influence, and child violence.

Moreover, the negative assumptions held by the community also contribute to the low levels of education. Consequently, the result of these factors is the increasing prevalence of criminal cases driven by high needs but low incomes. For instance, underage workers, who predominantly engage in labor-intensive jobs, often find their wages insufficient to meet their essential needs. As a result, some turn to criminal activities such as theft, robbery, and the illicit sale of prohibited goods as alternative means of income generation.

b. T-test)

Based on the regression test table above, it is evident that the probability value is less than 0.05 (0.003 < 0.05). Therefore, it can be concluded that the independent variable significantly influences the dependent variable.

The influence of I-HDI on the poor population in *Maqashid al-Shariah*

Each region has the objective of enhancing the welfare of its inhabitants. According to Al-Ghazali, human well-being is contingent upon safeguarding faith, the soul, intellect, lineage, and wealth. Islam teaches the imperative of not leaving one's descendants in a state of vulnerability, encompassing economic, religious, intellectual, and defensive aspects, as articulated in Surah An-Nisa, verse 9:

سَدِيْدًا قَوْلًا وَلْيَقُوْلُوا اللّٰهَ فَلْيَتَّقُوا عَلَيْهِمْ خَافُوْا ضِعٰفًا ذُرِّيَّةً خَلْفِهِمْ مِنْ تَرَكُوْا لَوْ الَّذِيْنَ وَلْيَخْشَ

سَدِيْدًا قَوْلًا وَلْيَقُوْلُوا اللّٰهَ فَلْيَتَّقُوا عَلَيْهِمْ خَافُوْا ضِعٰفًا ذُرِّيَّةً خَلْفِهِمْ مِنْ تَرَكُوْا لَوْ الَّذِيْنَ وَلْيَخْشَ

Translation;

> *"And let those fear (in their behaviour toward orphans) who if they left behind them weak offspring would be afraid for them. So let them mind their duty to Allah and speak justly."*

Further human development requires individuals to exhibit good behavior (*Akhlakul Karimah*). The moral standards of economic conduct are rooted in Islamic teachings and are not solely constructed based on values established through social agreements. Islamic morality is not positioned as a boundary in economics but is instead used as a guiding

principle in formulating Islamic economics. In other words, morality places humans at the forefront of human development.

Morality holds a significant position in Islamic teachings because the formation of individuals (human beings) with good morals (Akhlakul Karimah) represents the ultimate goal of all Islamic teachings. This is in accordance with the saying of Prophet Muhammad (peace be upon him), as narrated by Imam Al-Bayhaqi, which states:

Meaning: From Abi Hurairah, may Allah SWT be pleased with him; Rasulullah SAW said: " Indeed I sent only for complete morality. "

In his book *"Falsafah at Tarbiyyah*," Omar M. Al Tauny articulates that one of the fundamental objectives of education in Islam is to contribute to cultivating good moral character, known as "Akhlakul Karimah." Education serves as an alternative means for shaping individuals of virtuous character. The cultivation of good moral character is seen as instrumental in achieving "falah" in a person's life, leading them towards a state of well-being and rendering them a valuable and high-quality resource.

The term *"Maqashid al-Shariah "* is derived from two words: "*Maqashid"* and "*Sharia." "Maqashid*" is the plural form of *"Maqsad,"* which translates to "purpose" or "objective." On the other hand, *"Sharia"* can be defined as the divine law of Allah, established as a guiding framework for life in both the worldly and the hereafter realms. In essence, *"Maqashid al-Shariah "* can be understood as the attainment of a specific purpose, referencing the laws set forth by Allah SWT (Sobaya, 2020, p. 165). "*Maqashid al-Shariah* " has become a central goal for other Muslim thinkers who emphasize human well-being and poverty alleviation. For instance, Al Juwayni proposed a theory of human needs based on five fundamental categories. Subsequently, the scholarship of Al Qardhawi underscores the need to preserve genuine faith and human dignity. Umer Capra further emphasizes that the ultimate aim of Islamic teachings is to achieve "*maslahah,*" or the greater good for all of humanity, which can only be realized through the attainment of well-being in both this world and the hereafter (Effendi, 2005).

When considering the concept of *Maqashid al-Shariah* in the context of poverty alleviation programs, it is manifested through a development model and the fulfillment of the five fundamental objectives of *Maqashid al-Shariah*. This approach is designed to evolve by the changing times and societal conditions (Subari, 2020). The conceptualization of poverty alleviation within the framework of *Maqashid al-Shariah* values can be elucidated in the table below:

Table 7. Alleviation Poverty in *Maqashid al-Sharia* Approach

No.	Maqashid al-Shariah	Alleviation Program Forms Poverty	Indicator Achievements
1	*Hidzun nafs*	Direct Cash Assistance Assistance for Low-Income Families Pre-Employment Card	Fulfilling primary needs, security, freedom, and employment opportunities are paramount.
2	Hifdzun Din	Support programs in upholding the Islamic religion continuously, as well as philanthropy initiated by the Islamic organization.	The preservation of faith and belief is ensured. Opportunities and security in worship and access to religious social assistance are provided.
3	Hifdzun aql	Implementing educational programs Financial assistance for education, Direct cash grants for educational purposes, Provision of educational facilities Training and job opportunities."	Creating a high-quality society capable of self-improvement to enhance competence is fostered.
4	Hifdzun nasl	Programs for Child Education Affordable Healthcare Facilities Accessible Basic Needs Fulfillment	Empowering Competent Families in Financial Management and Preparation for their Children's Education Fund,

5	Hifdzun al-maal	Capital Investment Deployment Soft Loans People's Credit Social Assistance:	Enabling Communities to Access Capital Absorption for Entrepreneurial Activities and Investment Deployment

As a religion that upholds the principle of cooperation *(ta'awun)* in its practice, Islam is expected to make a comprehensive contribution to poverty alleviation through various philanthropic activities embodied in the form of the *ZISWAF (Zakat, Infaq, Wakaf, and Shadaqah)* instruments. As one of the philanthropic acts for Muslims, *ZISWAF* is utilized by the government as the primary idea in addressing poverty. Various *zakat* collection agencies optimize the management of zakat, ensuring that it is handled by trustworthy, reliable, and professional *amil zakat* (zakat collectors). The crucial role of amil zakat lies in their ability to distribute zakat not only in consumptive forms but also in productive programs (investment and capital assistance) for the *mustahiq* (recipients of zakat). Consequently, poverty alleviation programs centered on distributing aid to most poor populations can be effectively fulfilled. Furthermore, this approach can generate a zakat multiplier effect within society and at the national level."

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