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## Concept of Human Development Index on the Qur'an Perspective

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### Abstract

This research focuses on the reinterpretation of the concept of the Human Development Index in the perspective of the Qur'an, especially through the study of Surah An-Nahl verse 97, so that the main purpose of this research is to reformulate the conceptual framework of the Human Development Index by basing the indicators of education, health, and decent living standards according to the Qur'anic values which are analyzed through qualitative methods with a library research approach and tafsir methods thematic (maudhu'i) to analyze the verses of the Qur'an that are relevant to human development. The results of the study show that the main values in HDI education, health, and welfare have normative reinforcement in the Qur'an, including in Q.S. Al-Mujādilah verse 11 (education), Q.S. Al-Baqarah verse 195 (health), and Q.S. Al-Hasyr verse 7 (distribution of welfare). These three dimensions are contained in the concept of ḥayātan ṭayyibah which is interpreted as a quality life, balanced between this world and the hereafter, and based on faith and righteous deeds. Therefore, it is necessary to integrate modern development policies with ethical and spiritual principles in Islam.

**Keywords:** Human Development Index, Hayatan Tayyibah, Thematic Interpretation, Qur'an, Value-Based Development

### Introduction

Human development is an important indicator in assessing the progress of a nation. The Human Development Index (HDI) developed by UNDP since 1990 has become a global benchmark that emphasizes three main dimensions: longevity and healthy living, knowledge, and a decent standard of living (United Nations Development Programme, 2023). These three dimensions describe the fundamental aspects of human well-being that should be the main goal of the development process. In Indonesia, the trend of the human development index (HDI) has increased from year to year. The Central Statistics Agency (BPS) noted that Indonesia's human development index (HDI) in 2022 reached 73.75, up 0.84 points from the previous year (Badan Pusat Statistik, 2023). However, inequality between regions is still significant. DKI Jakarta Province ranks highest with an HDI of 81.65, while Papua is in the lowest position with a HDI

of 61.39. This fact shows that human development in Indonesia is not even and still faces structural and cultural challenges.

This inequality is exacerbated by the fact that the development approach has been more oriented towards economic growth alone, without paying attention to the spiritual, moral, and ethical dimensions of human beings. This can be seen from the still rampant poverty, unemployment, social inequality, and low quality of education and health, especially in disadvantaged areas (Sumarto, 2021). Therefore, a more comprehensive and transcendental approach is needed in formulating the concept of human development. In the context of Islam, the Qur'an has a concept of human development that includes not only physical and material aspects, but also spiritual and moral aspects (Al-Rawi, 2023). The concept of human development in the Qur'an can be found in various verses that emphasize the importance of knowledge (Almamari, 2022), health (Tambunan et al., 2022), balanced life (Yahaya & Hanapi, 2020), and life orientation based on the values of monotheism and morals (Halim et al., 2022). In addition, the Qur'an describes man as a glorified creature and is entrusted with the blessing of the earth (Fatah & Taufiq, 2019). This shows that human beings have moral and social responsibilities inherent in their existence. Thus, human development in the perspective of the Qur'an entrusts the achievement of simultaneous and continuous physical and mental well-being.

The study of the Human Development Index (HDI) from an Islamic perspective has been the concern of a number of academics who seek to offer an alternative framework to conventional approaches that emphasize more material aspects. One of the important contributions in this regard comes from Tambunan et al. (2022), explaining how Quraish Shihab in the tafsir of Al-Misbah relates human development to the concept of worship and the duties of the caliphate. Worship is defined as all activities directed to Allah, including activities for welfare and prosperity that are considered as jihad in the way of Allah. This study recommends the addition of spirituality and religiosity indicators in the Islamic Human Development Index

Similar research was also conducted by Hocini et al. (2020), which emphasized the importance of aqidah as the main aspect in human development according to Sayyid Qutb. Other aspects such as spiritual, ethical, and intellectual are also important, but the physical aspects are less discussed. This research shows that every aspect needs to be developed through certain mechanisms such as worship. In addition, Halim et al. (2022), uses the tafsir of Al-Misbah to explain the verses of the Qur'an related to human development. The focus is on the role of man as servant of Allah and caliph on earth, which must function on the basis of these two main roles. Meanwhile, another thought comes from Purbaningsih (2021), explaining how poverty and economic growth affect the human development index from an Islamic economic perspective, with a focus on spiritual and material well-being. On the other hand, Hasbi et al. (2023), proposes I-HDI which measures human welfare through material, spiritual, and moral aspects, based on maqāṣid al-sharī'ah.

Then, the study conducted by Yahaya & Hanapi (2020), explained that conventional development theory only emphasizes physical aspects and abilities, so it is contrary to the function of humans as development actors in the Qur'an which emphasizes more of their

spiritual role. In addition, Jannah et al. (2022), explained that the Islamic Human Development Index (IHDI) offers a more holistic view of human development by combining ethical, spiritual, and social dimensions, as well as overcoming the limitations of the Human Development Index (HDI).

Although various studies have made a great contribution to enriching the discourse of Islamic-based human development, most of them are still conceptual and not many have systematically and explicitly linked the indicators of the Human Development Index (HDI) with the texts of the Qur'an thematically. Therefore, there is a great opportunity to develop a more integrative approach between the Qur'an and the Human Development Index (HDI) that is not only macro, but can also be used as a basis for development policies that are just and based on Divine values. Therefore, this research comes with offering a new model in the development of the Human Development Index (HDI) based on the Qur'an with the concept of *ḥayātan ṭayyibah*. Thus, this research not only enriches the scientific treasures of interpretation, but also contributes to sustainable human development based on spiritual and moral values.

Furthermore, the integration of the concept of the Human Development Index (HDI) in the perspective of the Qur'an can be used as a basis in the formulation of public policies, educational curricula, and community empowerment programs. For example, poverty alleviation programs can be directed not only at material distribution, but also at moral and spiritual empowerment that can improve the overall quality of life. Therefore, the main purpose of this study is to reformulate the concept of human development based on the indicators of the Human Development Index (HDI) within the framework of the values of the Qur'an through a thematic interpretation approach. This research also aims to identify Qur'anic verses that are relevant to the Human Development Index (HDI) indicators and to develop a conceptual framework for the Qur'anic Human Development Index (HDI) that can be used as a reference in more integrative and transformative human development practices. Thus, the results of this research are expected to be a paradigmatic alternative in the study of human development, as well as contribute to the development of contextual and applicable interpretation science.

## **Literature Review**

### **Human Development Theory by Amartya Sen**

Amartya Sen, Nobel laureate in economics who is the main figure in the development of human development theory. In his Capability Approach, Sen stated that development should be focused on expanding human capabilities, namely the freedom of individuals to achieve basic functions in their lives such as healthy living, obtaining education, and participating socially (Sen, 1999). Sen rejected the income-based development approach and proposed a capability-based development approach. This then became the conceptual basis for the Human Development Index (HDI) developed by UNDP since 1990. The main contributions to this theory are; emphasizing development as the process of expanding the real freedoms that humans enjoy.

### **Social Welfare Theory**

This theory originated from economic thought and moral philosophy that developed since the 19th century and focuses on welfare economics. In the context of human development, this theory views that social welfare is determined by the equitable distribution of resources and the improvement of the quality of life of the community collectively, not just the accumulation of national wealth. In this theory, indicators such as life expectancy, literacy level, and access to basic services are very important, because they represent development outcomes that directly touch human welfare (Stiglitz, 2012). The main contributions of this theory are; shifting the focus from economic growth towards equal distribution of welfare.

### **Theory Human Scale Development by Manfred Max-Neef**

Max-Neef develops a theory of development based on universal fundamental human needs, such as the need for protection, compassion, understanding, participation, recreation, identity, and freedom. According to him, human development is not only a matter of providing goods and services, but also a matter of creating conditions that allow humans to meet their needs in a balanced manner (Max-Neef et al., 1991). The main contributions of this theory are; offers a development paradigm that emphasizes a balance between material and non-material.

### **Theory Sustainable Human Development (SHD)**

This concept was developed by UNDP in 1994 as an extension of Human Development Theory. Sustainable Human Development emphasizes sustainable human development, which is development that pays attention to the balance between the needs of current and future generations, taking into account social, economic, environmental, and institutional dimensions. This theory includes the principles of inclusivity, community participation, local empowerment, and conservation of natural resources, all of which are part of sustainable development (UNDP, 1994). The main contributions of this theory are; aligning human development and environmental and social sustainability.

### **Theory Maqāṣid al-Sharī'ah**

In contemporary Islamic literature, Maqāṣid al-Sharī'ah has been developed as an alternative approach to human development. The five basic principles of maqāṣid (religion, soul, intellect, descent, and wealth) are used as indicators of development that reflect the balance between the mundane and the ukhrawi, the physical and the spiritual. According to Chapra et al. (2008), this theory places development in a moral and spiritual framework, while providing a value orientation for welfare indicators that are more comprehensive than conventional indicators. The main contributions of this theory are; provides a religious and ethical basis in the formulation of human development policies. As in Q.S. An-Nahl [16]: 97

كَانُوا مَا بِأَحْسَنِ أَجْرِهِمْ وَلَنَجْزِيَنَّهُمْ ۖ طَيِّبَةً حَيَاةً فَلَنُحْيِيَنَّهُ مُؤْمِنًا وَهُوَ أَنْثَىٰ أَوْ ذَكَرٌ مِّنْ صَالِحًا عَمِلَ مَنْ يَعْمَلُونَ

Meaning: "Whoever does righteous deeds, both male and female in a state of faith, then We will surely give him a good life (ḥayātan ṭayyibah). And indeed, We will reward them with a better reward than what they have done." (Departemen Agama, 1994)

The concept of ḥayātan ṭayyibah in this verse reflects a quality of life that includes spiritual, material, and psychological dimensions. True human development in Islam focuses not only on the physical aspect, but also on the integration of faith, charity, and innate well-being (Shihab, 2002). This concept is in line with the goals of HDI which emphasizes comprehensive human development, including health and well-being as a fundamental dimension. Therefore, this verse is central to the analysis because it contains the concept of ḥayātan ṭayyibah "the good life" which includes all aspects of the Human Development Index: education, health, and living standards.

A good standard of living according to Islam, which includes a balance between material and spiritual needs. The concept of "ḥayātan ṭayyibah" in the Qur'an (al-Nahl: 97) offers a different standard of human ideal life, emphasizing the importance of balance and moderation in meeting human needs (Ali, 2014). Therefore, this verse is very relevant to be used as a foundation in building the framework of HDI in an integral Qur'anic perspective. However, there are several surahs related to human development, including:

1. Surah Al-Mujādilah [58]: 11

خَيْرٌ تَعْمَلُونَ بِمَا وَاللَّهُ ۖ دَرَجَاتٍ الْعِلْمُ أُوتُوا وَالَّذِينَ مِنْكُمْ آمَنُوا الَّذِينَ اللَّهُ يَرْفَعُ

Meaning: "Allah will exalt the believers among you and those who are given knowledge of some degrees. And Allah is Aware of what you do." (Departemen Agama, 1994)

This verse emphasizes the importance of faith and science as the main elements in human development. The increase in the degree of those who are knowledgeable shows that education is not only a right, but part of a development system that uplifts human dignity (Shihab, 2002). In the context of HDI, the education dimension includes literacy level and length of schooling which directly affects citizens' participatory abilities in development.

2. Surah Al-Isrā' [17]: 70

خَلَقْنَا مِمَّنْ كَثِيرٍ عَلَىٰ وَفَضَّلْنَاهُمْ الطَّيِّبَاتِ مِّنْ وَرَزَقْنَاهُمْ وَالْبَحْرِ الْبَرِّ فِي وَحَمَلْنَاهُمْ آدَمَ بَنِي كَرَّمْنَا وَلَقَدْ تَفَضَّلْنَا

Meaning: "And indeed, We have glorified the children of Adam, We have carried them on land and in the sea, We have given them sustenance from the good, and We have made them more abundant than many creatures whom We have created with perfect advantage." (Departemen Agama, 1994)

The glory of man in this verse affirms that every individual has the same value and rights as the main subject of development. According to al-Rāzī, this glory includes the provision of intellect, mobility, and sustenance from halal sources, which are the means of man to improve the quality of life (Al-Rāzī, 1990). In the context of development, this view leads to a people-centered development approach, where development is done for and by humans.

3. Surah Hūd [11]: 61

فِيهَا وَاسْتَغْمَرَكُمْ الْأَرْضَ مِنَ أَنْشَأَكُمْ هُوَ

Meaning: "... He has created you from the earth and made you prosperous..." (Departemen Agama, 1994)

This verse affirms the main mission of man as the prosperer of the earth (*isti'mār al-ard*). Prosperity includes ecological, social, and economic dimensions that must be carried out in a fair and sustainable manner. Al-Rāzī states that *isti'mār*'s responsibility includes the optimization of human potential to create collective progress in harmony with moral values (Al-Rāzī, 1990). This is synonymous with the dimensions of productivity and sustainability in modern HDI (United Nations Development Programme, 2023).

4. Surah Al-Baqarah [2]: 143

وَسَطًا أُمَّةً جَعَلْنَاكُمْ وَكَذَلِكَ

Meaning: "And so We have made you (Muslims) a middle people..." (Departemen Agama, 1994)

The principle of *wasatiyyah* (balance) in development refers to the importance of integrating economic growth, equity, and social justice. Al-Ṭabarī interprets the "middle people" as a community that balances between the world and the hereafter, as well as between material and spiritual (Ṭabarī, 2000). In this case, the Islamic concept of balance is parallel to the sustainable development approach as promoted by HDI and SDGs (Chapra, 1992).

## **Research Method**

The most appropriate research method used in this study is a qualitative approach based on library research supported by thematic interpretation methods (*maudhu'i*) and an integrative approach between social sciences and Islamic studies. Therefore, in the context of this study, the qualitative approach allows researchers to interpret Qur'anic verses relevant to human development and relate them to the conceptual framework of contemporary development theories. Data collection techniques are carried out through literature studies, which are techniques that rely on literature as the main source. Researchers access various sources such as classical and contemporary tafsir books, official documents from UNDP and BPS, as well as scientific journals relevant to HDI and development values in Islam.

In the process of interpreting verses, the method used is thematic interpretation or *maudhu'i*, which allows the extraction of the meaning of a number of verses of the Qur'an related to a certain theme, in this case human development. This method involves systematic steps, starting from determining the main theme, collecting relevant verses, to analyzing and synthesizing meaning thoroughly. The data analysis technique in this study uses content analysis, which allows for a systematic interpretation of symbolic meanings in the text. Krippendorff (2018), explains that content analysis can be used to interpret meaning in texts,

including religious texts and conceptual documents. In this study, an analysis was carried out on Qur'anic verses, human development theory, and HDI data and indicators to find interconnectedness and meaning-content that corroborates each other.

## **Result and Discussion**

The verse that focuses on finding the concept of human development index is found in Q.S. An-Nahl verse 97, which shows the spiritual dimension in the meaning of human development.

كَانُوا مَا بِأَحْسَنَ أَجْرِهِمْ وَلَنَجْزِيَنَّهُمْ ۖ طَيِّبَةً حَيَاةً فَلَنُحْيِيَنَّهُ مُؤْمِنٌ وَهُوَ أَتَقَىٰ أَوْ ذَكَرٍ مِّنْ صَالِحًا عَمِلَ مَنْ يَعْمَلُونَ

Meaning: "Whoever does righteous deeds, both male and female in a state of faith, then We will surely give him a good life (ḥayātan ṭayyibah). And indeed, We will reward them with a better reward than what they have done." (Departemen Agama, 1994)

This verse becomes very important because it describes the essential dimension of a good human life (ḥayātan ṭayyibah), which is explicitly associated with two main conditions: faith and righteous deeds. These two elements are the foundation in forming superior human beings who are not only prosperous externally but also inwardly. The word ḥayātan ṭayyibah is the main key to this verse. Etymologically, ṭayyibah is derived from the root ṭa-ya-ba (ط-ي-ب), which means "good, clean, pleasant, and full of blessings". In Ibn 'Āsyūr's commentary, it is stated that a good life (ṭayyibah) includes "a life of peace, security, economic sufficiency, physical health, and spiritual peace" ('Āsyūr, 1984).

The word contains the meaning that human development in the perspective of the Qur'an includes material (welfare) and non-material aspects (spiritual happiness and morality). This provides a profound critique of the development approach that only measures economic and technological indicators without touching on aspects of human ethics and spirituality. Meanwhile, there are several scholars' views on the Qur'an surah An-Nahl verse 97, including:

1. Al-Razi (1995), interprets ḥayātan ṭayyibah as living a life of sufficiency, avoiding poverty, and always being grateful for Allah's blessings. He also linked it to the continuation of good deeds which are the source of blessings in this world and the hereafter.
2. Sayyid Qutb (2000), sees this verse as a form of Allah's guarantee to those who not only believe, but are also active in building social good. According to him, a good life is a combination of peace of mind, the meaning of life, and a real contribution to society.
3. Quraish Shihab (2002), in Tafsir al-Misbah, emphasizes that the "good life" is an ideal condition for human beings that has merged between the dimensions of faith, productivity, and moral qualities. This kind of life is the main indicator of human development according to the Islamic perspective.

Based on the description above, it can be explained that the relationship between the verse and the human development index, namely the human development index introduced by

UNDP includes three main dimensions: long and healthy life, decent education, and decent standard of living. These three indicators have a very strong relevance to the concept of ḥayātan ṭayyibah in the Qur'an. follow the description of the explanation of the three dimensions.

1. Long and healthy life is part of ḥayātan ṭayyibah, because health is the main blessing for a quality life (see also Q.S. Al-Baqarah [2]: 195).

وَأَنْفِقُوا فِي سَبِيلِ اللَّهِ وَلَا تُلْقُوا بِأَيْدِيكُمْ إِلَى التَّهْلُكَةِ وَأَحْسِنُوا إِنَّ اللَّهَ يُحِبُّ الْمُحْسِنِينَ

Meaning: "And spend (your wealth) in the way of Allah, and do not throw yourselves into destruction, and do good. Indeed, Allah loves those who do good."  
(Departemen Agama, 1994)

This verse contains an explicit command to guard oneself from perdition (tahlukah), which is generally interpreted as a prohibition against allowing oneself to be in circumstances that can endanger the soul, body, and social existence of humans. In this context, maintaining physical and mental health is part of the obligation of sharia, because health is the main requirement for worship, work, study, and contribution to society. The concept of ḥayātan ṭayyibah in Q.S. An-Nahl [16]:97 is impossible to achieve without health and longevity. A person who believes and does righteous deeds will not be able to enjoy a good life if he lives in a state of prolonged illness, an unhealthy environment, or a social system that endangers physical well-being. Therefore, maintaining health is a form of manifestation of the effort to obtain ḥayātan ṭayyibah.

According to Al-Imam Al-Qurṭubī (2006), in Al-Jāmi' li Aḥkām al-Qur'ān explains that the prohibition of falling into destruction in Q.S. Al-Baqarah verse 195 also includes actions that are physically harmful, such as not taking care of food, not taking medication, and an unhealthy lifestyle. Therefore, preventive measures in health are part of the sharia commandment. Al-Ghazālī in Iḥyā' 'Ulūm al-Dīn considers taking care of body and health as part of "ḥz al-nafs" (safeguarding the soul), one of the maqāṣid al-syarī'ah. According to him, the body is a vehicle to achieve closeness with God; therefore he must be cared for and cared for (Al-Ghazālī, 2004)

In the context of the Human Development Index (HDI), longevity and health are the first indicator, which is measured through life expectancy. This shows that health is not just a physiological condition, but also an indicator of overall quality of life. Health provides man with a longer and more sustainable productive opportunity to practice faith and righteous deeds, thus becoming the main prerequisite for the attainment of ḥayātan ṭayyibah. In other words, a healthy longevity is not only a biological right, but a shari'a mandate and an indicator of complete human development.

2. A proper education reflects the importance of 'ilm (knowledge) in Islam, which is a prerequisite for productive pious deeds (Q.S. Al-Mujādilah [58]: 11).

خَيْرٌ تَعْمَلُونَ بِمَا وَاللَّهُ َّ دَرَجَاتٍ الْعِلْمِ أَوْثَرُ وَالَّذِينَ آمَنُوا الَّذِينَ اللَّهُ يَرْفَعُ



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Meaning: "Allah will exalt the believers among you and those who are given knowledge of some degree. And Allah is Aware of what you do."  
(Departemen Agama, 1994)

This verse explicitly shows that science ('ilm) has a very high position in Islam, even after faith, science is the main factor that causes the elevation of human status. The degrees in question are not only in a spiritual sense, but also include social, economic, and intellectual aspects all of which are major components in human development. In the context of the Human Development Index (HDI), decent education is measured through the average length of school and the expectation of length of schooling. These values are firmly rooted in the teachings of Islam, because knowledge is the main requirement for the birth of righteous and impactful deeds. Knowledge in Islam is not just an accumulation of information, but an understanding that shapes character, directs action, and encourages social transformation. Therefore, proper education cannot be separated from comprehensive human development, as shown in this verse.

According to Ibn Kathīr (1999), in interpreting this verse, states that science is the light by which man can distinguish between truth and falsehood, between the straight path and the perverted. The knowledge in question includes religious science and life sciences that benefit society. Al-Ṭabarī (2000), emphasized that people who have knowledge are given privileges because with knowledge, they are able to understand the sharia, carry out social responsibilities, and improve society. Quraish Shihab (2002), in Tafsir al-Misbah states that Islam views knowledge as the main capital of the progress of civilization, and that without knowledge, charity has no direction and will not achieve true benefits.

In the framework of human development, productive pious deeds are not only ritual deeds, but include all forms of social, economic, and cultural contributions that provide positive value. For example, 1) A teacher who educates the younger generation is a righteous devotee based on knowledge, 2) A technological innovator who creates solutions for the community to carry out righteous deeds through knowledge, 3) Economists, doctors, or farmers who work on the basis of Islamic science and ethics all do productive righteous deeds. Thus, quality education is a structural and spiritual requirement for humans to become sustainable and contributory charitable doers.

3. Decent living standards, such as food, shelter, and employment, are part of the basic needs that Islam encourages the state and society to meet (Q.S. Al-Hasyr [59]: 7).

مِنْكُمْ أَلَّا غَنِيَاءَ بَيْنَ دَوْلَةٍ يَكُونُ لَا كَيْ

Meaning: "... so that the wealth does not circulate only among the rich among you."  
(Departemen Agama, 1994)

This verse states that wealth should not be concentrated only in the wealthy group, but should be distributed fairly so that the basic needs of the community, including food, shelter, and work, can be met. In the Islamic economic system, this verse is the

basis of the principle of wealth distribution through various mechanisms, such as: 1) Zakat, infaq, alms, and waqf, 2) State intervention in the system of ownership and redistribution of resources, 3) Prohibition of exploitative economic practices such as usury and monopoly. The provision of a decent standard of living is not only an individual matter, but is the responsibility of the state and society (al-mujtama'), so that there is no social inequality and marginalization of vulnerable groups. In other words, Islam encourages the birth of a just and distributive social structure.

In the concept of HDI (Human Development Index), living standards are worthy of being measured through real expenditure per capita indicators that reflect people's ability to meet basic needs. The Qur'an fundamentally underlies the importance of fulfilling basic needs as the right of every human being. If these rights are not fulfilled, then society will face structural crises in the form of poverty, hunger, unemployment, and inequality all contrary to the Islamic vision of the welfare of the ummah. According to Al-Māwardī (1996), in al-Aḥkām al-Sultāniyyah said that the fulfillment of basic needs is part of the state's responsibility to the people, even if the state is negligent in this regard, then the ruler can lose his shari'a legitimacy. He emphasized that basic needs such as clothing, food, and work must be guaranteed through a fair system. Yūsuf al-Qaradawi (2006), also emphasized that Islam has a social security system (ḍamān ijtimā'ī) that is collective in nature to create a prosperous society, through zakat, the role of the state, and social cooperation to ensure that no one is left behind from their basic needs.

The fulfillment of basic needs as referred to by a decent standard of living is the basis of sustainable human development. People who do not have access to food, shelter, and decent work will experience a decline in human dignity and acute social inequality. Therefore, the Qur'an provides not only a moral appeal, but also a structural framework for reorganizing the distribution of wealth for the sake of justice and prosperity. Thus, Q.S. Al-Hasyr verse 7 is a strong postulate that human development in Islam does not only focus on spiritual aspects, but also on material welfare that is universal and integral. In addition, this verse also emphasizes that both men and women without gender differences have the right to a good life if they meet the requirements of faith and charity. It affirms the values of equality, justice, and inclusive participation, which are also the basic principles of sustainable development. Likewise, when a good life is promised to people of faith and charity, then development based on work ethic, integrity, and spirituality will produce a prosperous and civilized society. In other words, HDI in an Islamic perspective is not just statistics, but concerns the transformation of human values and quality as a whole.

Therefore, this study reveals that the concept of Human Development Index (HDI) in the perspective of the Qur'an has a strong foundation of values, especially in Surah An-Nahl verse 97 which contains the term ḥayātan ṭayyibah. This concept encompasses the spiritual and material dimensions in its entirety, and integrates faith, pious deeds, and the continuation of a dignified life. Different from the conventional HDI approach which tends to be secular and quantitative, while the Qur'anic perspective

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emphasizes the importance of human development comprehensively, with a value orientation and balance between the world and the hereafter.

### **Conclusion**

Based on the results of the previous discussion, it can be concluded that the concept of Human Development Index (HDI) in the perspective of the Qur'an, especially through a thematic study of Surah An-Nahl verse 97, shows that development indicators such as education, health, and welfare have a strong theological basis in Islam. These three indicators are contained in the concept of ḥayātan ṭayyibah, which is a good and quality life, reflecting the balance between spiritual and material dimensions, faith and righteous deeds, as well as the orientation of the world and the hereafter with normative reinforcement in Q.S. Al-Mujādilah: 11 (education), Q.S. Al-Baqarah: 195 (health), and Q.S. Al-Hasyr: 7 (distribution of welfare). This approach offers an alternative framework to the conventional HDI model that tends to be secular and quantitative in nature, placing Qur'anic values as the foundation of sustainable and just human development.

The limitation of this research lies in its conceptual nature and based on literature studies, so it has not touched on the implementive aspects that can be measured empirically. In addition, the verses that are used as the basis are still limited to a few surahs, not yet covering the entire dimension of maqāṣid al-sharī'ah that can enrich the framework of the development of the Qur'an. Therefore, further research is recommended to develop a model of the Qur'anic development index that can be tested quantitatively, as well as integrate the tafsir approach with contemporary social sciences to answer the need for more applicative and transformative development policies.

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