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MACROECONOMIC INDICATORS AND HUMAN DEVELOPMENT INDEX IN TEN LOWEST MEDIUM IN INDONESIA: AN ISLAMIC PERSPECTIVE

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Abstract

The human development index is an important issue because many developing countries have succeeded in achieving high economic growth but failed to reduce the gap in human development. The phenomenon is happening right now, there is a significant difference between one region and another indicates that there has not been equitable development in Indonesia. According to the Indonesian HDI Ranking Data source, there are 10 provinces which are at the bottom of the HDI ranking. This study aims to examine the reasons why the 10 Provinces are at the bottom of the HDI ranking using panel data and the Fixed Effect Model (FEM) regression model. The results showed that the variable economic growth and poverty had no significant effect on Human Development represented by HDI, the GRDP variable per capita had a negative and significant effect on HDI and the minimum wage variable had a positive and significant effect on HDI.

Keywords: Human Development Index, Economic Growth, GRDP, Minimum Wage, Poverty.

1. Introduction

Development discussion is not just about per capita income growth. Multi-dimensional development includes various aspects that exist in society, such as economic, social, political, legal and security. Therefore, in measuring the development progress, it is not enough to just look at GDP or GDP growth per capita. Need to look at other aspects such as changes in social structure, institutional systems, changes in attitudes and behavior of the people who are important elements in economic development. Human development is one of the main considerations of developing a country (Sarkar, et. Al, 2012).

In 1990 the United Nations Development Program (UNDP) introduced the "Human Development Index (HDI). According to Drepper (1990) in his introduction to the 1990 Human Development Report, the emergence of HDI does not mean to rule out the role of GDP, but how to translate that GDP into human development.

The Human Development Index is an important issue for two reasons. First, many developing countries have managed to achieve high economic growth, but failed to reduce the gap in human development. Second, human resources as input in the process of economic growth if human development is successful, the quality of the resources will be better so that it can encourage the acceleration of economic growth (Ginting S, Lubis, & Mahalli, 2008).

Indonesia has embraced the concept of Human Development which is measured using the Human Development Index (HDI) contained in the National Medium-Term Development Plan (RPJMN). This is in accordance with Law No. 25 of 2004 regulates the National Development Planning System. With the enactment of Law no. 32 of 2004 concerning Regional Government gives full authority to each region, both at the Provincial level, and at the regency or city level to regulate and manage the regional households with little intervention from the central government. This policy is known as regional autonomy. With decentralization,

development is expected to be more successful and can provide and improve one of the development indicators, the Human Development Index (HDI).

One important aspect of decentralization is the issue of fiscal decentralization, where fiscal decentralization requires that each authority granted by the regional government must be accompanied by funding in the amount that is in accordance with the burden of the respective regional authorities. With decentralization, regional growth and development is expected to be evenly distributed in all regions in Indonesia. However, the phenomenon that occurs at this time is the occurrence of significant differences between one region and another. This indicates that there has not been equitable development in Indonesia. As can be seen in the Development Index ranking data below.

Table 1.1 Human Development Index Ranking (HDI), 2018

PROVINCE	HDI RATINGS	PROVINCE	HDI RATINGS
DKI Jakarta	1	Bengkulu	18
DI Yogyakarta	2	Southeast Sulawesi	19
East Kalimantan	3	North Kalimantan	20
Bangka Belitung Islands	4	Central Kalimantan	21
Bali	5	South Borneo	22
Riau	6	South Sumatra	23
North Sulawesi	7	Lampung	24
Banten	8	Central Sulawesi	25
West Sumatra	9	Maluku	26
West Java	10	North Maluku	27
Aceh	11	Gorontalo	28
North Sumatra	12	West Nusa Tenggara	29
Central Java	13	West Kalimantan	30
South Sulawesi	14	West Sulawesi	31
East Java	15	East Nusa Tenggara	32
Bangka Belitung Islands	16	West Papua	33
Jambi	17	Papua	34

Source: Indonesia HDI Ranking Data, BPS, 2018

This HDI rating shows that there are still gaps in provincial development in Indonesia. It can be seen above that there are Provinces ranked at the top and some at the bottom. There are ten Provinces that are ranked below the Human Development Index, namely Central Sulawesi, Maluku, North Maluku, Gorontalo, West Nusa Tenggara, West Kalimantan, West Sulawesi, East Nusa Tenggara, West Papua and Papua. Based on this, this study will further examine why the ten Provinces are ranked lowest.

2. Literature Review

Human Development Index

Human Development is defined as the process of expanding population choices (a process of engulfing the choices of people). The main objective of development is to create an environment that allows people to enjoy longevity, health, and lead productive lives (UNDP, 2004).

The Human Development Index (HDI) measures human development achievements based on a number of basic components of quality of life. As a measure of quality of life, HDI is built through a basic three-dimensional approach. According to BPS (2014) the dimensions include long and healthy life, knowledge, and a decent life. These three dimensions have a very broad understanding because they are related to many factors. To measure the health dimension, life expectancy at birth is used. Next to measure the dimensions of knowledge used a combination of indicators of the average length of school and long school expectations. As for measuring the dimensions of decent living, an indicator of people's purchasing power is used for a number of basic food

and non-food needs, as seen from the average per capita expenditure as an income approach that represents development achievements for decent living.

The formula used in calculating the HDI is as follows (BPS, 2012):

$$\text{HDI} = 1/3 (\text{Index X1} + \text{Index X2} + \text{Index X3})$$

Where:

X1: the length of life

X2: education level

X3: a decent standard of living that uses purchasing power indicators

Based on a theoretical study to measure the success of human development in this study using the Human Development Index (HDI) which is an indicator used to achieve human development. The average HDI in the ten provinces ranked lowest is as follows:

Table 2.1 HDI The Ten Lower Provinces in Indonesia

Province	HDI Ratings	Mean HDI
Central Sulawesi	25	68.88
Maluku	26	68.87
North Maluku	27	67.76
Gorontalo	28	67.71
West Nusa Tenggara	29	67.3
West Kalimantan	30	66.98
West Sulawesi	31	65.1
East Nusa Tenggara	32	64.39
West Papua	33	63.74
Papua	34	60.06

Source: BPS, 2018

Islamic Economic Paradigm in Development

Islamic economics is defined by Muslim economists as a social science that studies the socioeconomic problems of society inspired by Islamic values (M.A Manan & Kursyid Ahmad); in order to achieve *falah* (happiness in the world and the hereafter) by organizing resources for cooperation and participation (Huda, 2008). The goal of Islamic economics is simply to achieve consumer satisfaction and maximize producer profits, but can provide maximum benefits and minimize harm.

One term that represents the purpose of life in an economic context, namely *falah* comes from the verb in Arabic *aflaha-yuflihu* (P3EI, 2012). Of course the success of life to be achieved is success in the world and the hereafter as a form of faith of a Muslim. Akram Khan (1994) formulates various aspects (micro and macro) in terms and elements (survival; freedom of desire; strength and self-esteem).

Table 2.2 Micro Aspects and Macro Aspects in Falah

Falah Element	Micro Aspects	Macro Aspects
Life sustainability	Biological Survivor: Health, freedom of heredity and the like	Ecological and environmental balance
	Survival of life: ownership of factors of production	Management of natural resources and providing business opportunities for all residents
	Social Survival: brotherhood and harmony of social relations	Social togetherness, the absence of conflict between groups
	Political survival: freedom in political participation	Identity and independence
Freedom of Desire	Free from poverty	Provision of resources for the entire population
	Life independence	Provision of resources for future generations
Strength and self-esteem	Pride	Economic strength and freedom from debt

	Independence, protection of life and honor	Military force
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Source: Researcher Data, 2019.

Human Development Growth and Index

According to Todaro (2006), economic growth is defined as a process whereby the production capacity of an economy increases over time to produce a greater level of income. Economic growth according to Arsyad (2004) is defined as an increase in Gross Domestic Product / Gross National Product regardless of whether the increase is greater or smaller than the rate of population growth, or whether changes in economic structure occur or not. According to Prasetyo (2009) the term economic growth is one of the macroeconomic indicators most often used by a country, especially developing countries. To find out the economic conditions of a country, economic growth indicators are considered to meet the conditions needed to be used even though they have not been able to explain properly.

Calculation of Regional Economic Growth is measured by Gross Regional Domestic Product (GRDP). According to the Central Statistics Agency (BPS), GRDP is the total value of goods and services produced by all business units in a particular area. GRDP is also defined as the sum of the value of final goods and services (net) produced by all economic units. Economic growth illustrates the development of a region's economic activity. The higher economic growth in a region shows the growing economic activity.

Economic growth and human development are interrelated and contribute to one another. Anggriani (2012) revealed that the quality of human development can increase if it is supported by high economic growth and balanced with income distribution so that economic growth is very effective in improving human development. The contribution of economic growth to human development by increasing government revenues can then be invested in human development. Yuliani's results (2014) concluded that economic growth had a significant positive effect on human development (HDI).

Human Development Income and Index

The economy of a region has an indicator that is used to assess the economy going well or poorly. Indicators in assessing the economy must be used to find out the total income earned by all people in the economy. Indicators that are appropriate and appropriate in making these measurements are GRDP. GRDP there are some things that are not included such as the value of all activities that occur outside the market, environmental quality and income distribution. Therefore, per capita GRDP is a good tool that can tell the standard of living of the nation's state (Momongan, 2013).

An area that has a high per capita GRDP generally has a high standard of living. Differences in income reflect differences in quality of life: rich countries (reflected by high per capita income) have better quality of life (reflected by, inter alia, life expectancy, health levels, and education levels) compared to poor countries (Oktavia, 2008). In addition, the increase in per capita income is a reflection of the emergence of improvements in community economic welfare (Purba, 2011).

Per capita income also describes the level of prosperity (wealth), purchasing power (purchasing power parity), and the development progress of a country (Barro, 2003). Per capita income figures are obtained through the division of national income of a country by the country's population (Barro, 2003). The greater the GRDP per capita of a country, the more prosperous the people are. Therefore, per capita GRDP is also often used to compare economic growth between countries.

An indicator of the welfare of an area's population is the GRDP per capita (Pratiwi and Sutrisna, 2014). Norton (2002) states that if per capita GRDP growth is high, it means that there is better employment and higher income levels. Macroeconomically, per capita GRDP can affect the human development index. An increase in per capita GRDP will increase the standard of living of the people so that purchasing power also increases. Increased purchasing power has an impact on increasing the human development index. Per capita GRDP according to Zamharir research (2016) has positive and significant effect on the Human Development Index (HDI).

Minimum Wages and Human Development Index

Labor problems are inseparable from the regional minimum wage (UMR). This minimum wage is one of the considerations for investors who want to invest their capital in an area, especially investors who want to establish factories or industries that absorb a lot of labor. The higher regional minimum wage of a region shows the higher level of its economy (Bappeda, 2010) in Chalid and Yusuf (2015).

The Minimum Wage Policy has become an important issue in employment issues in several developed and developing countries. The goal of this minimum wage policy is to cover the minimum living needs of workers and their families. Objectives and benefits Minimum wage policies are applied or made to (1) guarantee workers' income so that they are not lower than a certain level, (2) increase worker productivity, (3) develop and improve company quality by means of more efficient production (Sumarsono, 2003).

Local governments set minimum wages based on the necessities of decent living and pay attention to productivity and economic growth. The proposal for setting district / city minimum wages was formulated by the district / city wage council which was the result of discussions with the Government, Trade Unions (SP) and the Indonesian Employers' Association (Apindo) (Fajarwati, 2011).

The establishment of the UMR is authorized by the regional government because the regional government has the task of becoming an intermediary between the union and employers. The minimum wage policy also affects the demand for female workers. An increase in regional minimum wages will increase the need for decent living, so that the standard of living is also increasing which will affect the welfare of the community. The minimum wage must be able to meet the minimum living needs of workers, namely the need for clothing, food and household needs. As a result of the increase in the minimum wage received, people's purchasing power has increased so that it has a positive impact on the Human Development Index. Chalid and Yusuf (2014) and Zamharir (2016) concluded that minimum wages had a positive effect on HDI.

Poverty and Human Development Index

According to the World Bank (2006), poverty is defined as the loss of people's welfare, while the core problem in poverty is the limits on welfare itself. If the definition of poverty is related to the level of welfare, poverty can be interpreted as an inability to meet welfare or lack of access to resources to meet their daily needs. Lack of access here is interpreted as a lack of income.

Poverty can be interpreted as a condition of inability to meet basic needs. Poverty is multidimensional which means that human needs are diverse so that poverty has various aspects. In general, every country, including Indonesia, has its own definition of a person or society that is categorized as poor. This is because a condition called poor is relative to each country, for example economic conditions, welfare standards, and social conditions.

The National Planning and Development Agency (Bappenas, 2010) defines poverty as a condition in which a person or group of people, consisting of rights understood by the poor as their right to enjoy a life of dignity and the rights recognized in the legislation.

Poverty is a problem in development that can affect the Human Development Index. Poverty can also have quite serious effects on human development because the problem of poverty is a complex problem that actually starts from the purchasing power of people who are unable to meet basic needs so that other needs such as education and health are neglected (Mirza, 2012). This makes the human development gap between the two become large and in the end HDI achievement targets set by the government are not realized properly.

3. Methods

This study uses panel data, which is a combination of Province data that has an average HDI rank of ten carried with time series data from 2010 to 2018. The research data were obtained from the Central Statistics Agency (BPS) of each Province. The dependent variable used in this study is the Human Development Index (HDI) and the independent variables, namely economic growth (growth), GRDP per capita, minimum wages and poverty.

According to Widarjono (2000) that the residuals in the panel data regression model have three possibilities namely residual time series, cross section and a combination of both. There are several methods that can be used to estimate the panel data regression model, namely pooled least square (PLS), Fixed Effect

Model (FEM), and Random Effect Model (REM). To determine which model will be selected as a model, it uses the chow test to test the PLS and FEM models, and the Hausman test to test FEM and REM. Furthermore, the model chosen to see the R2 Test, t Test, and F Test.

4. Results and Discussion

The selection of panel data regression models uses the chow test to select PLS and FEM, the hypothesis (H0) is PLS and the alternative hypothesis (H1) is FEM. The Hausman test for choosing REM and FEM, the proposed hypothesis (H0) is REM and the alternative hypothesis (H1) is FEM. The results of the chow test and the Hausman test can be seen in the following table:

Table 4.1 Chow Test and Hausman Test Results

Test	Prob.	Selected Model
Chow Test (PLS or FEM)	0.0000	FEM
Hausman Test (FEM or REM)	0.0000	FEM

Source: Processed Data, 2019.

Based on the results of the chow and hausman tests, the best model is the FEM model. Regression results based on FEM models can be seen in the following table:

Table 4.2 FEM Model Regression Results

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	40.15022	12.07015	3.326406	0.0013
GROWTH	0.186957	0.111699	1.673762	0.0979
PDRB	-3.959430	0.734648	-5.389559	0.0000
MINWAGE	4.491358	1.019636	4.404862	0.0000
POVERTY	-0.313366	0.265689	-1.179447	0.2415
R-squared	0.280348	Mean dependent var		63.47333
Adjusted R-squared	0.246482	S.D. dependent var		3.193842
S.E. of regression	2.772427	Akaike info criterion		4.931276
Sum squared resid	653.3398	Schwarz criterion		5.070154
Log likelihood	-216.9074	Hannan-Quinn criter.		4.987280
F-statistic	8.278172	Durbin-Watson stat		0.089035
Prob(F-statistic)	0.000011			

Source: Processed Data, 2019.

The results of this study indicate that the F-statistic Probability value for FEM models is 0.0000. This figure shows that the F-statistical probability is less than the significance level α (5%). This means that simultaneously economic growth (growth), GRDP per capita, minimum wage and the amount of poverty affect HDI. The t test based on the results of the study above shows that the regression coefficient of economic growth (growth) variables on the human developmen index (HDI) is 0.187 with a probability value of 0.09 greater than α (5%). This shows that economic growth has no significant effect on HDI. Thus it can be said that provinces with an HDI level in the bottom ten of economic growth do not have a significant impact on human development (HDI).

Gross Regional Domestic Product (GRDP) per capita has a regression coefficient of (-3,959) with a probability value of 0,000, thus it can be said per capita GRDP has a negative effect on HDI. This means that if there is an increase in GDP 1% then it will reduce the HDI level by -3,959 assuming the other variables are considered constant. The minimum wage variable (minwage) has a coefficient of 4,491 and a probability of 0,000 is smaller than α (5%). This means that if there is an increase in wages of 1% it will increase the value of

HDI by 4,491. The number of poor people (poverty) has a coefficient of (-0.313) and a probability of 0.241 is greater than α (5%) or not significant.

Based on the above results, only the GRDP variable per capita and minimum wage have a significant effect, although the GRDP variable per capita is not in accordance with the hypothesis that the GRDP per capita has a positive influence. This shows that the increase in GDP per capita is not always accompanied by the growth of the Human Development Index (HDI) in Indonesia. In other words it can be said that the GRDP per capita is often inversely proportional to the increase in HDI in the ten provinces where HDI ranks in the top ten carry. The minimum wage has a significant effect on the probability value of 4,491. This shows that an increase in the minimum wage in a province ranked in the bottom ten will increase the need for decent living so that the standard of living is also increasing. Wage (wage) is one of the facilities used by workers to improve their welfare. The government has been involved in dealing with wage issues through various policies as outlined in the legislation. In Law No. 13 of 2003 concerning Manpower Article 88 paragraph 1, states that every worker / laborer has the right to earn an income that fulfills a decent living for humanity. One reason for setting minimum wages is as a social safety net to ensure that wages do not decline further and narrow economic inequality. The minimum wage must be able to meet the minimum living needs of workers, namely the need for clothing, food and household needs. As a result of the increase in the minimum wage received, people's purchasing power has increased so that it has a positive impact on the human development index in the Province which is ranked in the bottom ten.

How does Islam see this phenomenon?

In the study of Islamic economics, the issue of economic growth has come to the attention of experts in the discourse of classical economic thought. This discussion includes departing from the word of Allah Almighty. Surah Hud verse 61: "He who has made you from the land and made you prosperous". That is, that Allah. make us as representatives to prosper the earth. The term 'prosperity of the earth' contains an understanding of economic growth, as Ali ibn Abi Talib said to his governor in Egypt: "You should pay attention to the prosperity of the earth with greater attention than the orientation of tax collection, because taxes themselves can only be optimized with prosperity earth. Whoever collects taxes without regard to the prosperity of the earth, the country will be destroyed (Al-Tariqi, 2004).

Islam defines economic growth as the continuous development of the factors of production that are able to contribute to human well-being (Sadeq, 1991). Thus, economic growth according to Islam is full of values. An increase experienced by the factor of production is not considered economic growth if the production for example includes goods that are proven to have adverse effects and are harmful to humans. Islam does not neglect economic growth because it is one of the objectives in Islamic economics. But in this point there is a big question, namely, whether the priority in economic growth is equity (growth with equity) or growth itself (growth) and sich. The answer to that question is that Islam needs both aspects. Both growth (growth) and equity (equity), are needed simultaneously.

Islam will not sacrifice economic growth, because growth is really needed. On the other hand, Islam also continues to see the importance of equity, because economic growth does not reflect overall welfare, especially if income and production factors are concentrated in a small group of people. Determining the success of economic development through indicators of Gross Domestic GDP and per capita alone, is not appropriate. In the Islamic economic paradigm growth must be in line with equity and income distribution. Per capita calculations are aggregate calculations which do not necessarily reflect real conditions. The average figure is obtained based on the distribution of Gross Domestic Product by population. So that the population as a dividing factor increases, of course the results obtained per capita are getting smaller, and vice versa. The Jabotabek area for example, its per capita income figure will definitely be very large, because economic growth is more concentrated in the region. But if the majority of the population living in the village is included as a dividing factor, then the national per capita is reduced. So in conclusion, GDP and per capita cannot describe real conditions.

Therefore, high GDP is not enough to adequately describe the improvement of the people's economy. This is because there are still many Indonesians who do not have a steady income, and instead are below the poverty line, for example, the Indonesian population in the eastern region and other areas, for example in the Cartenz mountainous region, the operational area of PT. Freeport Indonesia, the area that looks prosperous, is just the Copper Pura. Outside the area, many residents have not had the opportunity to earn a steady income.

But in the calculation of GDP per capita, those who are *fugara* and *masakin* are included in the dividing factor, so as if they are earning a steady income of Rp. 6.3 million per year (around Rp. 525,000) per month. They also seemed to enjoy the cake of development. Yet in fact, they live below the poverty line.

This condition also makes a clear picture, how the gap between the rich and poor in this country has been so great. The reality of this economic disparity is not only in Indonesia and other developing countries, but also in developed countries that have become warriors of capitalism. The reality of the income gap also occurred in Indonesia during the New Order. So even though Indonesia's economic growth is relatively high and received praise from foreign and international financial institutions, poverty is still widespread and inequality is still wide open. Learning from the failure of Indonesia's lame development, the Indonesian people (especially the Government), must re-orient the development of a centralized system to spread. This needs to be taken to prevent a repeat of the failure of national development so far.

Then. The application of the regional economic system is actually intended to bridge the quite lame national economic conditions. With regional autonomy, it is hoped that more growth centers will be created, at least at the provincial level. During this time with a centralized government, the growth that has been created tends to be centralized. Not surprisingly, the central government acts like a vacuum cleaner, absorbing all assets in the area, including even poor areas. Based on the condition of international inequality and volatile markets, the Islamic state, organizations and other Islamic institutions actively participate in achieving the specific economic development goals, namely growth with equity (Agustianto, 2015).

5. Conclusion

Based on the results of the research above, it can be concluded that the variables of economic growth and poverty have no significant effect on Human Development, which is represented by the Human Development Index (HDI). The variable GRDP per capita has a negative and significant effect on the Human Development Index (HDI) and the minimum wage variable has a positive and significant effect on the Human Development Index. This indicates that economic growth and GRDP per capita are not always positively correlated to human development (HDI). Need for equal distribution (growth in equity) in the process of economic development in Indonesia, not only relies on economic growth or GRDP alone.

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