

ADDRESSING HOUSEHOLD WELLBEING THROUGH MAQASID SHARIAH: A MICRO PERSPECTIVE

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Abstract

Wellbeing is defined as a situation of positive feeling (happiness and satisfaction) and positive functioning elements (engagement and self-acceptance). Recent studies have shown wellbeing is conceptualized in a multidimensional form, explained in both objective and subjective perspective. From an Islamic perspective, wellbeing is explained through inside and outer fulfillment, driving towards a peaceful life, named as Hayat-e-Tayyaba. The objective of the vision of wellbeing is to satisfy the material and non-material needs. The maqasid al shariah principles are normally used by scholars to explain wellbeing in the Islamic perspective. The objective of this empirical paper is to present Islamic Household wellbeing Index (IHWI) using the five dimensions of maqasid al shariah. The present study employs 35 experts in identifying the five dimensions and the variables of the IHWI. The formulation of the IHWI is deliberated and its interpretation is highlighted.

Keywords: Wellbeing, Maqasid al-shariah, micro

INTRODUCTION

Wellbeing is defined as a situation of positive feeling (happiness and satisfaction) and positive functioning elements (engagement and self-acceptance). Recent studies have shown wellbeing is conceptualized in a multidimensional form, explained in both objective and subjective perspective. From an Islamic perspective, wellbeing is explained through inside and outer fulfillment, driving towards a peaceful life, named as Hayat-e-Tayyaba. The objective and vision of wellbeing is to satisfy the material and non-material needs.

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The objective of this empirical paper is to present household wellbeing from an Islamic perspective using the five dimensions of *maqasid al shariah*. In addition, the formulation and interpretation of the index would be highlighted. The paper is presented as follows. The next section reviews the subject matter of the paper while section 3 reviews outline the methodology followed by empirical findings. Finally, the conclusion of the study is highlighted in section 5.

REVIEW OF LITERATURE

The main purpose of Islam is to ensure and promote the wellbeing of all humanity and to avoid harm. Many scholars have used *maqasid shariah* principles to explain wellbeing and human development. Referring to al-Raysuni (2005), *Maqasid Shariah* is the objective that is controlled by the Islamic law and should be accomplished for the benefit of humankind. This category outlined by Shatibi and Al- Ghazali is expected to increase the inner and outer fulfillment, driving towards a peaceful life, named as Hayat-e-Tayyaba. *Maqasid Shariah* constitutes five elements related to human nature which are faith (*ad-din*), life (*an-nafs*), intellect (*al-'aql*), posterity (*an-nasl*), and wealth (*al-māl*) (Chapra, 2008). (Mubashir et al., 2014). These five elements acknowledged by various authors such as Dar, 2004; Hasan, 2006; Anto, 2011; Dusuki and Bouheraoua, 2011; Ahmed, 2011; Ibrahim et al., 2011. These scholars explained wellbeing and other forms of wellbeing such as development from a multidimensional perspective using index as explained by Table 1 below:

Table 1: Index Measurement by Previous Researchers

Index	Authors	Measurement Methods
Maqasid Shariah Multidimensional Poverty Index	Rahmatina & Habib, (2014)	<ul style="list-style-type: none"> Used dimensions based on Maqasid al-Shariah which is health, education, economic, religion and social.
Maqasid Shariah Based Index of Socio-Economic Development	Seman & Dzolkarnain, 2014	<ul style="list-style-type: none"> Used dimensions based on Maqasid al-Shariah which is physical-self, religiosity, knowledge, offspring and wealth.
Maqasid al-Shariah Index	Rafi,2014	<ul style="list-style-type: none"> Dimensions based on Maqasid al-Shariah

Maslahah-Based Development Index	Md Ramli et al., 2015	<ul style="list-style-type: none"> • Improved existing measurement • Components/Indicators selected based on Maqasid al-Shariah
Personal Wellbeing Index	2013	<ul style="list-style-type: none"> • Subjective wellbeing measured through questions of satisfaction directed to people's feeling about themselves.
Islamic Human Development Index	Anto,2011	<ul style="list-style-type: none"> • Comprises of Material Welfare Index and Non-Material Welfare Index • Represent five dimensions of Maqasid al-Shariah • Also include Freedom Index and Environment Index
Multidimensional Poverty Index	Alkire & Santos, 2010	<ul style="list-style-type: none"> • Muslim scholars used MPI & HDI to develop human development and measure poverty measurement,
Inequality-Adjusted Human Development Index	Hicks, Alkire & James, 1997	<ul style="list-style-type: none"> • Using Gini coefficient for income, education and longevity.
Happy Planet Index	2006	<ul style="list-style-type: none"> • Measuring three components factors that influence sustainable wellbeing, namely experienced wellbeing, life expectancy wellbeing and ecological footprint.
Ethics-Argumented Human Development Index	Dar, 2004	<ul style="list-style-type: none"> • Measuring development by including the freedom, faith, environmental concerns and institution of family.

The present study used *maqasid al-shariah* in determining the indicators for the Islamic Household wellbeing index. Therefore, the objectives of *maqasid al-shariah* is the real purpose in producing Islamic law statues which is for the good of the mankind. Whereas in Islam, it is to establish and promote the wellbeing of all humanity and also to avoid existence of harm. Development in Islam is to accomplish adjusted and maintained improvement in the material and non-material well-beings of man. The fundamental aim of *maqasid al-shariah* are to ensure

and promote the well-beings of all humanity and to avoid harm. As stated by Mubashir et al., (2014) in his research, Islamic religioistic approach is in each circle of life which is consist of Religion, Life, Knowledge/Intellect, Posterity/Lineage and Wealth/Property (Shatibi, n.d). This categories represented all for the most part by *Maqasid al-shariah* through which one increases inside and outer fulfillment, driving towards a peaceful life, Qur'anically named as Hayat-e-Tayyaba. (Mubashir et al., 2014). The idea of *Maqasid al-shariah* can be obtained and examined by concentrating on the *al-Shariah* concern with protecting five main *dharuriyyat* of human's life within the quotes by Islamic philosopher ,Abu Hamid al-Ghazali as follows:

“The very objective of the Shariah is to promote the well-being of the people, which lies in safeguarding their faith (ad-din), their lives (an-nafs), their intellect (al-‘aql), their posterity (an-nasl) and their wealth (al-māl). Whatever ensures thesafeguard of these five serves public interest and is desirable, and whatever hurts them is against public interest and its removal is desirable”.

Note: Source:Abu Hamid Al Ghazali (1356/1937)

Religiosity may likewise relate with wellbeing as a result of the restraint that frequently goes with religious commitment. It is because, religious individual seem to have improvement in self-discretion and self-direction (McCullough and Willoughby, 2009). For example, in term of prayers,

*Allah S.W.T says: Indeed, prayers can prevent from doing indecency and evil actions
(Surah al-Ankabut:45)*

Life is a protection of everything in ensuring that the survival of the family (Md Ramli et.al, 2015). Next is Islam has emphasized on posterity care because it ensures the maintenance of physical and mental.Starting with being a good people, it's beneficial to society because it has produced a friendly attitude. Allah SWT says :

ضُرِبَتْ عَلَيْهِمُ الذَّلِيلَةُ أَيْنَ مَا نُفِوا إِلَّا بِحَبْلٍ مِّنَ اللَّهِ وَحَبْلٍ مِّنَ النَّاسِ وَبَاءُوا بِغَضَبٍ مِّنَ اللَّهِ وَضُرِبَتْ عَلَيْهِمُ الْمَسْكَنَةُ ۚ ذَلِكَ بِأَنَّهُمْ كَانُوا يَكْفُرُونَ بِآيَاتِ اللَّهِ وَيَقْتُلُونَ الْأَنْبِيَاءَ بِغَيْرِ حَقٍّ ۚ ذَلِكَ بِمَا عَصَوْا وَكَانُوا يَعْتَدُونَ

Meaning: They have been put under humiliation [by Allah] wherever they are overtaken, except for a covenant from Allah and a rope from the Muslims. And they have drawn upon

themselves anger from Allah and have been put under destitution. That is because they disbelieved in the verses of Allah and killed the prophets without right. That is because they disobeyed and [habitually] transgressed.

Surah Ali-Imran (3):112

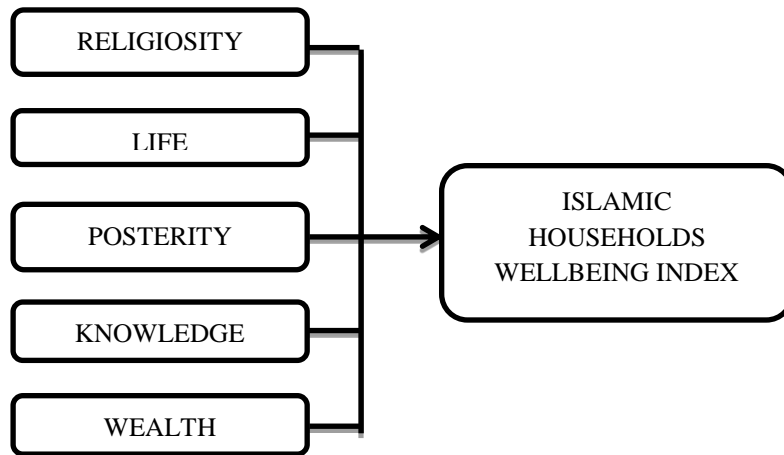
Knowledge is a basic element that help in development of scholarly level and skills of an individual (Rasool, M., 2014) where it includes the psychological factors. Besides that, Islam ordained that every individual Muslim should acquire knowledge ranging from individual duty (*fardhu ain*) until the Muslim polity (*fardhu kifayah*) (Fakhri, S.& Dahalan, H.M, 2015). Chapra (2008) refers to Imam Al-Ghazali who said that the mind is the fountainhead, and it is the starting point and basis for science. The Quran mentions:

"Read! In the Name of your Lord Who has created (all that exists). He has created man from a clot (a piece of thick coagulated blood). Read! And your Lord is the Most Generous. Who has taught (the writing) by the pen. He has taught man that which he knew not".

(Quran, 96: 1-5)

Wealth is where a protection being put towards ownership of economics in term of the avoiding the property being damage, harm, theft and etc Md Ramli et.al, (2015). According to Chapra (2008), the wealth should be handle honestly and properly so that it help in reducing poverty, help those needy ones and distribute income and wealth equally for the purposes of development of wealth. Therefore, the *maqasid al-shariah* principles is suit to measure wellbeing, as it provides an explanation regarding requirements to improve life outcomes as the vision of Islam is to be blessing for mankind, to promote the wellbeing of all.

Methodology



Source: Ibrahim et al., (2011); Mubashir et al. (2014); Rahmatina & Habib, (2014)

In the present study, household wellbeing is proxied by the Islamic Households Wellbeing Index (IHWI) which is a multidimensional measurement formulated in accordance to *maqasid al-shariah* principles, incorporating the methods by Mubashir (2014) and Rahmatina and Habib (2014). The formula for IHWI is as below:

$$IP1w = (W1LI + W2WE + W3PT + W4KN + W5RE) \times 100\% \text{ ----- (1)}$$

where LI = physical self, WE = wealth, PT = offspring, KN = knowledge, RE = religiosity and W1, W2, W5 = weightage

The prime objectives of *maqasid al-shariah* are centralised on the objective of accomplishing the development of both the spiritual and socioeconomic wellbeing of Muslims (Kamal, 1998). This is because according to Shatibi, human needs are in a hierarchy as follows: religion, physical, wealth, knowledge and offspring. Imam Ghazali, one of the earliest scholars to discuss this issue, has categorised the objectives into two primary categories: the *deeni* (related to deen) and the *dunyawawi* (related to this material world). The *dunyawawi* purposes are further divided into four types, which are all individually meant to serve the single *deeni* purpose. The four *dunyawawi* purposes are: protection of *nafs* (life), *nasl* (lineage), *'aql* (intellect), and *maal* (wealth). However, today scholars have debated the relevance of this hierarchy.

In the present study, expert opinion was chosen to determine whether the hierarchy of the dimensions applied to the Malaysian settings now is like Shatibi's ideas. Although expert opinion could lead to bias, this problem was reduced by choosing a panel of experts with vast experience in different fields related to economics and the method of face-to-face communication was employed. In addition, the selected experts have various backgrounds such as Islamic Economics, Islamic Studies, Development Economics, Islamic Development and Shariah Studies etc. Then, each dimension was represented by several indicators with the assumption that all indicators in a dimension were equally weighted.

The main purpose of the study was to formulate the IHWI. It involves two main steps. The first step was to identify dimensions, indicators of the dimensions and the weightage of the dimensions of the IPI. The dimensions, weightage and indicators of each dimensions of IPI were gathered using semi-structured face-to-face interviews (Miltin, 2001). The interviews were part of the expert review as the issues are extremely difficult to be investigated by questionnaire alone (Rojas, 2007). The interviews gave the researcher the opportunity to get to know participants, to really grasp how they experienced, and thought of wellbeing from an Islamic perspective (Rojas, 2008). In the context of this study, the researcher conducted face-to-face interviews to validate the five dimensions of poverty from the Islamic perspective and to identify variables pertaining to each of the dimensions. The second step involved the interpretation of the various score of the IHWI.

To identify the dimensions and weightage of each of the dimensions, face-to-face interviews with 35 experts were conducted. The face-to-face interview method was chosen in the present study because of several advantages it has. The researcher can elicit more in-depth responses or fill in information if the participant does not understand the question. Most importantly, extensive probing can be used to collect detailed information about the relevant subject matter (dimensions of wellbeing poverty and each of their variables). The four main tasks of the panel members were to verify the five dimensions of IHWI, to comment on the list of indicators representing each of the dimensions, to suggest other indicators representing each of the dimensions and to give an overall comment on each of the dimensions.

FINDINGS

The rankings of the dimensions are relevant as mentioned by Rahman and Ahmad (2010) who explained that the main principle under *maqasid al-shariah* is the preservation of religion (al-din) in which human beings are obligated to preserve our religion in all aspects of

life to fulfil the worldly needs and in the pursuit of success in the hereafter, followed by physical self, knowledge, offspring and finally wealth. Thus, it is important to confirm this hierarchy with the panel of experts. The result of the ranking is shown in Table 2. Most of the panel agreed that Shatibi's *maqasid al-shariah* principles provided a suitable guideline. After receiving the comments from the experts, the researcher made appropriate amendments to the list. In deciding the variables, the researcher used a criterion to decide upon the final list of variables: variables agreed upon by 100% of the experts. The above criteria were decided upon based on the researcher's judgement as the main reason behind the idea of using expert opinion is the concept of consensus.

Table 2: Weightage of Each Dimension

Dimensions	Religiosity	Life	Posterity	Knowledge	Wealth
Weightage	0.32	0.24	0.17	0.18	0.09

$$\begin{aligned}
\text{IHWI} &= (0.32\text{RE} + 0.24\text{LI} + 0.17\text{PT} + 0.18\text{KN} + 0.09\text{WE}) \times 100\% = 100\% @ 1 \\
&= (0.106\text{RE}_1 + 0.106\text{RE}_2 + 0.106\text{RE}_3 + 0.12\text{LI}_1 + 0.12\text{LI}_2 + 0.085\text{PT}_1 + \\
&\quad 0.085\text{PT}_2 + 0.09\text{KN}_1 + 0.09\text{KN}_2 + 0.045\text{WE}_1 + 0.045\text{WE}_2)
\end{aligned}$$

Table 3: Indicators and Weightage

Variables	RELATIVE WEIGHT (%)	Meaning
Life (LI)		
Life 1	12.0	No clean environment
Life 2	12.0	Not practicing healthy lifestyle
Posterity (PT)		
Posterity 1	8.5	Not serious family commitment
Posterity 2	8.5	No religious education for children
Knowledge (KN)		
Knowledge 1	9.0	No basic school education
Knowledge 2	9.0	No basic skills

Wealth (WE)		
Wealth 1	4.5	No steady job
Wealth 2	4.5	Insufficient income
Religiosity (RE)		
Religious 1	10.6	Not performing solat regularly
Religious 2	10.6	Not reading holy Quran regularly
Religious 3	10.6	Not fasting regularly without valid reason

After determining the dimensions and each of their indicators, the weightage of each indicator was computed to determine the contribution of each indicator. The total weightage of the indicators is 100; therefore, if a household is deprived of all indicators, then the score of 0 shows a household is at the lowest level of wellbeing while the score of 100 is achieved when every indicator is assigned the number 1 (indicating the fulfilment of each indicator) and the score of 100 is achieved when all the indicators are in existence in the household to exemplify household is the highest level of wellbeing. Table 4 shows the interpretation of the index score, adapted and adopted by the study undertaken by *Lembaga Penduduk Dan Pembangunan Keluarga Negara* (Board of Population and Family Development of Malaysia). It helps to facilitate interpretation of the family wellbeing stage, “Indeks Kesejahteraan Keluarga” (IKK) 2016 has used the indicator scoring, domain and index categories as follows:

Table 4: Interpretation of Wellbeing Level

Range	Category
0-40	Low
41-70	Moderate
71-100	High

Source: *Lembaga Penduduk Dan Pembangunan Keluarga Negara* (LPPKN), 2016

The index stages used in the IKK 2016 study are determined through the estimation of the scores of each domain. The sprinkling score is distributed to three parts based on an equal lane size for constructing three categories of scores that are low, moderate and high. Thus, the index stage of IKK 2016 obtained is 71-100 is high, 41-70 is moderate and 0-40 is low.

CONCLUSION

The paper presented the IHWI using *maqasid shariah* principles to explain wellbeing. The study used the concept of index to explain wellbeing has been done by many other researchers. However, in this study the concept of wellbeing is viewed as a vital variable in reflecting the functioning elements of human beings. The multidimensional approach to explain wellbeing is essential as it captures various elements of life as compared to monetary or financial approach which focus on income or wealth to reflect functioning elements used specially to identify the poverty incidence of households. Identifying the wellbeing status of household is important today in the fast-moving economy pace of the world today. The changes of the economy from the macro aspect have strong impact especially on the wellbeing of households.

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