

ANALYSING WELLBEING USING ISLAMIC INDICATORS: A MULTIDIMENSIONAL PERSPECTIVE

Mohamed Saladin Abdul Rasool^{a*}, Hamidah Irpan^b, Siti Mariam Ali^c

^{a,b,c} Center for Islamic Philanthropy and Social Finance (CIPSF), Universiti Teknologi MARA (UiTM), KM 26
Jalan Lendu, 78000 Alor Gajah, Melaka.

saladin@uitm.edu.my; hamidahirpan@uitm.edu.my; smali@uitm.edu.my

*Corresponding Author

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Abstract

Wellbeing is an important aspect of human life. It consists of various aspects such as material (financial), relational (family) and subjective (psychological). From an Islamic perspective, wellbeing is viewed in various ways. Normally it is based on Maqasid al-Shariah principles. The objective of the present paper is to discuss wellbeing using the five dimensions or principles of Maqasid al-Shariah, namely religiosity, wealth, physical self, posterity and knowledge. Each dimension will be represented by appropriate variables. The cross-section data employs a simple systematic random sampling in of Alor Gajah district with one of the highest scores of Malaysian Wellbeing Index 2016. Descriptive analysis and correlation were undertaken in this quantitative study with a sample size of 160 Muslim household heads. The correlation analysis revealed various relationship between each Maqasid dimensions. Thus, role of zakat in addressing each dimension could be determined.

INTRODUCTION

Wellbeing is an example of the condition of households, society and the people of a nation generally. Wellbeing, in the modernized world is explained in various ways. It is a crucial issue for a household as it reflects towards the status of comfort for mankind. It includes whole living condition of a family such as shelter, food, clothing, safety and such. Wellbeing is an important aspect of human life. It consists of various aspects such as material (financial), relational (family) and subjective (psychological). From an Islamic perspective, wellbeing is viewed in various ways. Normally it is based on *Maqasid Al-Shariah* principles. The objective of the present paper is to discuss wellbeing using the five dimensions or principles of *Maqasid Al-Shariah*, namely religiosity, wealth, physical self, posterity, and knowledge. The paper is organized as follow. The next section presents the literature review followed by methodology. Then, the findings are presented before the paper is concluded in the final section.

LITERATURE REVIEW

Development in Islam is to accomplish adjusted and maintained improvement in the material and non-material wellbeing of man. Therefore, Islam has laid *Maqasid al-Shariah*, as an essential point

in *al-shariah* that highlights human welfare as the main purposes. The fundamental aim of *al-shariah* is to ensure and promote the wellbeing of all humanity and to avoid harm. Referring to al-Rusayni, as cited by Md Ramli, Ghafar Ismail & Tasrif, (2015), *Maqasid al-Shariah* is the target that is controlled by the Islamic principle and should be accomplished for the benefit of humankind. *Maqasid al-Shariah* constitutes each component identified with human instincts. These components can be classified into five basic matters (Dar, (2004): Hasan, (2006); Anto, (2011); Dusuki and Bouheraoua, (2011); Ahmed, (2011); & Ibrahim et al., (2011)). 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.

Maqasid al-Shariah has been studied by some researcher of Islam namely Al- Ghazali (1973), Ibn'Ashur (1998), and Al-Shatibi (2004). These studies are mainly to discover the dimensions of *Maqasid al-Shariah* (Medhi, M., 2014). *Maqasid al-Shariah*, in term of conventional perspective, is known as the purpose, objective, goals and etc. whereas in term of the Islamic perspective it is known as the purpose behind the rules of Islam (Auda, J., 2008 & Ibn Ashur, 1998). *Maqasid al-Shariah* clarifies the understanding behind decisions, for example by improving social consistency which it is one of the knowledges behind philanthropy, where an individual having a good relationship which each other such as greet people politely (Auda, J., 2008). Hence, for the *maqasid* of 'safeguarding the minds and souls of individuals' explain that Islam had strictly restricted people who did wrongdoings such as taking drugs or alcohol drink, while the *maqasid* of 'safeguarding people wealth and honour' explain that Quran had mentioned on death penalty as a punishment (Auda, J., 2008). From both Islamic and conventional perspective, scholars have used the index to develop human advancement related to measurement which could be linked with wellbeing as shown by Table 1.

Table 1: Index Measurement Studies Related to Wellbeing

Index	Authors	Measurement Methods
Laporan Indeks Kesejahteraan Keluarga Malaysia 2016	Kementerian Pembangunan Wanita, Keluarga dan Masyarakat' : Lembaga Penduduk dan Pembangunan Keluarga Negara, 2016	<ul style="list-style-type: none"> • Cross-sectional survey • 93 item, 8 domain and 23 family wellbeing indicators • Calculation index using score 10 as maximum score.
Kesejahteraan Isi Rumah Miskin di Kedah: Aplikasi Kesejahteraan Negara Kasar (GNH)	Nor, N.Z.C, Mat, S.H & Hussin, F., 2015	<ul style="list-style-type: none"> • Weighting based on Then Center of Bhutan Studies • Quantitative method • Indicators based on IRM in Malaysia
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., 2014	<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
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.

The present study proposes to use the concept of index which is a statistical method used in measuring the wellbeing of households using Islamic Households Wellbeing Index. Thus, index is a useful tool to measure changes according to time. In Malaysia, Economic Development Index (EDI), Malaysian Quality of Life Index (MQLI) are used to measure the effectiveness of the development policies of the nations. Besides that, the latest wellbeing index which is '*Laporan Indeks Kesejahteraan Keluarga Malaysia, (2016)*' have been done by Minister of Women, Family and Community Development: Resident Institutions and National Family Development, (2016). Therefore, the present study will adapt Islamic Households Wellbeing Index by using the *Maqasid al-Shariah* principles.

METHODOLOGY

The present study is based on the socioeconomic development framework using maqasid al shariah principles developed by Seman and Dzolkarnain (2014) and Kasri and Habib (2015). The individual or household head is responsible to assure the five elements of wellbeing is attained to fulfill the function as a muslim as outlined by the maqasid al shariah principles. This quantitative research study employed data derived from a random survey using non-proportionate random sampling comprising of Muslim household heads in Alor Gajah, district with the second highest score of Malaysian Wellbeing Index 2016. A close-ended questionnaire obtained information concerning demographic variables, items related to living needs based on maqasid al-shariah principles and household income. The questionnaire was developed from expert review sessions. The expert review sessions were conducted with twenty scholars with various backgrounds such as Islamic economics, religious studies, and social studies (to reduce biasness). Specifically, the questionnaire covers demographic and socioeconomic information and followed by questions on wellbeings reflecting the five principles of maqasid al shariah. The wellbeing measurement, Islamic Households Wellbeing Index (IHWI) was accordance to *maqasid al-shariah* principles, incorporates with the method adopted and adapted from Alkire & Santos, (2010) & Rasool, M.S., (2015) who introduced Islamic Poverty Index (IPI). The formula is then used for household wellbeing:

$$\text{IHWI} = (W_1\text{RE} + W_2\text{LI} + W_3\text{KN} + W_4\text{PO} + W_5\text{WE}) \times 100\%$$

where RE=religion, LI=life, KN=knowledge, PO= posterity, WE=wealth;

and $W_1W_2W_3W_4W_5 = \text{weightage}$

The dimensions in IHWI were based on the principles of human needs (*maqasid al-shariah*) according to Islam as mentioned by JAWHAR (2007), Islamic Relief Worldwide (2008), Rosbi & Sanep (2010) and Rasool, M.S., (2015). The indicators in the present study were derived through expert review method engaging 14 experts, as shown in Table 3.1. Eleven indicators from five dimensions were identified. Firstly, religiosity is considered as an important dimension of *maqasid al-shariah*. It is inclusive of performing five-time prayer, perform charity worship such as fasting and practice recite Al-Quran. Secondly, life consists of participate in community activities in getting clean environment and practice on health and wellness. Thirdly, knowledge. It is essential to manage children education in primary and secondary school and also believes in the knowledge of fardhu ain and fardhu kifayah for the benefits of the hereafter. Fourthly is posterity which is also an important dimension of *maqasid al-shariah*. It consists of married life commitment by managing children education for the welfare of parents in old days and prioritizes and applies pure values. Finally, is wealth such as having a job and spent some of the wealth for benefits of societies and also sufficient income to meet daily needs. In identifying the dimensions and indicators of Islamic Household Wellbeing, a questionnaire has been distributed to 14 expert reviews. This questionnaire contains five dimensions of *maqasid al-shariah* and each dimension consist of few indicators suggested by the researcher. Based on the questionnaires, there are four main tasks for the expert reviews which is:

- a) To verify the five dimensions of wellbeing based on *maqasid al-shariah* and rank them according to the importance.
- b) To comment on the list of indicators representing each of the dimensions.
- c) To suggest other indicators representing each of the dimensions.
- d) To give overall comment on each of the dimensions.

Expert reviews were selected based on the field of expertise that suitable to provide the necessary information needed for this phase of research. Table below shows the list of experts that participated in this study.

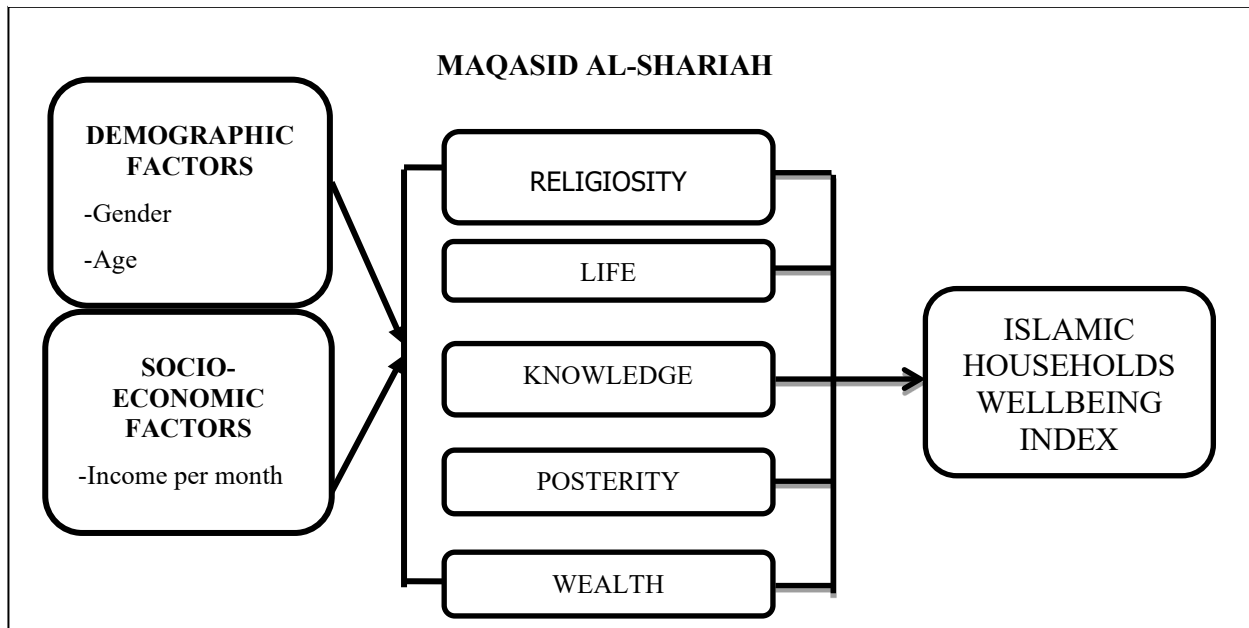
Table 2: List of Expert Review

NO.	FIELD OF EXPERTISE
X1	Social and Political Philosophy
X2	Economics
X3	Social Science and Religious Studies
X4	Social Research
X5	Social Research
X6	Islamic economics
X7	Islamic economics
X8	Islamic studies
X9	Islamic studies
X10	Islamic studies
X11	Islamic studies
X12	Islamic economics
X13	Islamic studies
X14	Islamic studies

Table 3: Final Indicators Of IHWI

DIMENSION	100% AGREE
RELIGIOSITY	<ul style="list-style-type: none"> • Perform five-time prayer • Perform charity worship such as fasting obligatory • Practice recite Al-Quran
LIFE	<ul style="list-style-type: none"> • Participate in community activities in getting clean environment • Practice life on health and wellness
KNOWLEDGE	<ul style="list-style-type: none"> • Manage children education in primary and secondary school • Believe in the knowledge of fardhu ain and fardhu kifayah for the benefits of hereafter
POSTERITY	<ul style="list-style-type: none"> • Married life commitment by managing children education for welfare of parents in old days • Prioritizes and apply pure values as priority for religious education
WEALTH	<ul style="list-style-type: none"> • Having a job and invest some of the wealth for benefits of societies • Sufficient income to meet the daily needs
TOTAL	11 INDICATORS

Figure 1: Conceptual Framework



A conceptual framework is the overall research project that is logically developed using the indicators that suitable with the problem occurs. It consists of independent indicators and dependent indicator. The dependent variable in this research is Islamic Households Wellbeing Index which means that it is a primary item that researcher interested to make a study using measurement. Independent variable in this study is the five dimensions in *maqasid al-shariah*. The dataset of 160 respondents of the study was run through Statistical Package for Social Science (SPSS). Besides descriptive statistics, analysis of variance (ANOVA) was employed repeatedly to analyze IHWI proxied by *maqasid al shariah* based indicators. ANOVA will test the significant difference of *maqasid al shariah* mean score (μ) among all demographic and socio-economic factors among respondents. Hypothesis for each ANOVA test are shown as below.

Table 4: Hypothesis testing for IHWI by each demographic and socio-economic factor

Factors	Null hypothesis	Alternative hypothesis
Gender	$H_0: \mu_1 = \mu_2$	$H_1: \text{At least one } \mu \text{ is different to others}$
Age	$H_0: \mu_1 = \mu_2 = \mu_3 = \mu_4 = \mu_5$	
Marital status	$H_0: \mu_1 = \mu_2 = \mu_3$	
Health status	$H_0: \mu_1 = \mu_2$	
Income per month	$H_0: \mu_1 = \mu_2 = \mu_3 = \mu_4$	
Level of education	$H_0: \mu_1 = \mu_2 = \mu_3 = \mu_4$	
Number of household	$H_0: \mu_1 = \mu_2 = \mu_3$	

FINDINGS

The data was analysed using descriptive analysis and correlation analysis. The descriptive analysis describes the demographic background and the different dimensions of maqasid shariah

variables. The regression analysis explains the regression analysis between the Maqasid al-Shariah variables against demographic and socioeconomic variables of the respondents.

Islamic Household Wellbeing Index (IHWI) Formulation

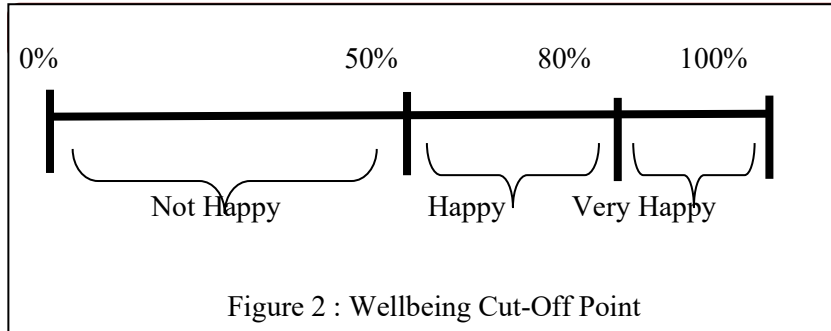
Table 5: Indicators Summarize

DIMENSIONS	WEIGHTAGE	V1	V2	V3	V4	V5	V6	V7	V8	V9	V10
RELIGIOSITY	0.32	14	14	13	13	14	11	12	10	11	-
LIFE	0.24	14	13	11	10	14	12	10	10	4	9
KNOWLEDGE	0.18	14	11	12	10	14	10	6	-	-	-
POSTERITY	0.17	14	13	11	13	11	10	13	10	14	-
WEALTH	0.09	14	11	14	10	13	6	10	-	-	-

Table 6: Indicators and Weightage

INDICATORS FOR EACH DIMENSIONS	RELATIVE WEIGHT (%)	DEPRIVED IF
RELIGIOSITY		
Perform five-time prayer	10.7	
Perform charity worship such as fasting obligatory	10.7	Performing of religious obligations
Practice recite Al-Quran	10.7	
LIFE		
Participate in community activities in getting clean environment	12	Have no cooperation among society
Practice life on health and wellness	12	Any household member with serious disease
KNOWLEDGE		
Manage children education in primary and secondary school	9	Children does not attend primary and secondary school
Believe in the knowledge of fardhu ain and fardhu kifayah for the benefits of hereafter	9	Household head has basic religious knowledge
POSTERITY		
Married life commitment by managing children education for welfare of parents in old days	8.5	Have a child who obeys parents
Prioritizes and apply pure values as priority for religious education	8.5	Household head has basic religious knowledge
WEALTH		
Having a job and spent some of the wealth for benefits of societies	4.5	Household without a job
Sufficient income to meet the daily needs	4.5	Household head without sufficient income

The next is the step was determining the cut-off point for household wellbeing. The cut-off point for this study is used based on the *Laporan Indeks Kesejahteraan Keluarga Malaysia (IKK) 2016* conducted by *Lembaga Penduduk dan Pembangunan Keluarga Negara (LPPKN)* where they measured family wellbeing in Malaysia using conventional perspective which is 8 domain and 23 indicator. Figure 4.1 shows the value of the cut-off point used is 40%, 70% and 100%. It indicates the level of wellbeing among households in four scale which is not happy, happy and very happy. (*Lembaga Penduduk dan Pembangunan Keluarga Negara, 2016*).



Source: Adopted and Adapted from *Lembaga Penduduk dan Pembangunan Keluarga Negara, (2016)*

Therefore, this study used the value of cut-off above in identifying the level of wellbeing among households. Therefore, Table 4.17 below shows the number of respondents that represents each of the cut-off range above.

Table 7: Number Of Respondents Represents Cut-Off Range

Wellbeing	cut-off point	Number of respondents	Percentage of respondents
	0% < 50% (Not Happy)	12	7.5%
	50% < 80% (Happy)	52	32.5%
	80% < 100% (Very Happy)	96	60.0%

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

The equation above indicates that 32% of household wellbeing is contributed by religiosity factors, followed by 24% life, 18% knowledge, 17% posterity and 9% wealth respectively. Thus it shows that religiosity dimension has the highest weightage while the lowest weightage is wealth dimension where contribute 9% to the unhappy household wellbeing. This conclude that all the experts have identified all the dimensions mentioned by Shatibi's where it is relevant and significant towards the context of the study, with scores ranging from 32% to 9%. For IHWI, the cutoff used is based on the previous research which is 40%, 70% and 100%.

ANOVA

This section discusses the significant difference of IHWI mean score between the households' characteristics (demographic and socio-economic factors). Result of ANOVA can be referred in Table 8.

ANOVA test shows that there is a significant difference of IHWI mean among respondents from different age group and number of households. Respondents aged 25 to 34 years old are having the lowest IHWI mean compared to other respondents (76.5%). At this age, most couples start experiencing married life and having babies. Hence the need of financial and moral support from family, friends and surrounding are important for them to achieve great Islamic household wellbeing index.

Number of households is related to IHWI as increasing in household members increased the IHWI mean among respondents. The increasing of household is always related to age, maturity and financial stability that may help a Muslim to develop a better life.

Table 8: ANOVA results for IHWI by each demographic and socio-economic factor

Factors	Households' characteristics	N	F (Sig)	IHWI Mean (%)	
Demographic	Gender	Male	62	0.212	81.7
		Female	98	(0.646)	83.2
	Age	18-24 years	5	2.550 (0.041)**	81.4
		25-34 years	39		76.5
		35-44 years	45		82.0
		45-54 years	50		89.0
		55 years and above	21		80.4
	Marital status	Single	33	0.953	88.0
		Married	155	(0.388)	82.3
		Divorced	2		100.0
Health	Yes	32	0.541	84.9	
	No	128	(0.463)	82.1	
Socio-economic	Income	RM1500 and below	42	0.742 (0.529)	85.5
		RM1500-RM3000	47		81.6
		RM3000-RM4500	34		79.3
		RM4500 and above	37		83.9
	Education	PMR/SRP/LCE	12	1.664 (0.177)	81.6
		SPM/Certificate	63		86.0
		STPM/Diploma	21		85.1
		Degree and above	64		78.7
	Household	1-2	17	7.184 (0.001)**	71.1
		3-4	54		78.7
5-6		89	87.2		

**Significant at 5%

There is no significant difference of IHWI by gender, marital status, health, income and education. Somehow, the IHWI mean for female is higher than male, single is higher compared to married, and higher for healthy respondents. Referring to income factor, those respondents with income range of RM3000 to RM4500 are having lowest IHWI mean compared to the other age group. Lastly for education, IHWI mean for respondents with degree and above are the lowest (78.7%) compared to other respondents with STPM/Diploma and SPM/Certificate followed by IHWI mean for respondents with PMR/SRP/LCE (81.6%).

CONCLUSION

The paper was able to highlight the correlation between the five dimensions of maqasid al shariah against demographic and socioeconomic Factors. The analysis above has shown that the five dimensions of

maqasid al shariah are correlated with some of the demographic and socioeconomic factors. For instance, number of households is correlated with all the five dimensions. Thus, policy makers should understand that this fact should always be addressed as it would affect the level of wellbeing of a person. As the majority of the respondents in the study are low income and have more than five children, this issue should look as an important factor in understanding the needs of low-income households.

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