

## **Holistic Development and Wellbeing Based on *MAQASID AL-SHARIAH*: the Case of South Kalimantan, Indonesia**

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Development in the true sense of the word should mean the betterment in all and everything of human life. This is consistent with Islam where development is seen as the enhancement of human wellbeing in both the material-physical and spiritual-religious-ethical dimensions and the establishment of social justice. The *Maqasid al-Shari'ah* or the higher purposes of the *Shari'ah*, provides a potentially comprehensive framework that can be used to measure the holistic multi-dimensional nature of development from an Islamic perspective. This study uses this framework based on its five components, namely, preservations of religion, life, intellect, posterity and wealth, in constructing an innovative index to measure the level of holistic development or wellbeing at the individual level. The sample consists of 418 randomly selected Muslims respondents living in South Kalimantan, Indonesia. The results show that South Kalimantan's level of holistic development is satisfactory and education plays a significant factor in holistic development, where it increases wellbeing in all aspects – intellect, life, posterity, wealth and religion. Men lag behind women in terms of development, while a stable and happy marriage impacts positively on the overall wellbeing. Thus, relevant policy recommendations related to education and the promotion of the institution of marriage must be emphasized to attain holistic development.

### **1 Introduction**

The concept of development has evolved over time. Prior to the 1970s, development was mainly viewed from the economic standpoint and measured purely using economic indicators. Countries with high real per

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capita income were deemed to be developed nations (Nielsen 2011). The reliance on economic indicators to represent the level of development has largely been criticized partly because it does not indicate how this financial wealth is being distributed among people and the impact on the welfare of the society as a whole (Simonis 2011; Todaro 2000). Over the years, the concept of development has undergone a paradigm shift by emphasizing not only the economic component, but also the social aspects such as health and education (Todaro 2000), and religion (Deneulin & Rakodi 2011) to reflect the quality of life (Hopper 2012). This is reflected in the various development indexes that have been constructed such as the Physical Quality of Life Index (PQLI) and the Human Development Index (HDI) which incorporate life expectancy, literacy and school attainment as indicators of development.

As a matter of fact, development in the true sense of the word should mean the betterment in all and everything of human life. In Islam, development is seen as the enhancement of human welfare or wellbeing in both the material-physical and spiritual-religious-ethical dimensions and the establishment of social justice (Chapra 2007; Dar 2004; Hasibuan 2010). Central to the Islamic view on development is the *Maqasid al-Shari'ah* or higher purposes of the *Shari'ah* that has three fundamental goals, which are (i) educating the individual (ii) establishing justice; and (iii) ensuring the well-being of all (Ibn-Ashur 2006). The *Shari'ah* is much more than just law, it is total guidance and constitutes values, norms and general guidelines for ensuring total well-being of man. The *Maqasid al-Shari'ah* provides a potentially comprehensive framework that can be used to measure the holistic multi-dimensional nature of development from an Islamic perspective (Chapra 2008; Dar 2004; Elahi & Osmani 2011; Ibrahim, Basir, & Rahman 2011). This framework is made up of five components, namely, preservation of religion, preservation of life, preservation of intellect, preservation of posterity and preservation of wealth, which all work in balance and reinforce each other. The term preservation is understood to mean a continued improvement and enrichment of each of the components towards a better future throughout the times (Chapra 2008).

Preservation of religion refers to preserving a way of life encompassing the belief system, acts of worship and moral and ethical values and conduct at the individual, society and state level. On the other hand, preservation of life is defined as ensuring the existence, sustenance and

development of human life through the fulfillment of basic needs, both physical and spiritual, and moral and social needs, and its protection from threats, both human and non-human, at the individual and collective levels. Preservation of intellect denotes the use and development of the human intellect through the acquisition and utilization of knowledge to distinguish between right and wrong. Also, it relates to safeguarding the mind from negative influences such as drugs and superstitions in order to be able to perform functions of comprehension, imagination, contemplation and critical thinking and balanced judgment.

Preservation of posterity refers to the stability of the family institution through marriage for the continuation of progeny. It relates to the protection of everything that would ensure the survival and progress of the family in all dimensions – physical, material, spiritual and emotional; as well as the preservation and development of future generations. Preservation of wealth denotes the acknowledgment that all resources belong to God and man assumes stewardship of these resources. Hence, it entails the responsibility of ensuring accountability in the utilization of this wealth with the objective to restore socioeconomic justice and promote mutual benevolence. It involves the protection of ownership and property from damage, harm theft, exploitation or injustice. In addition, it encompasses the acquisition and development of wealth by making it available through circulation and equitable distribution, and preserving wealth through investment and good governance (Amin, Haneef, Mohammed, Yusof, & Oziev 2015; Amin, Yusof, Haneef, Muhammad, & Oziev 2015).

This study uses the *Maqasid al-Shari'ah* framework based on its five components, namely, preservations of religion, life, intellect, posterity and wealth, in constructing an innovative index to measure the level of holistic development or wellbeing at the individual level. This constructed index is then applied to data collected from a random sample of Muslims living in South Kalimantan, Indonesia to determine its overall level of development or wellbeing as well as the levels of the five individual components. The analysis is extended to identify factors that relate to its individual development. The next section presents a literature review of previous efforts to formulate development indexes based on *Maqasid al-Shari'ah*. Section 3 discusses in detail this study's index construction and the data collection process. The sample description and the empirical

findings are presented in Section 4, and a discussion and conclusion of the study are presented in the last section.

**2 Literature review** There are several studies that attempt to measure development from an Islamic perspective based on the *Maqasid al-Shari'ah* framework. The study by Dar (2004) constructs the ethics-augmented human development index (E-HDI) which incorporates freedom, faith, environmental concerns and family values into the existing HDI measures. He uses the following indicators in the construction of the E-HDI: life expectancy index, education index, GDP index, carbon dioxide emissions, freedom index, family value index, and faith index. Another study by Anto (2011) computes a development measure, namely Islamic Human Development Index (I-HDI), which comprises of what is termed as Material Welfare Index (MWI) and Non-Material Welfare Index (NWI) to represent the five basic needs in the *Maqasid al-Shari'ah*. The variables included in the measurement of MWI are GDP per capita, Gini coefficient and poverty rate, while NWI comprises of measures of life expectancy, adult literacy rate and primary, secondary and tertiary gross enrolment, fertility and mortality rates, and corruption perception index.

In order to apply the *Maqasid al-Shari'ah* framework to construct a development index, it is necessary to derive the operational definitions of each of the five components. This is done by Amin et al. (2015) who apply content analysis to derive the operational definitions, and the corresponding dimensions related to each of the five components of the *Maqasid al-Shari'ah*. For instance, preservation of religion is defined as preservation and development of human faith through spiritual enrichment, embracing good moral standards and performing religious practices at the individual, family and society level. This component encompasses four dimensions – (i) philosophical, which relates to the worldview; (ii) spiritual, which involves the strengthening of faith; (iii) moral, which refers to good ethical behavior; and (iv) practical, which encompasses performance of obligatory acts of worship and virtuous deeds. The study then constructs the Integrated Development Index (I-Dex) and proposes several indicators that should be included in the index to measure the level of development of a country. However, the study notes that data availability poses a major constraint in the computation of the index.

Ali and Hasan (2015) develop a *Maqasid al-Shari'ah Deprivation Index* (MSDI) by adopting the Alkire-Foster counting approach and using the data from the World Values Survey (WVS). For the computation of the religion component, the study relies on responses to the WVS questions on attendance in religious services, frequency in prayers, belief in God, and whether one is a religious or non-religious person. Questions on freedom of choice, crime, war, terrorist attack, and gone without food to eat are used to measure the life component, while questions related to education and alcohol consumption and drug sales in streets were used to represent the component of intellect. The measurement for posterity involves responses to questions related to homosexuality, prostitution, abortion, divorce, sex before marriage, and parents beating children. For the component of wealth, the study refers to questions on satisfaction with financial situation, occurrence of robberies, worry about losing or finding a job, and the income group the individual belongs to. These data are used to compute the scores of the MSDI for each country to determine their rankings.

The Islamic Inclusive Growth Index (i-IGI) is constructed by Ghazal and Zulkhibri (2016) to reflect growth inclusiveness for OIC countries. Recognizing the data limitations in computing index along the principles of the *Maqasid al-Shari'ah*, the study constructed the i-IGI based on only four indicators – Gini index, poverty index, GDP growth and ratio of non-interest income to total assets. Although this index is simple to measure, it may not adequately address all the five components of the *Maqasid al-Shari'ah*. In another study, Nizam and Larbani (2015a) develop a *Maqasid al-Shari'ah* based *composite index* to measure the performance of socio-economic policies in OIC countries employing the *Maqasid al-Shari'ah* framework, utilising the work of Chapra (2009). Their proposed composite index, made up of the five components indexes, is constructed using a vast array of variables for the 57 OIC members, taking data from over 15 sources such as the Pew Research Center Muslim Survey 2012 (on the pillars of Islam), WVS, Social Progress Index 2014 (on tolerance, and discrimination and violence against minorities, personal rights), and Global Justice Project 2014 (on justice, security and fundamental rights); WHO and OIC database (on suicide, life expectancy, population, smoking, health), among others. The countries were ranked according to an overall composite index as well as according to the respective five components indexes.

Works that attempt to measure development at the aggregate or macro level from an Islamic perspective are usually constrained by the availability of data which can appropriately represent the five components of the *Maqasid al-Shari'ah*. This is particularly true for the component of religion. These data constraints may not be as challenging for studies that attempt to measure development at the household or individual level since the required data can be collected through a survey. Nevertheless, specific items or elements need to be identified to reflect the dimensions of each of the components of the *Maqasid al-Shari'ah*. Furthermore, the sampling and data collection process must be correctly conducted to ensure randomness and representativeness of the population of interest.

One study that attempts to examine development or wellbeing at the individual level within the framework of *Maqasid al-Shari'ah* is by Nizam and Larbani (2015b). It investigates the interrelationship between the five components of the *Maqasid al-Shari'ah*. A survey on 325 Muslim respondents was conducted and their responses from 40 questions on a 5-point Likert scale were used for the analysis. Questions on the religion component include on the respondents' worldview, values and morality, Islamic education, payment of *zakat*, prayers, fasting and Hajj, while those on life pertains to dignity, self-respect, social equality, justice, freedom, security, peace and happiness. For posterity, respondents were asked about upbringing, marriage and family, environment, fertility, sexual orientation and health of children, among others. The intellect component covers questions on religious and science education, library and research facilities, freedom of thought and expression, creative work. The questions on wealth components were related to security of life, property and honor, good governance, freedom of enterprise, employment opportunities, savings and investment. This study focuses on the interrelationship between the components, rather than measuring the level of development. Also, the scope of generalization is rather limited as this study does not describe the selection of the sample nor its respondents.

Another work is by Kasri and Ahmed (2015) which focuses on five aspects which are health, education, economy, faith and social. They constructed a 21-item questionnaire to represent the five aspects to determine if the wellbeing of *zakat* recipients has improved after receiving *zakat* assistance. Hence, it is not a study to measure the level of development or wellbeing, but rather to determine whether the individuals' wellbeing has improved or worsen. Additionally, the aspects

considered in this study depart slightly from the *Maqasid al-Shari'ah* framework as it gives minimal emphasis on the preservation of progeny. Out of the 21 items, only one – “better future for family” – relates to the dimension of progeny.

**2.1** Different from the two previous studies, this paper provides a measure of the level of individual development or wellbeing by constructing an index based on the five components of *Maqasid al-Shari'ah*. Data is then collected from a random sample of Muslims living in South Kalimantan, Indonesia and are used to compute this index. This overall index, as well as for the individual five components are presented to show the general level of wellbeing and to determine which particular component(s) are leading or trailing. The study also determines which factors impact the overall wellbeing, and on each individual component.

### **3 Index and Data**

#### **3.1 Construction of Index**

This study employs the operational definitions of the five components that were given by Amin et al. (2015), which are stated earlier. These definitions are necessary to identify appropriate dimensions for each of the component. For each of the dimensions, elements or items are derived to provide a measure for that dimension. Hence, each component consists of several dimensions, and each dimension comprises of several elements or items. This study relies on the work of Noon, Haneef, Yusof, and Amin (2003) to identify the dimensions for the religion component, and refers to the work by Amin et al. (2015) for the appropriate dimensions of the other four components of *Maqasid al-Shari'ah*.

The data is collected through the use of written questionnaire. Thus, all the elements or items that represent the dimensions are constructed in the form of statements to be included in the questionnaire, and the responses are on a rating scale of 1 to 5, either “totally disagree” to “totally agree”; or “never” to “always”.<sup>5</sup> Each dimension is measured as the simple mean score of the elements corresponding to that dimension. The score for each of the component corresponds to the average value of the scores of all its

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<sup>5</sup> Some of the statements are written negative form and the responses are accordingly reversely scored.

dimensions. The overall index is computed as the mean score of the five components. The value of the overall index as well as all the five components range from 1 (lowest development/wellbeing) to 5 (highest development/wellbeing).

The dimensions and elements or items used for each component in the computation of the index are discussed below, and are summarized in Table 1.

**Table 1** Components, Dimensions and Elements/Items

<i>Dimension</i>	<i>Element/Item</i>
<i>Component: The preservation of Religion</i>	
Ritualistic	Performing obligatory prayers
	Performing Friday prayers (men)/wearing hijab (women)
	Fasting in Ramadhan
	Reciting the Quran
Experiential	Seeking God's forgiveness for wrongdoings
	Performing prayers with full devotion
	Involvement in preaching activities and other religious movements
Ideological	Importance of God
	religion as a guidance
	Whether other things in life are more important than religion
	Believe in the Divine will and decree.
Consequential	View of morality in the changing world
	Religious beliefs can be compromised to attain self-interest
	Attaining earnings from non-permissible means
Intellectual	Making time to learn about the religion
	Understanding the meaning of the Quranic verses
	Having interest in discussing about the religion
<i>Component: The preservation of Life</i>	
Fulfilment of physical and spiritual basic needs	Getting enough food
	Having adequate clothing
	Living in comfortable house
	House has access to clean water
Fulfilment of moral and social needs	Living a moral life
	Having good relations with family and relatives
	Having good relations with neighbors
Protection from human and non-human threats	Living in peaceful neighborhood
	Access to health facilities
	Adopting a healthy lifestyle
<i>Component: The preservation of Intellect</i>	
Utilizing the intellect	Ability to operate a computer
	Ability to use the internet
	Enjoy learning new things



Developing the intellect	Having adequate nutrition during the growing age
	Allocate time for reading
	Keeping abreast with current affairs/information
	Attending programs/courses to improve knowledge
Safeguarding the mind from negative influences	Consuming alcohol or drugs
	Watching pornography
	Referring to shaman/spirit medium when faced with problems
Component: <i>The preservation of Posterity</i>	
Survival and progress of the family;	Happy with marriage
Protection of future generation	Involvement in illicit relationship
	Providing offspring with basic education
	Providing offspring with moral education
	Protecting offspring from involvement in juvenile delinquencies
Protection of progeny	Providing offspring with religious education
	Having pre-natal care during pregnancy
	Children have the necessary immunization
Development of future generations	Attitude towards abortion
	Providing adequate attention to children
	Monitoring children's behavior and activities
	Home district is free from pollution
Component: <i>The preservation of Wealth</i>	
Protection of propertyownership; protection from damage/harm/hardship	Responsibility to ensure a healthy environment
	Protection of property rights
	Taking necessary precautions to safeguard property
Protection of value of wealth	Having home/vehicle insurance
	Ability to manage own and family finances
	Allocating a portion of earnings as savings
Preservation of wealth through its circulation	Considered to be a spendthrift
	Paying <i>zakat</i> on wealth
	Giving of charity
Acquisition and development of wealth	Having stable income
	Having sufficient income
	Having financial investments

### 3.1.1 The preservation of religion

Preservation of religion encompasses the belief system, acts of worship and moral and ethical values and conduct. This component is represented by five dimensions which are ritualistic, experiential, ideological, consequential and intellectual. The ritualistic dimension involves the particular set of religious practices, such as worship, obligatory prayer, fasting and the like, which are expected to be performed by the adherents. In Islam, there are obligatory and supererogatory rituals. In the measurement of preservation of religion, this study focuses on only the obligatory ones. The obligatory rituals include obligatory prayers five times a day, Ramadan fasting, Friday prayer (for a man), and wearing of *hijab* (veil) for women. Although performing pilgrimage to Mecca is one

of the main pillars in Islam, as it is only imposed on those who can afford to do so, this item is excluded from the analysis.

Experiential dimension relates to feelings, perceptions, and sensations of having communication with God and involvement in religious activities/organizations. Religious practices that provide opportunities to be closer to God such as seeking God's forgiveness and purification of the soul and heart from sins, performing prayers with full devotion, and involvement in preaching activities and other religious movements are considered in the measurement for this dimension. The ideological dimension covers the faith that is expected to be believed by the adherents. The elements involved in the measurement of this dimension are the importance of the religion in one's life and to give precedence to it upon others, and to believe in the Divine will and decree.

The effects of religious belief, practice, experience, and knowledge on the adherent's everyday life define the consequential dimension. It is reflected in the daily life of Muslim in terms of how they view morality in the changing world, whether religious beliefs should be compromised to attain self-interest, and whether attaining earnings can be from non-permissible means. These three indicators are used to measure this dimension. The intellectual dimension refers to basic information and knowledge about the religion that is expected to be known by the adherents. This study considers three items to represent this dimension, namely, making time to learn about the religion, understanding the meaning of the Quranic verses, and having interest in discussing about the religion.

### 3.1.2 The preservation of life

This component relates to ensuring the existence, sustenance and development of human life through the fulfillment of basic needs, both physical and spiritual, and moral and social needs. Also, it is safeguarding from human and non-human threats. The dimensions in the preservation of life include: (i) fulfilment of physical and spiritual basic needs; (ii) fulfilment of moral and social needs; and (iii) protection from human and non-human threats. Physical basic needs comprise of food, clothing, shelter and water, while spiritual basic needs refer to having basic religious education. Elements that are considered in measuring the fulfilment of moral and social needs are living a moral life, and having good relationships with relatives and neighbors. Public security, health

care and healthy lifestyle are used as indicators to reflect the last dimension.

### 3.1.3 The preservation of intellect

Preservation of intellect denotes the use and development of the human intellect and safeguarding the mind from negative influences such as drugs and superstitions. This is necessary for an individual to have the ability of comprehension, imagination, contemplation and critical thinking and balanced judgment. This component involves the following dimensions, namely, (i) utilizing the intellect; (ii) developing the intellect; and (iii) safeguarding the mind from negative influences. The level of utilization of intellect is reflected in the ability to read and write well, to operate the computer and to use the internet, and to enjoy learning new things. Developing the intellect involves, firstly, having adequate nutrition during the growing age, and secondly, spending time reading, keeping abreast with current affairs/information, and attend program or courses to improve knowledge. Safeguarding the mind from negative influences is measured by the avoidance of consuming alcohol or drugs, or watching pornography, or refer to shaman and spirit medium when faced with problems in life.

### 3.1.4 The preservation of posterity

This component focuses on the stability of the family institution through marriage for the continuation of progeny. It is to ensure the survival and progress of the family and development of future generations. It contains several dimensions, i.e., (i) survival and progress of the family; (ii) protection of future generation; (iii) protection of progeny; and (iv) development of future generations. The survival and progress of family involves the satisfaction and stability of marriage, and the deterring from illicit relationship. Protection of future generation constitutes providing offspring with basic, moral and religious education, and protecting from involvement in juvenile delinquencies. The indicators of the existence of pre-natal care during pregnancy, children having the necessary immunization, and attitude towards abortion are used to measure the protection of progeny. Items for development of future generations include providing adequate attention to children and monitoring their behavior and activities, home district is free from pollution, and taking responsibility to ensuring a clean and healthy living environment.

### 3.1.5 The preservation of wealth

Preservation of wealth relates to the protection of ownership and property from damage, harm theft, exploitation or injustice. It also pertains to the acquisition and development of wealth via circulation and equitable distribution, and preserving wealth through investment and good governance. This component consists of several dimensions, namely, (i) protection of ownership and property, and protection of wealth from damage, harm and hardship; (ii) preservation of wealth through protection of its value; (iii) preservation of wealth through its circulation; and (iv) acquisition and development of wealth. The first dimension involves protection of individual property rights, and to take necessary precautions and insurance to safeguard property and wealth. With regards to protection of the value of wealth, it involves proper financial management and saving behavior, and avoidance of overindulgence or wastefulness. The preservation of wealth through circulation is determined by the payment of *zakat* and the giving of charity. Having stability and sufficiency of income, and financial investments are the items used to measure the dimension of acquisition and development of wealth.

## 3.2 Collection of Data

Data is obtained from a random sample of individuals in South Kalimantan, Indonesia. This province is situated in the southern Kalimantan Island and covers an area of around 37,530.52 km<sup>2</sup> or about 6.98% of the total size of the island. Administratively, this province consists of 13 districts (11 regencies and 2 municipalities), 152 sub-districts, and 2,008 villages. Banjarmasin is the capital city of the province. The population for South Kalimantan in 2016 was 4,055,479, of which 96.67 percent are Muslims (BPS 2017).

The selection of sample is based on a multistage sampling technique. Firstly, the 13 districts are placed in one of three groups, high, medium or low, according to their Human Development Index (HDI) score. The districts of Banjarmasin (high), Banjar (medium), Balangan (low) and Hulu Sungai Tengah (low) are chosen to represent the three groups. The second stage is choosing one urban and one rural sub-district from each district. The third stage involves a random selection of two to five villages from each sub-district, and from each village, randomly choosing a neighborhood. The selection of individuals is based on the households they live in, thus, the final stage is the random selection of households in the selected neighborhood.

The head, or in case of being absent, the spouse or another adult person in the household, was required to complete a written questionnaire. Out of 500 households, and thus individuals that were included in the sample, the study obtained responses from 461 of them. However, this study excludes those who have no children as questions pertaining to children did not apply to them, resulting in 418 usable responses.

#### 4. Sample Description and Findings

##### 4.1 The sample

The sample individuals, as presented in Table 2, are made up of 35.6 percent females and 64.4 percent males, and over 90 percent are married. Almost all of the male respondents are head of households compared to less than a quarter (22.1%) for female respondents. Majority of the sample have secondary education, and come from the Banjar ethnic group (86.1%). The income levels of the women are relatively lower than that of men – over half of the women earn less than Rp1,500,000, while more than half of the men earn between Rp1,500,000 and Rp5,000,000. In this sample, women are more in the younger age groups compared to men. The location where the individuals live is about equally distributed between urban and rural areas, and between the four selected districts.

**Table 2** Description of Sample

		<i>Female</i>		<i>Male</i>		<i>Total</i>	
		<i>n</i>	<i>%</i>	<i>n</i>	<i>%</i>	<i>n</i>	<i>%</i>
Position in household	Head	33	22.1	268	99.6	301	72.0
	Other	116	77.9	1	0.4	117	28.0
Education	No schooling	5	3.4	11	4.1	16	3.8
	Primary	38	25.5	58	21.6	96	23.0
	Secondary	63	42.3	124	46.1	187	44.8
	Diploma/University	43	28.9	76	28.2	119	28.5
Marital status	Married	121	81.2	257	95.5	378	90.4
	Widowed/Separated/Divorced	28	18.8	12	4.5	40	9.6
Income	< Rp500,000	49	33.1	35	13.1	84	20.2
	Rp500,000- < Rp1,500,000	32	21.6	51	19.1	83	20.0
	Rp1,500,000- < Rp2,500,000	21	14.2	57	21.3	78	18.8
	Rp2,500,000- < Rp5,000,000	35	23.6	83	31.1	118	28.4
	Rp5,000,000- < Rp10,000,000	10	6.8	33	12.4	43	10.4

	Rp10,000,000+	1	0.7	8	3.0	9	2.2
Age	< 25 years	12	8.1	5	1.9	17	4.1
	25 – 34 years	41	27.5	51	19.0	92	22.0
	35 – 44 years	37	24.8	92	34.2	129	30.9
	45 – 54 years	41	27.5	63	23.4	104	24.9
	55 – 64 years	16	10.7	43	16.0	59	14.1
	65+ years	2	1.3	15	5.6	17	4.1
Ethnicity	Banjar	125	83.9	235	87.4	360	86.1
	Other	24	16.1	34	12.6	58	13.9
Location	Urban	75	50.3	139	51.7	214	51.2
	Rural	74	49.7	130	48.3	204	48.8
District	Banjarmasin	35	23.5	83	30.9	118	28.2
	Banjar	46	30.9	61	22.7	107	25.6
	Hulu Sungai Tengah	28	18.8	66	24.5	94	22.5
	Balangan	40	26.8	59	21.9	99	23.7
Total		149	35.6	269	64.4	418	100.0

#### 4.2 Level of wellbeing/development and cross-district comparison

Table 3 presents the computed value of the overall index, and the five individual components. The overall development score is 4, which is a relatively high score. This implies that the level of holistic development and wellbeing of South Kalimantan people is generally good. Nevertheless, the overall index value ranges from 2.26 to 4.73, indicating that there are individuals such as those living in the district of Balangan who have relatively low levels of holistic development or wellbeing. The development of individuals is best in terms of posterity, and relatively poorer in wealth. Nonetheless, the score for the wealth component is still larger than 3, which is considered good.

Based on *t*-tests on differences of means, the holistic development and wellbeing of people in Banjarmasin and Banjar are, on average, higher than those in Hulu Sungai Tengah and Balangan. The analysis shows there are significant differences in the overall index score, as well as in the scores for life, wealth and religion between districts. This finding is consistent with that based on the HDI ranking where Banjarmasin has the highest HDI score, followed by Banjar, Hulu Sungai Tengah and Balangan in that order.<sup>6</sup> The analysis also finds that people in Hulu Sungai Tengah lags behind all others in terms of the wealth component.

<sup>6</sup> HDI for Banjarmasin is 74.59, Banjar is 65.36, Hulu Sungai Tengah is 64.63, and Balangan is 64.03 (BPS 2017a).

**Table 3** Level of wellbeing/development

	<i>Overall Index</i>	<i>Religion</i>	<i>Life</i>	<i>Posterity</i>	<i>Intellect</i>	<i>Wealth</i>
All						
Mean	4.00	4.02	4.33	4.54	3.74	3.39
Minimum	2.26	1.72	2.36	2.46	2.09	1.64
Maximum	4.73	4.94	5.00	5.00	5.00	4.55
Std Deviation	0.38	0.52	0.43	0.41	0.59	0.56
n	418	418	418	418	418	418
District: Banjarmasin						
Mean	4.14	4.17	4.40	4.56	4.01	3.54
Minimum	3.50	3.06	3.09	2.54	2.64	2.64
Maximum	4.70	4.94	5.00	5.00	5.00	4.55
Std Deviation	0.26	0.40	0.34	0.41	0.47	0.46
n	118	118	118	118	118	118
District: Banjar						
Mean	4.10	4.09	4.41	4.63	3.87	3.49
Minimum	3.09	2.94	3.27	2.46	2.64	2.27
Maximum	4.73	4.94	5.00	5.00	4.91	4.55
Std Deviation	0.31	0.39	0.38	0.34	0.53	0.52
n	107	107	107	107	107	107
District: Hulu Sungai Tengah						
Mean	3.85	3.84	4.20	4.49	3.59	3.11
Minimum	2.94	2.50	3.27	2.62	2.36	2.00
Maximum	4.65	4.78	5.00	5.00	4.64	4.27
Std Deviation	0.44	0.66	0.47	0.41	0.59	0.57
n	94	94	94	94	94	94
District: Balangan						
Mean	3.89	3.92	4.29	4.46	3.42	3.36
Minimum	2.26	1.72	2.36	2.69	2.09	1.64
Maximum	4.61	4.94	4.91	5.00	4.82	4.45
Std Deviation	0.43	0.58	0.48	0.44	0.59	0.60
n	99	99	99	99	99	99

### 4.3 Determinants of holistic development and wellbeing

Regression analyses are conducted to identify factors that impact the level of overall development or wellbeing, and the five components of wellbeing. The study considers several variables to be included in the regression equation. The first three are age, education level and income. Generally, age can be seen to reflect the level of maturity of individuals, and hence the state of their wellbeing. This is especially pertaining to the components of religion and life, which are expected to be higher for older individuals. Education is also predicted to contribute positively to wellbeing, particularly in the development of intellect and life. Individuals with higher levels of income are expected to be more

developed as they are able to provide better for themselves in relation to the life and wealth components, as well as to others.

Marital status, whether currently married or not, is also considered as it may impact wellbeing especially for the component of posterity. The study also included gender of the individual to determine if there are differences in holistic development between men and women. The last two determinants in the analysis are ethnicity, and the area individuals live in. The ethnic Banjar represents the majority group in South Kalimantan. The study also determines if there are benefits to being in the majority ethnic group. Urban areas usually have more amenities and opportunities compared to their rural counterparts, thus urbanites are expected to be more developed and experience higher levels of wellbeing.

Diagnostic tests on specification, heteroscedasticity and normality are performed on the regression equations. There are no indications of specification error based on Ramsay RESET test. However, there are presence of heteroscedasticity and non-normality.<sup>7</sup> White heteroscedasticity-consistent standard errors are used to address the problem of heteroscedasticity. As the sample is large, the occurrence of non-normality is tolerated in this analysis.

**Table 4** Determinants of holistic development and wellbeing

	<i>Overall</i>		<i>Intellect</i>		<i>Life</i>		<i>Posterity</i>		<i>Wealth</i>		<i>Religion</i>	
Age	0.002		-0.009	**	0.004	*	0.002		0.006	**	0.009	**
Education	0.110	**	0.230	**	0.072	**	0.035	**	0.092	**	0.121	**
Male	-0.080	*	-0.034		-0.123	**	-0.047		-0.136	*	-0.062	
Urban	0.078	*	0.166	**	0.035		-0.024		0.092		0.120	**
Banjar	-0.025		0.012		-0.002		-0.163	***	-0.080		0.109	*
Ln (Income)	0.005		0.007		0.003		-0.001		0.015	**	-0.003	
Married	0.133	*	0.143	*	0.108		0.265	***	0.100		0.044	
C	3.339	**	2.947	**	3.809	**	4.289	***	2.603	**	3.046	**
R-squared	0.263		0.550		0.097		0.074		0.126		0.167	

\*, \*\*: significant at 5% and 1%, respectively.

<sup>7</sup> Based on White and Jarque-Bera tests, respectively.



The results, as shown in Table 4 indicate that education plays a significant positive role in contributing towards all components of development. Individuals with higher education levels do better in all aspects of their life. An interesting result is that although older individuals are more developed in aspects of life, wealth and religion, they trailed the younger ones in intellectual development. This is perhaps older individuals are not as adept in using the current technology in seeking knowledge and information to develop their intellect.

The findings show that individuals living in urban areas experience higher overall wellbeing, consistent with our expectations. This is mainly due to them being more developed with regards to the intellect component, and somewhat surprisingly, to the religion component. Another interesting finding is that income only contributes positively to the wellbeing of wealth, but not to others, nor to the overall development. Also, women outperform men in life and wealth components of development, which contribute to a higher overall level of development for women.

As expected, being married is important to achieve a higher level of posterity wellbeing as it promotes intellectual and posterity development. In terms of ethnicity, the results find that there is no overall benefit being in the majority group in relation to development. In fact, the ethnic Banjar trails behind other groups in terms of the aspect of posterity, although it fares better in the religion aspect. Consequently, there is no significant difference in overall wellbeing between the Banjar and other ethnic groups.

#### **4.4 Discussion and Conclusion**

This study provides a novel way to measure holistic development for individuals from an Islamic perspective. It uses the widely accepted *Maqasid al-Shari'ah* comprehensive framework to incorporate the multi-dimensional nature of development. An overall index is constructed based on the five components of *Maqasid al-Shari'ah*, which are religion, life, intellect, posterity and wealth. This index is then applied to data that is obtained from a random sample of Muslims living in South Kalimantan, Indonesia.

The results show that South Kalimantan level of holistic development is satisfactory with Banjarmasin and Banjar being the more holistically developed districts. The development ranking obtained by this index is

parallel to the one based on the HDI. To some extent, this holistic index that has been constructed not only is consistent with the aggregate measure of development, but also is more comprehensive in nature.

A very useful finding is that education is a significant determinant of holistic development. Education promotes development and increases wellbeing in all aspects – intellect, life, posterity, wealth and religion. Thus, it can never be over-emphasized that education must be a main focus to attain holistic development. This is especially important for the South Kalimantan people, where the educational level of the population is low. Based on the latest population census, more than 30 percent did not complete primary school (BPS 2010).

It is also important to note that the men are lagging behind in terms of development compared to women. This is a relevant concern for the South Kalimantan population as most of these men are the heads of household. The welfare and wellbeing of the household depends, to a large extent, on its head. Thus, in order for a household to progress holistically, initiatives and programs need to be implemented to improve the wellbeing of the men.

The institution of marriage is essential to attain holistic development. A stable and happy marriage impacts positively on the overall wellbeing of individuals, and to their children. The government, together with the community, must promote marriage, and provide programs, courses and support groups to ensure that marriages remain strong and healthy, as the development of future generations are dependent on it.

In the formulation and measurement of the index based on the *Maqasid al-Shari'ah*, this study endeavors to ensure that the elements or items constructed are good indicators to reflect the dimensions of the five components. Nevertheless, this study is aware of the limitations, particularly pertaining to the adoption of the framework, operationalization of definitions, identification of dimensions, and choice of elements. This problem is common in any study that attempts to measure a variable which is subjective in nature. It is hoped that future research may be able to address some of these limitations.

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