A Structural Model for Human Development, Does *Maqāṣid* al-Sharīʿah Matter!

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Abstract

Islamic scholars agree that Islam have the ultimate goal of being a mercy to humanity. This is, in fact, the primary purpose of Maqāṣid al-Sharīʿah. To achieve this goal it is necessary to promote human well-being. The main purpose of this study is to test how Maqāṣids' al-Sharīʿah contribute to promote human welfare. We use a Partial Least Squares-Path model that allows us to indentify the causal relationships between Maqāṣid al-Sharīʿah components proposed by al-Ghazali (Fifth al Nafs, Hifhd al Dīn, Hidh al ʿAql, Hidh al Māl, Hidh al ʿAql) and their impact on human well-being. Using a sample of 30 Islamic countries, our empirical results show that dimensions used for Maqāṣid al-Sharīʿah objectives are homogeneous and representative. Globally, we find that Maqāṣid al-Sharīʿah contribute significantly to human wellbeing in Islamic countries. We show that Fifth al Nafs and Hifhd al Dīn are the most significant components that affect human well-being. While we find evidence that Hidh al ʿAql didn't have a significant impact on human development index. This may be due to other factors that can affect the quality of life in some Islamic countries such as the effect of natural resource wealth.

Keywords: *Maqāṣid* al- Sharīʿah, human well- being, *Hifth al Nafs*, *Hifhd al Dīn, Hidh al ʿAql, Hidh al Māl, Hidh al ʿAql,* PLS-Path model .
JEL Classifications: I3, G38, D6, O15.

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1.   Introduction

To establish good social relations in society, human always need moral principles that define the limits of his moral and ethical responsibilities in the society. These principles are always related to the importance of religion in the country. Generally, Islamic countries have not experienced this problem because *Islamic* Sharīʿah is based on a comprehensive system of morality and can therefore treat all ethical issues in the society of a canonical point of view. It is also flexible enough and adapts perfectly to new situations.

Ethical principles of Islam constitute the basic foundation for human development. Ethic is not a separate discipline in Islam. It is part of the law itself. Muslims scholars tried in the past to rely on theories and ethical principles when ethical issues arise. Following Alghazali (1901) and Al Fasi (1380H), ethical theory of Islam is based on five objectives for *Maqāṣid* al-Sharīʿah: preservation of religion (*al-Dīn*), life (*al-Nafs*), intellect (*al-ʿAql*), progeny (*al-Nasl*) and wealth (*al-Māl*). These objectives of Sharīʿah defend ethical principles in society and are likely to affect human wellbeing in the world. Several researchers (Chapra (2008), Al-Najjar (2008), Crane, R. D. (2009), …) defend this thesis, but the majority did not attempt to quantify the impact of *Maqāṣid* al-Sharīʿah on human development. This paper contributes to the literature by proposing an empirical approach for testing the impact of *Maqāṣid* al-Sharīʿah on the Human Development Index.

Unlike the secular market paradigm, human well-being in Islam does not depend essentially on the maximization of wealth and consumption. It requires a balanced satisfaction of both material and spiritual needs of the human personality. The spiritual need is not satisfied only by the fives pillars of Islam, it requires individuals to shape theirs behavior in accordance with the Sharīʿah (Islam teachings), which is designed to enable the realization of *Maqāṣid* al-Sharīʿah namely socio-economic justice and well- being of all God's creatures. Neglect the spiritual needs or physical needs impede the realization of true well-being and exacerbate the symptoms of anomie, such as frustration, crime, alcoholism, drug addiction, divorce, mental illness and suicide, revealing all a lack of inner life satisfaction of individuals.

Human development is known as an economic, social, cultural and political process for continuous improvement of the welfare of all individuals on the basis of their active and meaningful participation in development and equitable sharing of the wealth generated. It is based on the satisfaction of basic human needs on an ongoing basis to ensure safety and social stability. In the Qur'ān this concept results

in reconstruction and reform in the ground. *Al araaf* -56 " Do no mischief on the earth, after it hath been set in order, but call on Him with fear and longing (in your hearts): for the Mercy of Allah is (always) near to those who do good".

The extrapolation of the texts of the Qur'ān and the *Sunna* and the legal provisions of worship and transactions, shows that human development is a legitimate target which must be established in the nation by their various brackets. So, everyone according to his responsibility and influence must reach this objective. Iben Achour (1998) suggests That *Maqāṣid* al-Sharīʿah in its three forms (The essentials (*Tharuriyyat*), The complementary (*Hajiyyat*) and The embellishments (*Tahseeniyyat*)) contributes to the development of human life in all its aspects (social, religion, Economic, ...). He claims that Islam is a full approach of reforms that starts with the reform of peoples which led to the development of the society eventually leading to the goodness of the world.

Despite this emphasis on morality, Islam does not recognize indisputable distinction between the material and the spiritual. All social and educational human efforts, has a spiritual character fully compliant with Islamic values. Working hard to ensure their own welfare and the whole welfare of his family and his society is as spiritual as the act of prayer as long as the physical effort is guided by moral values and does not remove the individual of the fulfillment of its social and spiritual obligations.

Thus, the ideal behavior within this paradigm is not synonymous with selflessness and it simply means the pursuit of self- interest within the constraints of social interest from all claims to scarce resources through the filter of moral values. These values are an inseparable part of the Sharīʿah and have been sent to all peoples at different periods in history, by a succession of prophets of God. Therefore, according to Islam, there is a continuity and similarity in the value system of all revealed religions to the extent that the message has not been lost or distorted through the centuries.

This paradigm assumes that individual behavior orients morality in an appropriate socio-economic and political environment and contributes to the realization of socio-economic justice and general human well-being, as the paradigm of market economy requires that the behavior in a competitive market must defend the social interest.

However, while the traditional economy presupposes the predominance of interested behavior of all individuals, Islam does not assume the predominance of ideal behavior. It adopts the realistic position that some people act normally a purely

ideal or purely interested manner, but the behavior of most people tends to be somewhere between the two extremes.

However, given that the ideal behavior is held to be more favorable to the goal human wellbeing, Islam tries to bring individual behavior as close as possible to the ideal. Rather, it tries to create an enabling environment through a social structure based on moral values, an effective system of motivation and both economical and social reform.

This environment can be created by an adequate public education, the creation of an effective framework of safeguards and by improving the existing socio-economic, legal and political institutions. Doing the five pillars of Islam is insufficient to create this environment. They tend to take individuals and groups aware of their social obligations and highly motivate principle values even if they go against their short-term interest. *Maqasids al-*Sharīʿah*'* aim to idealize human behavior in order to develop the society in accordance with ultimate principles that preserve the wellbeing of mankind.

The aim of this paper is to show the impact of objectives *Maqāṣid* al-Sharīʿah' on Human Development. We adopt the objectives of *Maqāṣid* al-Sharīʿah according to the five principles advanced by Al-Ghazali.

The writings of *Imam al Ghazali* (1091) limit *Maqāṣid* al-Sharīʿah in preserving fives requirements (*called al usool al khams*). These principles are not the only ones but the principal *Maqāṣids* al-Sharīʿah. Our approach consists to propose a PLS-Path model which takes into account the inter relationship that may exist between the fives principles of *Maqāṣid* al-Sharīʿah.

The rest of the paper is organized as follow. Section 2 presents the literature review concerning the Impact of *Maqāṣid* al-Sharīʿah on human wellbeing. It exposes also our empirical approach. Section 3 presents a detailed interpretation of the results. Section 4 concludes.

2. Impact of *Maqāṣid* al-Sharīʿah*'* on Human Wellbeing

Reference works on *Maqāṣid* al-Sharīʿah arising from some scholars of Islam such as Al-Ghazali (1901), Al-Shatibi (2004), Ibn 'Ashur (1998) and Ibn Taymiyyah (al-Raysuni, 1992). These studies were interested in determining the legal dimensions of *Maqāṣid* al-Sharīʿah. Recently, several researchers have attempted to test the impact of a proper application of these *maqāṣid* on the human environment in all its aspects.

Chapra (2008) proposed a theoretical framework that addresses human development from a narrow perspective of *Maqāṣid* al-Sharīʿah. His work seems a philosophical progress that lacks quantitative effort to support its findings. Other researchers have tried to develop human development indexes that incorporate religious principles. Dar (2004), developed the Ethics-Augmented Human Development Index (HDI-E). He integrated for the first time explicitly ethical dimension through the incorporation of *faith*, freedom and also the environment aspect in human development index.

Anto (2009) suggests that human development in Islamic perspective must be based on *Maqāṣid* al-Sharīʿah and developed an index of human development based on the principles of Islam. He improved his index by including the right to freedom and the protection of the environment.

Unlike these works, our objective is not the creation of a new index for human development. But, we seek to test the impact of these *Maqāṣid* on Human Development. The five objectives of *Maqāṣid* al-Sharīʿah that we consider in our study are developed from the 12th century by the scholar Al-Ghazali (d. 1111) in his work *on fiqh Al Mustafa*, then subsequently detailed by Ibn Taymiyah and (m. 1328) and Abu Ishaq Al Shatibi (m. 1388).

To test the impact of each objective of *Maqāṣid* al-Sharīʿah on Human wellbeing, we apply a consistent econometric approach PLS-Path that allows us to estimate complex causal relationship between latent variables measured themselves by called manifest variables (observed variables). Our empirical approach consists to consider the objectives of *Maqāṣid* al-Sharīʿah as latent unobservable variables that affect human development in each country. Each of the five objectives of *Maqāṣid* al-Sharīʿah will be measured by a number of manifest observable variables. We consider the following causal model:

Figure-1
Impact of *Maqāṣid* al-Sharīʿah on Human wellbeing
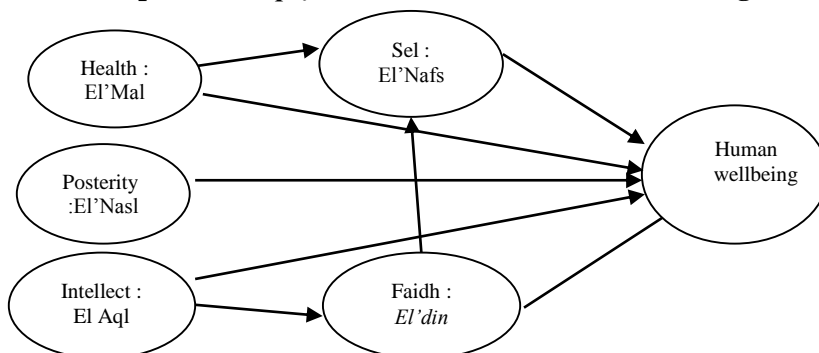
We collect cross-sectional data on 30 Islamic countries relating to the year 2011. For each country a set of 15 indices are collected from different sources (see table 1). If the information for a measurement variable is not available on 2011 we select that of the previous year. The correction of missing data was used only for a few variables since this problem does not arise in the case of the human development index.

Table 1 reports the measurement indicators associated with each latent variable as well as sources of the data. The first objective of *Maqāṣid* al-Sharīʿah is *hifdh al-nafs* which means the preservation of life and health. This objective will be measured by four indicators that measure the effort expended by each country to protect lives and alleviate the poverty of his peoples.

Table-1
Dimensions of Components of *Maqāṣid* al-Sharīʿah

latent Variable	Measurement indicators	Sources
Hifdh al-Nafs	Health Care Index	poverty http://www.numbeo.com/health-care/rankings_by_country.jsp
	Human Rights Index	http://www.ohchr.org/EN/HRBodies/Pages/UniversalHumanRightsIndexDatabase.aspx
	Crime Index	http://www.numbeo.com/crime/rankings_by_country.jsp
	Poverty gap	http://data.worldbank.org/topic/
Hifdh al-Dīn	Percentage of total expenditure in religious education	Ministry of Education/Ministry of Finance of respective country
	Government Favoritism of Religion Index	http://www.thearda.com/internationaldata/index.asp
	Government Regulation of Religion Index,	http://www.thearda.com/internationaldata/index.asp
Hifdh al-ʿAql	Primary enrollment rate	http://stats.uis.unesco.org/unesco/TableViewer/document.aspx?ReportId=143&IF_Language=eng
	Secondary enrollment rate	http://stats.uis.unesco.org/unesco/TableViewer/document.aspx?ReportId=143&IF_Language=eng
	Public spending on education, total (% of GDP)	http://data.worldbank.org/indicator/SE.XPD.TOTL.GD.ZS/countries?display=default
Hifdh al-Māl	International Property Rights Index	http://www.internationalpropertyrightsindex.org/about
	Inclusive wealth index	http://www.unep.org/pdf/IWR_2012.pdf
Hifdh al-Nasl	Divorce rate	UN; Euromonitor
	Child mortality rates	Mortality rate, under-5 (per 1,000 live births)
Human wellbeing	Human Development Index	https://data.undp.org/dataset/Human-Development-Index-HDI-value/

To ensure the protection of human life, it must first be a human life that comes into existence, then this life can be preserved and survive. So, it is necessary to prohibit the assassination, to heal every disease and provide enough food. These are the means to achieve the objective of *hifdh al-nafs*. We assume that *hifdh al-nafs* involves reducing the crime rate in the country and the preservation of Human Rights. We propose the following indicators for *hifdh al-nafs*: the health care index, Poverty gap which measure the intensity of poverty in the country, Human Rights Index and the Crime Index.

The Health Care Index reflects the overall quality of the health care system, health care professionals, equipment, staff, doctors, cost, etc.

Poverty gap index is defined as the average poverty gap in the population as a proportion of poverty threshold. *Crime Index* is an estimation of overall level of crime in each country.

The second component of *Maqāṣid* al-Sharīʿah is *hifdh Al-dīn* which means the preservation of religion. We measure this component by the effort of the state to spend on the education of religion and to promote religion in society and to implement rigorous regulation of religion. We consider the following three measurements indicators: Percentage of total expenditure in religious education, Government Favoritism of Religion Index and the Government Regulation of Religion Index.

The component *Hifdh Al-ʿAql* includes the right to education and freedom of opinion. The role of government in *Hifdh al-ʿaql* can be conjugated by spending in education. The following indicators are considered for this objective: Primary enrollment rate, Secondary enrollment rate and total Public spending on education (% of GDP).

Hifdh al-Māl implies good government practices in the allocation of resources in the country. It also includes the protection of property and wealth of individuals and the prohibition of stealing. The first measurement used for *Hifdh al-Māl* is the International Property Rights Index hich measures the intellectual and physical property. The second factor is The Inclusive Wealth Index that captures the value of resources depleted by human activities in the assessment of economic growth.

The last objective is *Hifdh al-Nasl* which can be measured by the size of the divorce rate in the country and the government's ability to reduce the rate of child mortality.

In this paper, we use a structural approach to test the impact of *Maqāṣid* al-Sharīʿah on human wellbeing index. PLS is a structured equation modeling technique that can analyze structural equation models (SEMs) involving multiple-item constructs, with direct and indirect paths. This approach is a method of analysis to study the impact of a number of blocks of variables on the same individuals (Tenehaus, 1998). The PLS Path regression is a powerful approach for analyzing models because of the minimal demands on measurement scales, sample size, and residual distributions. The emphasis of PLS is on predicting the responses as well as on understanding the underlying relationship between variables.

Generally, groups of variable have some particular features such as high correlations. This leads to a problem of multicolinearity and makes it difficult predictive modeling using classical regression methods, hence, the use of structural equation models of latent variable.

In our research we consider six groups of variables, each of which is determined by i manifest variables: *Let X_{ij}* be the vector of i manifest variables of the latent variable *j*. Each group variable is observable expression of a latent variable ξ_j whose average is denoted m_j.

A hierarchical classification of manifest variables is first performed to obtain blocks of variables representing the latent variables in the model to estimate. The causal relationships between these blocks are made with partial correlations.

Then, the external model is specified with the reflective mode to the extent that manifest variables were chosen so that they reflect the dimension to which they refer.

The estimation procedure consists of two types of estimates of latent variables and the estimation of structural equations.

- The Estimation of Latent Variables

Latent variables ξ_j are estimated in two ways: the y_j estimated from the manifest variables X_{ji} and internal estimate z_j derived from external estimates y_i of ξ_i related to ξ_j.

It is, therefore, an iterative algorithm, comprising the following steps: First, we estimate the latent variables based on the external model (each latent variable is estimated based on manifest variables of the block)

$$y_j = \sum_{h=1}^{p_j} w_{jh} x_{jh}$$

Where the coefficient w_{jh} represents the external weight.

Then, we estimate latent variables based on the internal model (each latent variable is estimated based on other latent variables that are related).

$$z_j = \sum_{y_i \to y_j} e_{ji} y_i$$

Where e_{ji} is the internal weight which is defined by choosing a schematic structural calculation.

In a following step, we establish a relationship between the two types of estimates for determining the external final weight: $w_{ij} = cov\ (X_{ij}, z_j)$.

We repeat theses three steps until convergence in the estimates of the latent variable.

- The Estimation of Structural Equation

Once scores (external final estimate) are obtained, we estimate the coefficient of internal model using multiple regression classics (MCO) or PLS. Indeed, the structural equations are estimated by replacing each latent variable by external estimate.

In this study, the relationship of the PLS algorithm is estimated using the PLS regression instead of OLS regression. Indeed, for two blocks of variables X and Y, the OLS regression explains the variable Y at the expense of variable X. It can produce aberrant signs and insignificant coefficients. Contrary, PLS regression explains both Y and X. It solves the problem of multicollinearity with the construction of major components.

3. Results and Interpretation

We perform PLS-PM analysis involving only reflective indicators for the inner estimation. Since each reflective block represents only one latent construct, it needs to be one-dimensional. This is why a preliminary exploratory analysis for verifying the composite reliability of blocks is required. Two different measures are available to test block one-dimensionality in PLS-PM framework: Dillon-Goldstein's rho and Cronbach's alpha. According to Chin (1998), Dillon-Goldstein's rho is considered a better indicator than Cronbach's alpha as it is based on the results from the model rather than on the correlations observed between the manifest variables in the dataset.

Following Werts et al. (1974), a block is considered homogeneous if this index is greater than 0.7.

The results of composite reliability test are resumed in table 2. Since the Dillon-Goldstein Rho index is always greater than 0.7 we can deduce that all six blocks of manifest variables can be considered one dimensional. In addition, all blocks are unidimensional because only the first eigenvalue for each block are greater than one. Therefore, the reflective model is appropriate.

Table-2
Homogeneity and Unidimensionality of MVs Blocks

Latent Variables	Dimensions	Cronbach's alpha	D.&G.'s Rho (ACP)	Critical Value	Eigenvalues
Hifdh al-Nafs	4	0.043	0.890	0.888	2.685
					0.844
					0.637
					0.099
Hifdh al-Dīn	3	0.067	0.993	0.774	1.605
					0.943
					0.731
Hifdh al-ʿAql	3		0.917	0.829	1.811
					0.714
					0.403
Hifdh al-Māl	2	0.059	0.844	1.311	2.529
					0.979
Hifdh al-Nasl	2		0.730	0.749	1.319
					0.932
Human wellbeing	1	0.106	0.857	1.135	1.477

To test differently the discriminant validity of the model we can compare the square root of the average variance extracted (AVE) for each construct with the correlation between each construct and other constructs in the model. Measurement variables are considered to have adequate discriminant validity if the square root of the AVE for each variable is greater than the correlation between the construct and any other measures in the model. As shown in Table 3, all constructs in the estimated model also fulfill this condition of discriminant validity.

Table-3
Intercorrelations of the Latent Variables for First-Order Constructs

	Hifdh al-Nafs	Hifdh al-Dīn	Hifdh al-ʿAql	Hifdh al-Māl	Hifdh al-Nasl	Human wellbeing
Hifdh al-Nafs	**0,851**					
Hifdh al-Dīn	0,629	**0,635**				
Hifdh al-ʿAql	0,121	0,420	**0,738**			
Hifdh al-Māl	0,034	0,502	0,689	**0,743**		
Hifdh al-Nasl	0,182	0,258	0,375	0,632	**0,788**	
Human wellbeing	0,474	0,471	0,512	0,453	0,627	**0,720**

Notes: The bold diagonal figures are the square root of the average variance extracted; the off-diagonal figures are the correlations of the latent constructs.

After confirming the composite reliability, we can examine the relationship between each manifest variable and its own latent variable. In table 4 we present the weights of the relationships between each manifest variable and its own latent variable, together with the standardized loadings. On the same table we report also average communality index that measure the ability of each latent variable to explain its own manifest variables. Since this index higher than 0.5 for most blocs, we can conclude that, globally, latent variables are powerful at explaining their own manifest variables.

The latent variable *Hifth al-Māl* expresses a slightly small value than 0.5. This can return to the ignorance of other measure variables that can better characterize the level of *Hifth al-Māl* in each country. A low value in a loading factor suggests that the indicator has little relation to the associated construct variable. All indicators of a block of variables must reflect the same construct.

The normalized weight measure the impact of the corresponding manifest variable in computing the latent variable score as an index and the standardized loadings.

Hifth al-nafas seems positively and significantly affected by the health care index and non Significantly affected by the human rights index. However, crime index and poverty gap-have negative and significant impact on *hifdh al-nafs* in each country. Health care index is the most Important measure that characterizes *hifdh al-nafs* since it express the higher normalized outer weight. The table shows that *Hifdh al-dīn* depends significantly on government regulation of religion index and the percentage of total expenditure in religious education. While, the government

favoritism of religion index has no significant effect on *hifdh al-dīn*. This can be explained by the nature of our sample of countries that may have the same support for the implementation of the practices of Islam in their societies.

Table-4
Normalized outer Weights and Average Communalities

Variable latent	manifest Variables	Loadings	Normalized outer Weights	Average communality
Hifdh al-Nafs	Health Care Index	1,042**	0,905	
	Human Rights Index	1,377	0,026	
	Crime Index	-0,010*	0,055	
	Poverty gap	-1,954*	0,153	0,541
Hifdh al-Dīn	Government Regulation of Religion Index,	4,427**	0,833	
	Percentage of total expenditure in religious education	2,982*	0,166	
	Government Favoritism of Religion Index	0,077	0,103	0,628
Hifdh al-ʿAql	Primary enrollment rate	4,981**	0,715	
	Secondary enrollment rate	2,354*	0,103	
	Public spending on education, total (% of GDP)	1,785**	0,037	0,587
Hifdh al-Māl	International Property Rights Index	3,258**	0,477	
	Inclusive wealth index	1,249*	0,051	0,321
Hifdh al-Nasl	Divorce rate	-4,767**	8,370	
	Child mortality rates	-1,371*	0,131	0,591
Human wellbeing	Human Development Index	2,184**	0,136	0,570

***,**, * denote significance at the 1%, 5% and 10% levels, respectively.

Regarding *Hifdh al-ʿaql,* it appears significantly and positively affected by the three variables of measures considered. Primary enrolment rate seems the most important factor that ensures *hifdh al-ʿaql* in the country. Divorce rate-have more significant impact on *al-hifdh nasl* than child mortality rate. Finally, the human development index developed by United Nations appears to be significantly representing the human wellbeing.

Table-5 shows that the goodness of fit index[1] for both the structural and measurement models are satisfactory with an absolute GoF value of 0.483 and an equal contribution of measurement model in constructing it. The relative GoF is very high. So are inner and outer models GoF.

Table-5
Goodness of Fit Index for the Hole Model

	GoF	GoF (Bootstrap)	Inner bound (95%)	Outer bound (95%)
Absolute	0,483	0,492	0,469	0,598
Relative	0,842	0,844	0,791	0,869
Outer Model	0,834	0,869	0,848	0,894
Inner model	0,831	0,837	0,818	0,863

After checking the reliability and validity of the relationship between manifest and latent variables, we present in the following the results of the estimation of the impact of latent variables (objectives *Maqāṣid* al-Sharīʿah) on the Human Development Index. Since the PLS approach is distribution free, the nonparametric bootstrap procedure is used to estimate the t-statistics and the significance levels for the structural path coefficients (Chin, 1998). The results of structural model are summarized in Figure 2. In our PLS model we test also whether *hifdh al-Dīn* has an impact on *hifhd al-Nafs*.

The regression coefficients and associated *t-values* are shown on the links (arrows) between exogenous and endogenous latent variables. Except *Hifdh al-Māl*, all constructs variables in the model have positive and significant effects on human wellbeing. This confirms that *Maqāṣid* al-Sharīʿah are likely to contribute to the development of human life in its economic and social aspects. The results show that the proposed model for human wellbeing has an R-square of 0.285. Additionally, the R-squares for the outcome constructs of *hifdh al-Nafs* is 0.213.

Hifdh al-Nafs and *Hifdh al-ʿAql* seem to be the two main objectives of *Maqāṣid* al-Sharīʿah that most affect human development in Islamic countries since they express high coefficients of 0.729 and 0.638, respectively. The effort deployed by the government to preserve ownership of individuals (*hifdh al-Māl*) has no significant effect on the human development index. We suggest that this index should be better studied in future work since this indicator may reflects the stability

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[1]A global criterion of goodness-of-fit (GoF) can be given (Espisito, 2008) by the geometric mean of the average communality and the average R[2]: $GoF = \sqrt{(average\ communality)\ x\ (average\ R^2)}$

of the security conditions in the country which has undoubtedly an impact on the quality of life in the country.

Figure-2
Results of PLS Estimation for the Theoretical Model
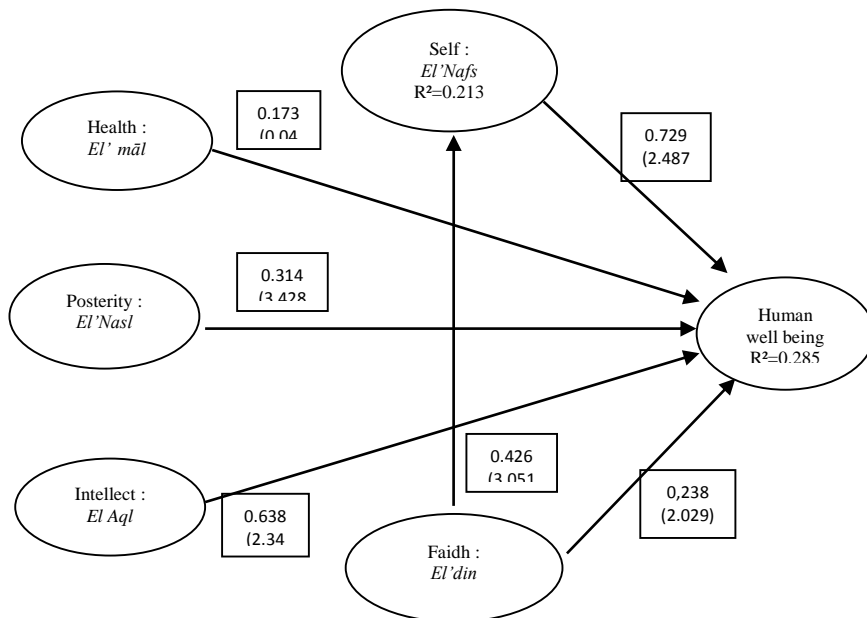
Hifdh al-Dīn also appears significant but have relatively lower impact on human development. We argue that the effect of *hifd al-Dīn* is exercised on the human development index indirectly through its impact on *hifdh al-Nafs*. Indeed, *hifdh al-Dīn* seems to affect significantly *hifdh al-Nafs* with a coefficient of 0.426. In fact, strengthen the principles of Islam in the society through promoting of religious teachings or by establishing a regulatory framework able to maintain religious principles as a basis for the individual must necessarily have an effect on reducing indexes of crime or human rights. This will have an impact on *hifdh al-Nafs* globally.

Let's study the results of the structural model estimates. Table 6 shows the correlation and regression Path coefficients linking each exogenous latent variable to human wellbeing. The interpretation of this table should be done in conjunction with Table 3 which presents the loading factors. We can conclude that all path coefficient estimates of the structural model are significant except *hifdh al-Māl* which appears insignificant.

The results show that *hifdh al-Nafs* has the major contribution to R² (43.093%). The contribution of *hifd al-māl* to R² is the lower one. *hifd al-ʿAql* contribute higher than *hifz al-dīn* to R² explaining human development. Table 7 shows that all latent variables explain 28.7% of human wellbeing development.

Table-6
Impact and Contribution of Exogenous Latent Variables on the
Endogenous Human Wellbeing

	Hifdh al-Nafs	Hifdh al-Dīn	Hifdh al-ʿAql	Hifdh al-Māl	Hifdh al-Nasl
Correlation	0.254	0.024	0.170	0.043	0.043
Path coefficient	0.729	0,238	0.638	0.173	0.314
t-statistic	2.487	2.029	2.344	0.049	3.428
Contribution to R² (%)	43.093	15.942	26.501	2.584	11.88

Table-7
Goodness of Fit Index for the Structural Model

R²	R²(Bootstrap)	Ecart-type	Inner Bound (95%)	Outer Bound (95%)
0.287	0.296	0.053	0.257	0.298

The found that *hifdh al-Nafs is* the major objective of *Maqāṣid* al-Sharīʿah affecting the human wellbeing can be justified by the teaching of both the Qur'ān and *Essouna*. The Prophet *Mohammed* said, "I will be an enemy of who kill a person with whom we have a deal". He also said: "One who kills a person, non-Muslim under the protection of the State, shall not smell the fragrance of Paradise". (Narrated by Bukhari). *Hifdh al-Nafs* values also the efforts of those who work for the safeguarding of life, we know that according to the Qur'ān that whoever kills an innocent soul, it is as if he killed all mankind, and that who saves one soul, it is as if he saved the whole humanity. *Hifdh al-Nafs* is also explained by reduction of crime rate in Islamic countries. The Prophet Mohamed did not pray the dead (*Janazet*) on a suicidal, it was just to highlight the seriousness of suicide. In this case, the companions of the Prophet who performed this prayer and asked Allah's forgiveness for this person. The prophet is justified in saying: "I do not pray on his body, so that Muslims do not commit suicide" Suicide is an act of weakness, depression and despair, the one who commits suicide a great sin but can receive forgiveness and mercy of God.

4. Conclusion

This study develops an empirical approach to test the real impact of *Maqāṣid* al-Sharīʿah on the human wellbeing index. Our work is based on the five objectives

advanced by Al-Ghazali (1111). For each objective we selected a number of measurement indicators based specially on existing data. Our results show that *hifdh al-nafs is* the major objective of *Maqāṣid* al-Sharīʿah affecting the human wellbeing. While, *hifdh al-Māl* has no significant effect on the human development index. Limitation of our study to the fives principles proposed by Al Ghazali can be considered as a limitation to this work.

Taqi al-*Dīn* ibn Taymiyya (d. 728/1328) was the first researcher to add new principles of *maqāṣid*, such as contract enforcement, preservation of kinship, honoring the rights of his relatives, the love of God, sincerity, loyalty and moral purity. Thus, Ibn Taymiya revised the scope of the *maqāṣid* from an open list of values, and its approach is generally accepted by contemporary scholars, including Ahmad al – Raysuni (2006).

In a very illustrious research, Ibn Ashur (1945/2006) provides some explicit aspects of *Maqāṣid* al- Sharīʿah that lead to human development, namely Promoting the welfare (*Jalb al-masalih*) and Avoiding the evils (*Dar al-mafāṣid*).

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