

## Family Well-being Index Based on *Maqāṣid al-Sharī'ah*

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### Abstract

Family well-being is the only component with a negative compound annual growth rate (CAGR) in the Malaysian Well-being Index (MyWI) for the period of 2000 to 2018. Due to the COVID-19 pandemic, the score of family well-being in MyWI had slipped further in 2020. The Family Well-being Index is an important reference and benchmarking tool for government, NGOs or *zakāh* institution to provide financial aid and social support to families. Considering the issues surrounding family well-being and the lack of Islamic indices as a tool for family well-being measurement, this article aims to identify a set of indicators for the purpose of developing a family well-being index within the *Maqāṣid al-Sharī'ah* framework.

### Keywords

Family, well-being index, Islam, *Maqāṣid al-Sharī'ah*, economic indicators, social indicators.

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## Introduction

In an aspiration to achieve an inclusive and holistic economic development encompassing both social and environmental factors, the Malaysian Well-Being Index (MyWI) was developed by the Economic Planning Unit (EPU) in Malaysia. The index comprises two sub-composite indices, namely economic well-being and social well-being. Family well-being, which is a part of social well-being sub-composite is measured by family institution and family financial position components.

The strength of family institution has not been progressing as well as family financial position. Divorce rate has increased and some of the contributing factors were poor understanding of the roles and responsibilities as husband and wife, third party intervention and economic factors.<sup>1</sup> Out of fourteen indicators in MyWI, the compound annual growth rate (CAGR) for the period of 2000 to 2018 shows that family well-being is the only one that has a negative CAGR of -0.1 per cent. The latest result of MyWI also reveals that family well-being is the only sub-composite with a score of less than 100 and continues to decline in 2020 (97.0) vis-à-vis 2019 (97.4).<sup>2</sup>

To specifically measure the level of family well-being in Malaysia, the National Population and Family Board (LPPKN) developed the first Malaysian Family Well-being Index in 2011 (IKK 2011). The results of IKK 2011 and IKK 2016 indicate that family well-being in Malaysia has declined over five years. Although there has been an improvement in family economy, some important family aspects, such as, the role of religion and spiritual practices, housing and environment, and health have declined which affect the score of family well-being as a whole. The results highlight a concern on the state of family well-being in Malaysia and, in particular, the role of religion and spiritual practices as it contributes to the highest score towards the Malaysian Family Well-being Index.

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1. Unit Perancang Ekonomi, *Laporan Kesejahteraan Rakyat Malaysia 2013*.
  2. Department of Statistics Malaysia, *Malaysian Well-being Index 2020*. dosm.gov.my (1 December 2021).

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To what extent does a government policy to increase economic well-being by raising household income, for example, move in tandem with the level of social or non-economic well-being? Findings in the *World Happiness Report* do not support policies that prioritise economic growth as an agenda to achieve happiness.<sup>3</sup> Analysis of the IKK 2016 also produced similar results. For instance, a higher level of family income has negative relationship with: (1) role of religion and spiritual practice in the family; and (2) community involvement. For high-income families, their level of well-being—in terms of family health, housing and environment as well as communication technology—is not at a higher level in comparison to middle-income families.

A further observation in the latest IKK 2019 shows that the Family, Role of Religion and Spiritual Practice domain is lower for middle-income (M40) family group, in comparison to both low-income (B40) and high-income (T20) family groups. A possible explanation for this is that poor families rely on faith for coping mechanism, while the wealthy families are more spiritual in the sense that it provides happiness beyond material value. As for middle-income families, they are probably in a struggling position either to maintain their income status or to attain higher income level. Thus, they are more outwardly religious (social relationship or *hablun min al-nās*) rather than internally religious (spiritual relationship or *hablun min Allah*).

In Islam, the preservation of lineage (*ḥifẓ al-nasl*) is one of the five tenets of public interest or *maṣlahah* within the framework of *Maqāṣid al-Sharī'ah*. The Malaysian Shariah Index (ISM) which has been developed by the Department of Islamic Development Malaysia (JAKIM) has eight dimensions to measure the level of efforts by policy makers and implementers towards achieving *Maqāṣid al-Sharī'ah*.

Although the efforts have been made to improve Malaysian family well-being as shown by ISM 2017, its marginal achievement as demonstrated by IKK 2019 and MyWI (2021) deserves serious attention. Any hindrance to its progress calls

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3. John F. Helliwell, Richard Layard and Jeffrey D. Sachs, *World Happiness Report 2017*. <http://worldhappiness.report> (accessed 30th. Nov 2022).

for continuous efforts and effective socioeconomic solutions as to ensure that social well-being, in general, and, in particular, family well-being, can be achieved.

Considering the issues surrounding family well-being in Malaysia and the lack of Islamic indices as a tool for family well-being measurement, this article aims to identify a set of indicators for the purpose of developing a family well-being index by taking into account the context of Malaysian family culture as well as the existing *Maqāṣid al-Sharī'ah* framework.

## Concept of Family Well-being

### *Definition of Family Well-being*

Family is defined as “a socially recognized group (at least two people in a relationship, usually joined by blood, marriage or adoption) that extends mutual economic support, emotional connection, and care to its members.”<sup>4</sup> Family well-being encompasses four elements namely physical and mental safety, physical health, economic security and supportive intra-family relationship. This relationship includes conflict resolution skills, encouragement for family achievement and social relationships outside the family circle.<sup>5</sup>

In Malaysia, the LPPKN defines family well-being as a family situation in a country that is safe, healthy, peaceful, comfortable, harmonious and satisfactory. This definition covers various aspects of satisfaction and comfort such as spiritual, economic and financial, mental, psychosocial, health, political and sustainability dimensions.<sup>6</sup>

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4. Mooly M. C. Wong, Joyce L. C. Ma, P. S. Wan Lily L. Xia and Michael H. T. Fok, “The Development and Validation of a Family Wellbeing Index for Hong Kong Chinese Families,” *Journal of Child and Family Studies* 31, no. 3 (2022): 1683–1697.
  5. Lixia Qu and Ruth Weston, “Australian Households and Families (Australian Family Trends No. 4).” *Melbourne Australian Institute of Family Studies*, 2013.
  6. National Population and Family Development Board, *Executive Summary Malaysian Family Well-being Index Study*, 2011. <https://www.lppkn.gov.my/>

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For Malaysians, their level of family well-being is based on how they perceive peace and happiness, stable economy, close family ties, love and comfortable home. The noble values that they consider the most important in family life is obedience to religious precepts, respect, love, honesty and trust. In addition, they consider the main challenges to maintain family well-being are financial problems, followed by problems of external influences, social problems, physical health problems and emotional health problems.<sup>7</sup>

Family well-being can be classified in terms of types of family, family processes, individual characteristics and family circumstances. A family type depends whether a person lives with a mother or a father or both at once, and whether the parents are married, a single mother, a single father or separated parents. The well-being in the context of a family process examines whether a conflict can be identified, history in family relationships, attitude towards parenting skills, roles of family and so on. Family types and processes are insufficient to describe a family well-being without individual characteristics such as individual personality as well as family circumstances that need to go through various life events.

The domain of family well-being covers the dimensions of family organisational structure, interpersonal relationships, parental psychological status and parental self-efficacy. Family organisational structure refers to closeness, agreement with regard to family care, expression of feelings and conflict. Interpersonal relationships include family relationships with family members and friends. Parental self-efficacy refers to parents' ability in handling children's problems.<sup>8</sup> Other important dimensions

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[index.php/en/population-services/110-kajian-indeks-kesejahteraan-keluarga-malaysia-2011](http://index.php/en/population-services/110-kajian-indeks-kesejahteraan-keluarga-malaysia-2011) (accessed 29th. Nov 2022).

7. Ibid.
8. Mary I. Armstrong, Shelly Birnie-Lefcovitch and Michael T. Ungar, "Pathways between social support, family well-being, quality of parenting and child resilience: What we know," *Journal of Child and Family Studies* 14, no. 2 (2005): 269–281.

in measuring the level of family well-being include parental physical health, parental mental health, self-sufficiency and family resilience.<sup>9</sup>

*Family Well-being according to Islamic Perspective*

In Islam, well-being refers to *sa'adah* (long-term happiness), *ladhdhah* (short-term happiness) or *qanā'ah* (serenity resulted from the feelings of gratitude and contentment). According to Ibn Sina, there are three areas of well-being namely *al-ladhdhah al-hissiyah* (physical or external well-being), *al-ladhdhah al-bataniah* (the heart or inner well-being) and *al-ladhdhah al-'aqliyyah* (well-being of the mind).<sup>10</sup>

In conventional worldview, human well-being as explained by the theory of psychosocial development, for example, covers the phase of an infant age up to the age of 65 years and above.<sup>11</sup> In Islamic worldview, well-being covers the phases of life in the world and the Hereafter, which consist of seven phases, namely the phase of the soul,<sup>12</sup> the life in a mother's womb,<sup>13</sup> the life in the world,<sup>14</sup> the life in the grave,<sup>15</sup> the Doomsday,<sup>16</sup> the resurrection on the Judgement Day<sup>17</sup> and the retribution in the Hereafter.<sup>18</sup>

The concept of well-being is multi-dimensional and, depending on the objectives of the study, the dimensions

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9. Lisa A. Newland, "Family well-being, parenting and child well-being: Pathways to healthy adjustment," *Clinical Psychologist* 19, no. 1 (2015): 3–14.
  10. Dini Farhana Baharudin et al., "Potential Integration of *Naqli* and *Aqli* Knowledge in Counseling by Understanding the Concept of Wellness," *Ulm Islamiyyah* 20, April (2017): 4.
  11. Erik H. Erikson, *Childhood and Society* (New York: W.W. Norton & Company, 1950).
  12. *Al-A'raf* (7): 172.
  13. *Al-Hajj* (22): 5 and *al-Mu'minun* (23): 12–14.
  14. *Al-Ghāshiyah* (88): 21–26.
  15. *Al-An'am* (6): 93.
  16. *Al-Zumar* (39): 68.
  17. *Al-Naba'* (78): 38.
  18. *Al-Ra'd* (13): 18.

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of well-being covers the aspects of physical, emotional or psychological, career, social, spiritual, economic or financial, intellectual, cultural and environmental.<sup>19</sup> While the dimensions of well-being in Islam are related to one and another, it can be divided into three main dimensions namely spiritual, physical and environmental.<sup>20</sup> Muslims experience happiness and well-being through their religious faith (*āmanū*), calmness (*ṭatma'inna*) and remembrance of Allah (*dhikr*) in finding their self-peace (*tama'ninah*).

Happiness and well-being in an Islamic worldview have two main components, namely, faith and good deeds. According to al-Ghazālī, when a person has a strong faith and voluntary submission to Allah, one may possess knowledge of the Divine (*ma'rifat Allāh*), gain understanding on the attributes of Allah and, in this way, produce good deeds by obeying His commands and prohibitions. To this end, faith and good deeds will produce peacefulness and positive well-being as mentioned in the Qur'ān:

Those who believe (in the Qur'ān) and those who follow the Jewish (Scriptures) and the Christians and the Sabians and who believe in God and the last day and work righteousness shall have their reward with their Lord; on them shall be no fear nor shall they grieve.<sup>21</sup>

Marriage and family life are the foundation of human relationships. It helps a person gain happiness and social well-being. The establishment of a family institution by means of a legal marriage is practised by Prophet Muhammad PBUH as mentioned in a hadīth:

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19. Gord Miller and Leslie T. Foster, *Critical Synthesis of Wellness Literature* (British Columbia: University of Victoria, 2010); and Lauren J. Roscoe, "Wellness: A review of theory and measurement for counselors," *Journal of Counseling and Development* 87, no. 2 (2009): 216–226.
20. Syed Muhammad Naquib al-Attas, *The Meaning and Experience of Happiness in Islam* (Kuala Lumpur: ISTAC, 1995).
21. *Al-Baqarah* (2): 62.

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Narrated Anas bin Malik: A group of three men came to the houses of the wives of the Prophet PBUH asking how the Prophet PBUH worshipped (Allah), and when they were informed about that, they considered their worship insufficient and said, “Where we are from the Prophet PBUH as his past and future sins have been forgiven.” Then one of them said, “I will offer the prayer throughout the night forever.” The other said, “I will fast throughout the year and will not break my fast.” The third said, “I will keep away from the women and will not marry forever.” Allah’s Messenger (PBUH) came to them and said, “Are you the same people who said so-and-so? By Allah, I am more submissive to Allah and more afraid of Him than you; yet I fast and break my fast, I do sleep and I also marry women. So, he who does not follow my tradition in religion, is not from me (not one of my followers).”<sup>22</sup>

In Islam, marriage fulfils human nature such as the feelings of love and sexual desires. The elements of a happy family include a peace of mind (*sakīnah*), love (*mawaddah*) and affection (*rahmah*) as mentioned in the Qur’ān:

And among His signs is this that He created for you mates from among yourselves, that ye may dwell in tranquillity with them, and He has put love and mercy between your (hearts): verily, in that are signs for those who reflect.<sup>23</sup>

Family lineage (*nasab*) and inheritance of property are also preserved through marriage and family institutions. However, family institutions need to be built with the faith of Islam as mentioned in the Qur’ān:

And God has made for you mates (and companions) of your own nature, and made for you, out of

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21. *Sahīh al-Bukhārī*, no. 5063.

23. *Al-Rūm* (30): 21.



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them, sons and daughters and grandchildren, and provided for you sustenance of the best: will they then believe in vain things, and be ungrateful for God's favours?"<sup>24</sup>

Family institution is the building block of human civilisation. Marriages shape a human community and call for efforts to sustain harmonious relationships. Building a happy and a well-being family requires the commitment from all family members. Family members shall preserve the piety within their family by fulfilling the commands and avoiding the prohibitions of Allah, as well as maintaining good relationship among one another.

O mankind! Reverence your Guardian-Lord who created you from a single person created of like nature his mate and from them twain scattered (like seeds) countless men and women; reverence God through whom ye demand your mutual (rights) and (reverence) the wombs (that bore you): for God ever watches over you.<sup>25</sup>

In Islam, the well-being of a family incorporates the quality of both material and social aspects such as a comfortable house, good neighbourhood and a quality vehicle as mentioned in a hadīth: "Four things that bring happiness to human beings, namely (having) a pious woman (wife), a good (spacious) house, a good neighbour and a good vehicle."<sup>26</sup>

*Indicators of Family Well-being*

The dimensions of family well-being are very broad and complex. A study by Ferguson, Horwood and Beutrais identified that the dimensions of family well-being can be divided into economic well-being and material well-being. Sumarwan and Tahira further identified that an economic well-being of a family can

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24. *Al-Nahl* (16): 72.

25. *Al-Nisā'* (4): 1.

26. *Ṣaḥīḥ Ibn Hibbān*, no. 4122.

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be measured through family productivity capabilities such as income, wages, assets and production, while a family material well-being is measured from various forms of goods and services accessed by families.<sup>27</sup>

A family well-being does not solely depend on material or physical dimension, such as, physical health, but also covers non-material dimension such as spirituality. For example, a study by Puspitawati assessed the level of family well-being through four dimensions namely economic well-being (for example, GNP, GDP, income per capita per month, asset value), social well-being (education, employment), physical well-being (health) and psychological well-being (for example, stress, divorce, crime rates).<sup>28</sup>

In Malaysia, the level of family well-being is measured using the Family Well-being Index (IKK), which has eight domains and indicators as shown in Table 1.

Table 1: Domains and Indicators in Family Well-being Index

No.	Domains	Indicators
1.	Family relationships	<ul style="list-style-type: none"> <li>• Parental involvement</li> <li>• Quality time with family</li> <li>• Work-family balance</li> <li>• Close relationship</li> </ul>
2.	Family economy	<ul style="list-style-type: none"> <li>• Financial well-being</li> <li>• Financial management</li> </ul>
3.	Family health	<ul style="list-style-type: none"> <li>• Financial health practice</li> <li>• General health</li> </ul>
4.	Family safety	<ul style="list-style-type: none"> <li>• Financial safety</li> <li>• Emergency knowledge</li> </ul>

27. Herien Puspitawati, "Pengertian kesejahteraan dan ketahanan keluarga," Departemen Ilmu Keluarga dan Konsumen, Fakultas Ekologi Manusia, Institut Pertanian Bogor, 2015.

28. Ibid.

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5.	Family and community	<ul style="list-style-type: none"> <li>• Community cooperation</li> <li>• Community relationship</li> </ul>
6.	Family and religion or spirituality	<ul style="list-style-type: none"> <li>• Role of religion</li> <li>• Spiritual practice</li> </ul>
7.	Housing and environment	<ul style="list-style-type: none"> <li>• Housing area</li> <li>• Pollution level</li> <li>• 3R practices</li> </ul>
8.	Family and communication technology	<ul style="list-style-type: none"> <li>• Influence of communication application</li> <li>• Use of SMS and telephone</li> <li>• Control of communication technology usage</li> </ul>

However, IKK is an instrument of measuring family well-being at national level and was not built within the specific framework of an Islamic worldview. The formation of a well-being family model according to the Islamic perspective requires two vital elements, namely faith and good deeds. For faith, the two sub-elements are knowledge and creed (*ʿaqīdah*). For good deeds, the five sub-elements are intention, good manners (*akhlāq*), social, trust and physical and economic security. All seven sub-elements contribute towards the level of family well-being as indicated by three indicators namely *mawaddah* (tranquillity), *sakīnah* (love) and *rahmah* (affection).<sup>29</sup> The findings of IKK reflect the perception of well-being by family members. The absence of an objective benchmark for a family well-being affects public policies related to public spending on family or household benefits.

To improve the instrument to measure the level of family well-being, the family well-being indicators namely *Indikator Keluarga Sejahtera* (IKS) developed by the National Population and Family Planning Board (BKKBN) is used as the basis for this

29. Nur Zahidah Jaapar and Raihanah Azahari, "Model keluarga bahagia menurut Islam," *Journal of Fiqh* 8 (2011): 25–44.

study. BKBKN is a responsible government body in Indonesia related to family planning and well-being. To measure the level of family well-being, BKBKN has been conducting their annual family data collection programme since 1994. The programme aims to obtain the population and family data to serve both poverty eradication and family development agenda. However, the IKS produced by BKBKN still needs to be studied and refined to be adapted in the Muslim family context. Therefore, this study is aimed at identifying appropriate indicators for the context of an Islamic family well-being by taking into account the factors that have been identified in previous studies. This study also employed a normative approach for the formation of an Islamic family well-being indicators based on the sources of Islamic law which are the Qurʾān, *hadiths* and the views of Muslim scholars.

## **Methodology**

Researchers should have their own justification in determining the dimensions and indicators to be used.<sup>30</sup> To identify the appropriate indicators, this study uses a qualitative method by applying a content analysis and expert interviews. The procedure to develop the index involves a three-step process:

### *Step 1: Literature Review for the Development of Initial Framework of the Index*

A literature on the definition of family well-being as well as the domains and indicators used in existing and available family well-being indices was reviewed. In addition to scholarly articles, other documents that have been used for this study include:

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30. Sabina Alkire, “Choosing dimensions: The capability approach and multidimensional poverty,” in *The Many Dimensions of Poverty*, edited by Nanak Kakwani and Jacques Silber (New York: Palgrave-Mac Millan, 2007).

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1. Family well-being indicators (IKS) by The National Population and Family Planning Agency (BKKBN);
2. The Quran and a book of *hadiths*;
3. Policies by government bodies—National Family Policy Malaysia (Ministry of Women, Family and Community Development), National Urbanisation Policy (Ministry of Housing and Local Government) and Sakinah Family Action Plan (JAKIM);
4. Reports by governments bodies—Family Well-being Index Report (LPPKN), Malaysians Well-being Index Report (EPU and DOSM) and the Shariah Index Report Malaysia (JAKIM)
5. Family modules—Family Development Module for Institutions of Higher Education (LPPKN), Islamic Pre-marriage Integrated Module (MBKPPI) and Islamic Post-marriage Module (JAKIM) and Sakinah Family Module (*Yayasan Pembangunan Keluarga Darul Ta'zim*).

In reviewing the studies on Islamic family well-being, a preliminary index with five levels was reduced to three levels. Eight indicators and 20 items for Muslim family well-being were identified which composed of food, clothing, residence, worship, economy, health, education and transportation.

*Step 2: Focus Group and In-Depth Interviews to Refine the Index*

A focus group discussion with ten respondents and two in-depth interviews with key people who were involved with family-related organisations were held to collect their views on the proposed index. Convenience sampling was employed to identify the respondents.

*Step 3: Expert Review to Further Refinement of the Index*

The purpose of the expert review was to seek the views of family and family-related professionals on the meaning of family well-

being, the indicators and its relevant items, the appropriate wording and sequence of items for the index. A convenience sampling method was used to select five individual experts in respective fields.

## Findings

This study has identified several indicators for an Islamic family well-being based on the objectives of the *Sharī'ah* or *Maqāṣid al-Sharī'ah*. Within the framework of *Maqāṣid al-Sharī'ah*, there are three levels of public interest or *maṣlaḥah* that need to be taken care of and protected by Islamic law, namely the necessities or *darūriyyah*, the comforts or *ḥajīyyah* and the refinements for excellence or *tahsīniyyah*.

*Darūriyyah* comes from the word *darūrah*, which is derived from the word *darār* that signifies a harm or a damage. It refers to the basic and the most important things in life for an individual or family survival. The indicators for family well-being at *darūriyyah* level is based on the rate of subsistence level or *ḥadd al-kifāyah*. *Ḥadd al-kifāyah* has similar criteria in poverty line index, and therefore being used for the purpose of *zakat* distribution to poor families. *Ḥadd al-kifāyah* is also localised, which means the rate or value of for the cost of living depends on the location. Thus, *ḥadd al-kifāyah* in a city is often higher as compared to a countryside. The basic requirements taken into account in determining *ḥadd al-kifāyah* are as follows:

1. Protection which covers the expenses to protect or provide basic needs for the whole family such as rent and utility bills;
2. Food and drink for family members and dependents;
3. Clothes for family including school uniform, workwear and others;
4. Medicine which include all forms of medicine and equipment for entire family;

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5. Education which covers the expenses such as school or university fees and book purchase; and,
6. Transportation covers all expenses such as bus or taxi fares, petrol and car maintenance cost.

Apart from *ḥadd al-kiḥāyah*, an alimony (*nafaqah*) can also be applied as a guide to identify the value of family needs. The concept of sufficiency for an alimony is determined by local customs and financial status of a family. The basis for an alimony implementation is based on a verse in the Qurʾān:

Let the man of means spend according to his means:  
and the man whose resources are restricted, let him  
spend according to what God has given him. God  
puts no burden on any person beyond what He has  
given him. After a difficulty, God will soon grant  
relief.<sup>31</sup>

*Ḥājīyyah* refers to something that a person needs in order to live a comfortable life. Unlike the necessities at *darūriyyah* level, the things needed at *ḥājīyyah* level is complementary in nature and reflects a good quality of life. Examples of *ḥājīyyah* items are food with good nutrition or comfortable cars for families. In the context of a household income level, families at *darūriyyah* level are able to make *zakāh* contribution, while those at *ḥājīyyah* level are not only capable to make *zakāh* contribution, but also have emergency savings for their family needs. To determine the indicators for a decent standard of living or *ḥājīyyah*, this study proposes the concept of an acceptable minimum standard of living that goes beyond the ability to meet basic needs, such as, food, clothing, and shelter. This standard of living should include the ability to interact in society meaningfully, opportunities for personal and family development, and freedom from severe financial stress. At the same time, this standard of living should reflect needs rather than wants. Therefore, this standard of living

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31. *Al-Ṭalāq* (65): 7.

does not take into account the cost of individual lifestyle, which is an expense to meet the desires of an ideal standard of living on a personal or subjective basis.

The Employees Provident Fund (EPF), in collaboration with the Social Wellbeing Research Centre (SWRC) in Universiti Malaya launched the “Belanjawanku” in 2019. It is a comprehensive expenditure guide for Malaysian households. It is one of the Malaysian government’s efforts to improve financial literacy and allowing Malaysians to make informed and effective financial decisions. A study on fair living wage by Bank Negara Malaysia in 2017 can also be used as a guidance in determining the income rates to cover the cost of living at the *hajjyyah* level. To give an illustration, the reasonable income for an individual living in the city to live a decent life is around RM2,700 per month. This is based on the following assumptions:

1. Food, housing, and transportation are the largest share of expenditure in the basket of goods and services for Malaysian households;
2. Considering a busy lifestyle in the city, households are assumed to eat out more often. Due to higher cost, the frequency of eating out decreases as family size increases;
3. Single adult households are assumed to use more public transport, while couples are assumed to own affordable cars;
4. Provision is also made for recreational needs, such as, sports equipment, watching movies, holiday travel and entertainment during the festive season;
5. The estimate also includes contribution to the Employees Provident Fund (EPF), income tax payable and savings for emergency expenses such as unexpected health care bills; and,
6. The costs for education and health care services are allocated at a minimum amount as these services are provided by the government almost free of charge.



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The *taḥsīniyyah* is the highest level of *maṣlahah* within *Maqāṣid al-Sharīʿah*. In this regard, it also refers to the highest level of quality and also a life with a noble character. *Taḥsīniyyah* reflects the desirable values of refinement, excellence and perfection in all aspects of human which is beyond necessities (*darūriyyah*) and comforts (*ḥājīyyah*). Without all good things at *taḥsīniyyah* level, families can still continue their life as their needs at *darūriyyah* and *ḥājīyyah* are met. Its absence will not threaten life or pose a threat to a normal functioning of society. Nevertheless, *taḥsīniyyah* should not be construed as luxuries which can give an impression of lavishness. Examples of criteria for families at *taḥsīniyyah* level are voluntary charities and active contribution to communities.

Based on the findings of the study, Table 2 shows a summary of the proposed indicators for a family well-being index from an Islamic perspective.

Table 2: Summary of Indicators for an Islamic Family Well-being Index

Level of <i>Maslahah</i>	Indicators for family well-being
<i>Darūriyyah</i>	<p><b>Food</b></p> <ul style="list-style-type: none"> <li>• Eat at least twice a day.</li> </ul> <p><b>Clothing</b></p> <ul style="list-style-type: none"> <li>• Different clothes for each activity.</li> </ul> <p><b>Residence</b></p> <ul style="list-style-type: none"> <li>• A house with good roofing, flooring and walls.</li> </ul> <p><b>Worship</b></p> <ul style="list-style-type: none"> <li>• Perform obligatory acts of worship consistently.</li> </ul>

	<p><b>Economy</b></p> <ul style="list-style-type: none"> <li>• Earn an income.</li> <li>• Contribute to zakat.</li> </ul> <p><b>Health</b></p> <ul style="list-style-type: none"> <li>• Access to health care services.</li> </ul> <p><b>Education</b></p> <ul style="list-style-type: none"> <li>• All children able to complete school education.</li> </ul> <p><b>Transportation</b></p> <ul style="list-style-type: none"> <li>• A vehicle or public transport facilities.</li> </ul>
<p><i>Hājiyyah</i></p>	<p><b>Economy</b></p> <ul style="list-style-type: none"> <li>• Emergency savings for three months of living.</li> </ul> <p><b>Worship</b></p> <ul style="list-style-type: none"> <li>• Able to perform hajj or umrah.</li> </ul> <p><b>Health</b></p> <ul style="list-style-type: none"> <li>• Healthy in the last three months.</li> </ul> <p><b>Education</b></p> <ul style="list-style-type: none"> <li>• Children able to graduate from higher education.</li> <li>• Able to increase religious literacy or knowledge.</li> </ul> <p><b>Social</b></p> <ul style="list-style-type: none"> <li>• Active communication among family members.</li> <li>• Have access to current news.</li> <li>• Participate in neighbourhood or community activities.</li> </ul>

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<b><i>Tahsīniyyah</i></b>	<p><b>Worship</b></p> <ul style="list-style-type: none"> <li>• Perform voluntary acts of worship routinely.</li> </ul> <p><b>Economy</b></p> <ul style="list-style-type: none"> <li>• Able to donate (for example, <i>qurbān</i>, <i>waqf</i>) regularly.</li> </ul> <p><b>Social</b></p> <ul style="list-style-type: none"> <li>• Family member is a leader in community.</li> </ul>
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**Discussion**

This is the first study to develop a specific index for family well-being in an Islamic context. The initial conceptualisation of the index was developed step-by-step which includes a review of literature on family well-being and interview sessions with service users and family studies experts. Apart from Malaysia, other recent studies on family well-being index in Asia do not include the indicator of religion or spirituality.<sup>32</sup> For instance, the influence of religion or spirituality is considered less important for a country such as Hong Kong as most people, particularly the young, have no religious affiliation, claiming to be atheist or agnostic.<sup>33</sup>

This study has several applications for social policy and social service. First, this index provides Islamic characteristics, which would be useful for designing policies and services for Muslim families. Second, this index can help to differentiate families with different levels of family well-being, which would enable policy-makers and social service providers to identify the

32. Mooly M. C. Wong et al., “The development and validation of a family wellbeing index for Hong Kong Chinese families,” *Journal of Child and Family Studies* 31, no. 3 (2022): 1683–1697.

33. World Population Review, “Hong Kong population 2022,” <http://worldpopulationreview.com/countries/hong-kong-population/> (accessed on 29th. Nov 2022).

target population for the provision of relevant economic and non-economic supports. Third, human service professionals (for example, social workers, clinical psychologists) can utilise this index to conduct assessments of the needs of their service users.

Nonetheless, this study has several limitations. First, a convenience sampling method was employed to select respondents for individual experts and focus group interviews. Hence, their views may not represent the families as a whole. Second, the Islamic family well-being index has a limited number of indicators and relevant items. This study deliberately kept the length of the index short to ensure an acceptable rate of response during a mass survey. Exploring the possibility of adding some new indicators that are culturally and socially relevant to Muslim families should be considered in future studies. Third, the study did not include an in-depth analysis on family well-being due to group differences such as gender, socio-economic status and family structures. Future studies may also consider these sets of variables. With regard to gender, for example, women make their fertility decision based on various factors including their well-being during pregnancy.<sup>34</sup>

## **Conclusion**

Family well-being is vital to social and economic development of a nation. As family well-being is the only component that recorded a negative figure for the compound annual growth rate (CAGR) in the Malaysian Well-being Index, it signifies an imbalance progress between economic and social well-being in the country. Efforts toward achieving family well-being cannot be implemented effectively and efficiently without a proper measurement tool. This study has identified eight dimensions and 20 indicators for the purpose of a Family Well-being Index

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34. Nur Syahidah Abdul Jalil, “The effects of maternity policy on women’s fertility decision from the Islamic perspective: An exploratory study,” *TAFHIM: IKIM Journal of Islam and the Contemporary World* 10 (2017): 75–102.

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which cover food, clothes, residence, worship, economy, health, education and transportation for families. In line with the *Maqāṣid al-Sharī'ah* framework, the dimensions are further grouped into three levels of *maslahah*, namely, *darūriyyah*, *ḥajjiyyah* and *taḥsīniyyah*.

The Family Well-being Index is an important reference and benchmarking tool for government as well as non-governmental organisations (NGO) to provide financial aid and social support for family needs. For Islamic institutions, the Family Well-being Index serves as a reference for *zakāh* distribution to poor families or family development programmes under the *bayt al-māl* or any other Islamic NGOs. The proposed indicators for Islamic family well-being index may be enhanced to suit the economic status and national agenda such as “*Keluarga Malaysia*” (Malaysian Family). For future directions of research, this study could be replicated at different points in time to further refine the indicators and/or items. This study can also be enhanced by performing the exploratory factor analysis and confirmatory factor analysis to examine the factorial structure and test the psychometric properties of the items.<sup>35</sup> As longitudinal studies have the advantage to identify causal relationships between variables over time,<sup>36</sup> repeated assessments on family cohort can be carried out to track changes in family well-being. Future studies may also include an enhanced theory, framework or model to address the effects of specific event, emergence of a new theory and other phenomenon. In sum, further research are warranted to ensure the indicators for a Family Well-being Index stay relevant and consistent with the objectives of Islamic law or *Maqāṣid al-Sharī'ah*.

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35. Brett Williams, Andrys Onsman and Ted Brown, “Exploratory factor analysis: A five-step guide for novices.” *Journal of Emergency Primary Health Care* 8, no. 3 (2010): 1–13.

36. David P. Farrington, “Longitudinal research strategies: Advantages, problems, and prospects,” *Journal of the American Academy of Child and Adolescent Psychiatry* 30, no. 3 (1991): 369–374.

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