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**THE INFLUENCE OF *MAQASID AL-SHARIAH* ON THE  
SPIRITUAL WELLBEING OF THE PARTICIPANTS IN THE  
*SMART SAWAH BERSKALA BESAR* PROJECT**



**MASTER IN ISLAMIC FINANCE AND BANKING**

**UNIVERSITI UTARA MALAYSIA**

**APRIL 2025**

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SPIRITUAL WELLBEING OF THE PARTICIPANTS IN THE  
*SMART SAWAH BERSKALA BESAR* PROJECT**



**Research Paper Submitted to  
Othman Yeop Abdullah Graduate School of Business  
Universiti Utara Malaysia  
in Partial Fulfillment of the Requirement for the  
Master in Islamic Finance and Banking**



**Pusat Pengajian Perniagaan Islam**  
**ISLAMIC BUSINESS SCHOOL**  
**كلية إدارة الأعمال الإسلامية**  
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## ABSTRAK

Beras merupakan salah satu hasil pertanian utama di Malaysia, khususnya negeri Kedah yang menyumbang lebih 40% daripada jumlah pengeluaran negara. Bagi meningkatkan produktiviti dan penyesuaian ekonomi pekebun kecil khususnya golongan asnaf, kerajaan Malaysia telah memulakan projek Smart Sawah Berskala Besar (SSBB). Inisiatif ini menggabungkan teknik pertanian moden dengan penyaluran zakat yang berkesan. Walau bagaimanapun, keberkesanan SSBB selalunya dinilai semata-mata daripada perspektif pulangan ekonomi, terutamanya keuntungan pendapatan dan produktiviti. Pendekatan tersebut mengabaikan dimensi kesejahteraan lain yang diuraikan dalam Maqasid al-Shariah. Walaupun program SSBB telah didakwa berjaya dari sudut ekonomi, tidak ada bukti yang mencukupi untuk membuktikan hasil ini menunjukkan sara diri ekonomi sebenar dan kesejahteraan rohani. Kebanyakan penilaian mengabaikan faktor bukan material seperti penyertaan agama, ketenangan, dan kepuasan hidup. Oleh itu, penyelidikan ini bertujuan untuk menangani jurang ini dan membangunkan rangka kerja penilaian yang menggunakan lima elemen Maqasid al-Shariah; akidah, nyawa, akal, kekayaan, dan keturunan untuk mengukur kesan terhadap kesejahteraan rohani peserta projek SSBB. Kajian ini dijalankan di Kedah, melibatkan sampel seramai 57 peserta SSBB. Penyelidikan menggunakan kerangka Maqasid al-Shariah dan melaksanakan pendekatan kuantitatif. ANOVA dengan analisis  $R^2$  digunakan untuk mengkaji pengaruh keseluruhan Maqasid al-Shariah terhadap kesejahteraan rohani peserta. Selain itu, regresi berganda digabungkan dengan ujian-t sampel bebas telah dijalankan untuk mengenal pasti elemen khusus Maqasid al-Shariah yang mempunyai kesan paling ketara terhadap kesejahteraan rohani. Dapatan kajian menunjukkan bahawa Maqasid al-Shariah memberi impak yang besar terhadap kesejahteraan rohani asnaf, dengan pemeliharaan akidah dikenal pasti sebagai faktor yang paling berpengaruh. Ini menunjukkan bahawa nilai keagamaan dan kerohanian adalah asas kepada pengalaman dan hasil pembangunan komuniti petani yang terpinggir. Kajian ini mempertingkatkan literatur sedia ada tentang pembangunan Islam dengan menekankan fungsi integratif zakat produktif dalam menghubungkan kemajuan ekonomi dengan pemenuhan rohani. Ini menyerlahkan keperluan untuk menyepadukan petunjuk kerohanian ke dalam penilaian dasar, terutamanya dalam program pemeraksanaan berasaskan zakat, untuk memastikan kepatuhan dengan matlamat menyeluruh.

**Kata kunci:** Maqasid al-Shariah, Kesejahteraan Rohani, Zakat Produktif, SSBB (Smart Sawah Berskala Besar)

## ABSTRACT

Rice is one of the principal agricultural products in Malaysia, especially Kedah state that contributing more than 40% of the total production in the country. To improve the productivity and the economic adaptability of the smallholder farmers especially the *asnaf* group, the Malaysian government initiated the *Smart Sawah Berskala Besar* (SSBB) project. This initiative combines modern agricultural techniques with effective zakat disbursement. However, the effectiveness of SSBB is often evaluated solely from the perspective of economic returns, especially income and productivity gains. Those approach ignores the other dimensions of well-being elaborated in the *Maqasid al-Shariah*. Even though SSBB's program has been claimed to be successful from an economic standpoint, there is not sufficient evidence to prove these outcomes indicate true economic self-sufficiency and spiritual well-being. Most of the evaluations ignore non-material factors like religious participation, tranquillity, and satisfaction of life. Therefore, this research aims to address this gap and develop an assessment framework that uses the five elements of *Maqasid al-Shariah*; faith, life, intellect, wealth, and progeny to measure the effect on the spiritual well-being of the participants of SSBB project. The study was carried out in Kedah, involving a sample of 57 SSBB participants. The research utilized the *Maqasid al-Shariah* framework and implemented quantitative approach. ANOVA with  $R^2$  analysis was employed to examine the overall influence of *Maqasid al-Shariah* on the spiritual well-being of participants. Additionally, multiple regression combined with an independent sample t-test was conducted to identify which specific element of *Maqasid al-Shariah* had the most significant effect on spiritual well-being. The findings indicate that *Maqasid al-Shariah* has a significant impact on the spiritual well-being of *asnaf*, with the preservation of faith identified as the most influential factor. This indicates that religious and spiritual values are fundamental to the experiences and developmental results of marginalized farming communities. This study enhances the existing literature on Islamic development by emphasizing the integrative function of productive zakat in connecting economic progress with spiritual fulfilment. This highlights the necessity of integrating spiritual indicators into policy evaluations, especially in zakat-based empowerment programs, to ensure conformity with the overarching goals of Shariah.

**Keywords:** *Maqasid al-Shariah*, Spiritual Well-being, Productive Zakat, SSBB (*Smart Sawah Berskala Besar*)

## ACKNOWLEDGEMENT

**In the name of Allah, the Most Gracious, the Most Merciful.**

All praises and thanks are due to Allah the lord of the worlds for all His bounties and blessings. May peace and blessings be unto the Holy Prophet Muhammad his Progeny, and his Companions.

First of all, I would like to thank Allah for the blessings and giving me the strength of mind, spirit, ability and guidance to go through all the journey in completing this research paper. Although there were many challenges and restraint that I have faced during this period of time, but it gave me a great opportunity to learn about many aspects of life through it. With the help and permission of Allah, I succeeded in finishing this research paper.

Many thanks must first go to my supervisor, **Dr. Alias Bin Mat Nor**, for providing invaluable guidance, insights, moral support, and direction throughout the process of completing this research paper. His professional and tireless guidance from the beginning of the research until the completion of this report has been indispensable. I am deeply indebted to his patience and valuable advice, which inspired me to stay focused and complete my research. I would also like to express my sincere gratitude to **Prof. Dr. Nor Hayati Ahmad**, whose assistance in the initial stages of topic selection was instrumental in shaping the direction of this research. Without their combined support, this paper would not have been successfully completed. May Allah reward them for their time, understanding, and shared knowledge. Gratitude is also extended to **Dr. Mohd Fikri Sofi**, the MIFB Programme Coordinator, for his valuable suggestions and cooperation. I would also like to express my sincere appreciation for his role as the lecturer of Research Methodology. His guidance, instruction, and support have equipped me with the necessary foundation to conduct this research effectively.

Special dedication to my beloved parents, **Fauzi Abdullah** and **Syamsu Ro'ayah**, and to my siblings, for their unwavering support, prayers, and encouragement throughout this journey. I also extend my heartfelt appreciation to friends who consistently offered help, motivation, and information. Sincere thanks go to all respondents and those who, directly or indirectly, contributed to the completion of this research. Your support means a great deal to me.

My sincere thanks go to **Lembaga Pengelola Dana Pendidikan (LPDP)**, Ministry of Finance of the Republic of Indonesia, for the generous scholarship support throughout the duration of my study.

May Allah S.W.T reward the kindness of everyone that I mentioned above.

Wafiq Ibnu Mubarak  
Islamic Business School  
Universiti Utara Malaysia  
5<sup>th</sup> April, 2025/ 6<sup>th</sup> Syawal, 1446



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## LIST OF ABBREVIATIONS

SSBB	<i>Smart Sawah Berskala Besar</i>
LZNK	<i>Lembaga Zakat Negeri Kedah</i>
e.g.	Example Given
SDGs	Sustainable Development Goals
ANOVA	Analysis of Variance



## CHAPTER ONE

### INTRODUCTION

#### 1.1 Introduction

This chapter provides an overview of the study, with particular attention to how the *Smart Sawah Berskala Besar* project (SSBB), zakat productive and *Maqasid al-Shariah* are integrated to improve farmers wellbeing. Research questions and objectives are formulated to assess the project's impact on holistic wellbeing. As well as its significance, scope and limitation, also its contribution.

#### 1.2 Background of the Study

The objective of *Shariah* in Islam is to establish justice, equality, and harmony within society (Norman & Ruhullah, 2022). It encompasses multiple regulatory provisions. The purpose of *Shariah* is to establish a framework that facilitates the attainment of benefits while mitigating potential harms. This purpose discusses fundamental human values, including faith (*din*), intellect (*aql*), and wealth (*maal*), posterity (*nasl*), and life (*nafs*). *Maqasid al-Shariah* represents the primary objective of Islamic jurisprudence, delineating the principles and regulations that oversee various facets of life, including faith, worship, politics, culture, and economics. The comprehensive approach highlights the necessity of a deep understanding of principles to ensure their effective application in achieving social welfare (Suliswanto et al., 2024).

*Maqasid al-Shariah* holds greater significance than spiritual and moral principles due to its focus on the well-being of both individuals and society. As noted by Schleicher



et al., (2018) that *Shariah's* emphasis on social welfare aligns with policymakers' primary objective of enhancing quality of life. Integrating Islamic legal principles into social and economic policies facilitates balanced development that addresses both material and spiritual needs. In contemporary contexts, integrity is crucial as the primary challenges involve upholding fairness, sustainability, and justice (Javed et al., 2022). *Maqasid al-Shariah* establishes a foundational framework for the preservation of Islamic values and the attainment of broader objectives, including social well-being and harmonious coexistence.

Zakat serves to enhance social wellbeing and promote economic engagement among all segments of society, therefore becoming a holistic instrument for tackling both poverty and economic inequality. Optimal management of zakat can facilitate countries in attaining overarching objectives of poverty reduction, economic fairness, and sustainable development, providing a distinctive framework of social finance that integrates ethical, religious, and economic concepts (Ayuniyyah et al., 2018). Zakat, as the instrument aligned with *Maqasid al-Shariah*, holds the potential transform societies by redistributing wealth and promoting social justice (Abdel Mohsin, 2020; Razali et al., 2022). Zakat not only represents an act of devotion but also reflects a deep concern for the wellbeing of the community (Rano, 2017). Crucially, zakat has the potential to contribute for economic development nationally, especially in the context of developing countries with sizeable Muslim populations. As a cornerstone of Islamic finance and social wellbeing, zakat can serve as a mechanism to redistribute wealth, empower the disadvantaged, and foster sustainable economic development (Mohd Ali et al., 2015).

Productive zakat presents a transformative solution to these challenges, extending beyond mere temporary relief. In contrast to consumptive zakat, productive zakat seeks to offer long-term support by way of interest-free loans, access to agricultural technology, and professional advice (Muliati et al., 2020; Norman & Ruhullah, 2022). Farmers are able to increase both the amount and quality of their harvests by working more productively and effectively thanks to this support. Productive zakat aids farmers in overcoming obstacles such as unresolved land ownership issues among the smallholders, unstable market prices and harming of environmental sustainability and lack of financial stability and cultivation issues (Abiddin et al., 2023).

Agriculture represents one of the prominent forms of productive zakat, given its capacity to generate sustainable income and enhance the livelihoods of poor communities (Qardawi, 2013). Agriculture is typically the cornerstone of developing nations' economies, hence the vast bulk of their impoverished labour is employed as farmers (Polak, 2005). Nearly 65% of the world's impoverished population depends on agriculture as their main source of income, according to the World Bank (2020), which is very modest in developing nations, indicating low productivity and terrible living conditions. In this situation, agriculture ends up being the primary source of income, particularly for rural areas that have limited access to formal work possibilities and contemporary businesses. However, small-scale farmers encounter challenges including restricted access to capital, antiquated farming methods, and volatile market conditions, which frequently confine them in a cycle of poverty and diminished productivity.

One initiative that exemplifies the application of productive zakat in agriculture is the *Smart Sawah Berskala Besar* (SSBB) project in Negeri Kedah. Under direction *Lembaga Zakat Negeri Kedah* (LZNK), this initiative seeks to improve small-scale paddy farmers' economic resilience and output. Mostly *asnaf* farmers, who are zakat-eligible people dealing with issues including limited land ownership, antiquated farming methods, and poor wages, participants of the SSBB project are by means of strategic alliances and support systems, LZNK offers help in the form of premium seeds, contemporary farming technologies, technical education, and organized market access. Aligning with the *Maqasid al-Shariah*, particularly the preservation and enhancement of wealth (*maal*). The ultimate objective is to maximise land utilisation, increase income levels, and generate employment opportunities within the community (Hamid et al., 2024).

Through this model of productive zakat, farmers have the chance to escape poverty in addition to earning more predictable revenues. They can become *muzakki* instead of *asnaf* with greater agricultural output, demonstrating their financial independence (Nashir & Nurzaman, 2019). Thus, productive zakat is a useful tactic for reducing poverty and encouraging small-scale farmers sustained economic growth (Pratama & Yuni, 2020). This transformation aligns with the broader objectives of *Maqasid al-Shariah*, which emphasize not only the preservation and enhancement of wealth (*maal*) but also the protection of other essential elements such as faith (*din*), life (*nafs*), intellect (*aql*), and posterity (*nasl*). Zakat indirectly assist farmers in meeting their religious commitments, living a healthy and safe lifestyle, investing in education for intellectual development, and ensuring family wellbeing.

In this way, zakat, when paired with the precept of *Maqasid al-Shariah*, is an ideal tool for fostering overall wellbeing. It satisfies urgent economic requirements while also encouraging sustainability and long-term development in all areas. This approach demonstrate that zakat management must be conducted straight away in accordance with *shariah* goals, so that its advantage extends beyond material wealth and help build a just, balanced, and harmonious society.

### **1.3 Problem Statement**

Rice cultivation is a vital sector in Malaysia, especially in Kedah which is contributes more than 40% of the nation's total rice production (Rofi & Noh, 2023). The Malaysian Government aims to diminish the nation's reliance on rice imports by elevating domestic rice production from 70% to 75% in the forthcoming years (Statista Research Department, 2023). To achieve this goal, the Malaysian government has implemented several initiatives to boost rice productivity through improved farming techniques, better access to irrigation, and providing support to small-scale farmers (Rahmat et al., 2022).

Additionally, the government is focusing on initiatives to reduce post-harvest losses and improve rice quality, aiming to boost both the quantity and marketability of locally produced rice (Rahim et al., 2017). These efforts are part of a broader strategy to ensure food security, reduce dependence on imports, and strengthen the livelihoods of paddy farmers. However, these efforts face persistent challenges, including the financial vulnerability of farmers and the lack of comprehensive support systems that address their broader socio-economic wellbeing, many of whom operate on a small scale and

are particularly vulnerable to changes in market prices and environmental conditions, by increasing domestic production, Malaysia hopes to create a more self-sufficient and resilient rice industry.

Farmers in underdeveloped nations frequently confront formidable obstacles that make it hard for them to break out from the cycle of poverty. These include inadequate infrastructure, inadequate access to contemporary technologies, climate change, and ineffective conventional farming methods (Meemken & Bellemare, 2020). Smallholder farmers' financial circumstances are made worse by low land productivity and a reliance on the weather. These factors result in inconsistent revenue streams. Furthermore, small farmers are frequently caught in a cycle of poverty due to their restricted access to markets, capital, and other resources. Poor farmers usually don't have the resources to invest in cutting-edge farming practices or technologies, which leads to low yields and makes it difficult for them to compete in larger marketplaces (Meemken & Bellemare, 2020). This reinforces the relationship that exists between poverty and emerging nations' reliance on agriculture.

In light of these challenges, the principles of *Maqasid al-Shariah*, which underscore the importance of safeguarding fundamental human values such as faith, intellect, life, posterity and wealth, provide a thorough framework for tackling poverty and inequality. The socio-economic mechanisms inherent in Islam, exemplified by zakat, are intricately designed to uphold principles of justice, equity, and sustainability. Nevertheless, traditional zakat frameworks frequently offer merely temporary relief, resulting in numerous beneficiaries remaining ensnared in a cycle of dependency. In

acknowledgement of this constraint, the emergence of productive zakat represents a novel approach aimed at enhancing the capabilities of farmers. Through an emphasis on sustainable livelihood initiatives, productive zakat not only meets urgent financial requirements but also equips smallholder farmers with the resources necessary to attain financial autonomy, thereby allowing them to escape the cycle of poverty and enhance the overall well-being of their communities (Noorfazreen et al., 2021).

From the perspective of *Maqasid al-Shariah*, well-being is not solely measured by economic aspects but also by spiritual dimensions through a peaceful life, named as *hayat al-tayyibah* (Rasool, et al., 2020). As an Islamic financial instrument, zakat is not only intended to alleviate poverty but also to strengthen individuals' connection with religious values and enhance their spiritual well-being. Through the integration of productive zakat within the SSBB project, farmers do not merely achieve financial independence but also experience greater inner peace, increased engagement in religious practices, and a more balanced life aligned with Islamic principles

Expanding upon this framework, the *Smart Sawah Berskala Besar* (SSBB) project signifies a crucial endeavour aimed at tackling the intertwined issues of enhancing rice production and alleviating poverty among small-scale paddy farmers in Malaysia, especially in Kedah. The incorporation of productive zakat within the SSBB project is in harmony with the principles of *Maqasid al-Shariah*, providing a comprehensive strategy for the empowerment of farmers. Through the utilisation of sophisticated technology, SSBB endeavours to enhance rice production while minimising resource depletion. The shift from conventional to contemporary agricultural practices offers

small-scale farmers frequently disadvantaged by restricted access to resources and information new avenues to enhance their productivity and achieve financial autonomy (Javaid et al., 2022). By means of interventions supported by zakat, farmers acquire vital resources, thereby advancing their efforts to escape the cycle of poverty and, in turn, fostering enhanced economic and social well-being on a larger scale.

As an Islamic financial instrument, zakat has a unique potential to be aligned with the SSBB project in the form of productive zakat, specifically aimed at empowering small-scale farmers. The concept of zakat productive goes beyond providing direct financial aid to the poor; it enables the transformation of beneficiaries from being beneficiaries to becoming contributors (Nashir & Nurzaman, 2019). In the context of SSBB, zakat funds can be channel to offer small farmers interest-free financial assistance (Alim, 2015). Additionally, with the financial backing provided through zakat, farmers can access training projects and expertise to learn new techniques that increase their productivity and efficiency. This strategic use of zakat not only ensures that farmers have the capital to invest in tools and resources but also helps them transition towards more sustainable and profitable farming methods. By integrating productive zakat within the SSBB framework, small-scale farmers can transition from dependency to financial autonomy, contributing to both agricultural development and the realization of *Maqasid al-Shariah* objectives.

The integration of zakat productive within the SSBB project creates a sustainable model for poverty alleviation. Over time, these farmers are expected to be able to escape from the cycle of debt and poverty that has long plagued rural agricultural

communities. Moreover, as their financial status improves, they no longer remain dependent on zakat but can become zakat givers themselves, these farmers can also contribute back to the system and further supporting the socio-economic upliftment of other marginalized groups (Ariyani, 2016). This virtuous cycle initiated by zakat funds, enhanced by modern agricultural practices through SSBB, and sustained by the increasing financial independence of the farmers ultimately leads to a broader impact on reducing rural poverty in Malaysia.

Although the SSBB project initiated by the *Lembaga Zakat Negeri Kedah* appears to be successful in increasing the crop yields of farmers, this success has not been directly linked to the economic independence of these farmers. However, the data from ten SSBB participants in Kedah indicates a notable increase in monthly income following their participation in the programme.

**Table 1. 1**  
*Income Level of Participant*

<b>Participant</b>	<b>Income Before Joining SSBB (RM)</b>	<b>Income After Joining SSBB</b>	<b>Income per phase after Joing SSBB</b>
Participant 1	1,200.00	3,237.26	19,423.56
Participant 2	1,000.00	3,386.50	20,319.00
Participant 3	1,100.00	2,546.96	15,281.76
Participant 4	1,550.00	3,463.20	20,779.20
Participant 5	880.00	2,899.26	17,395.56
Participant 6	1,200.00	3,283.02	19,698.12
Participant 7	1,000.00	2,849.60	17,097.60
Participant 8	800.00	2,864.16	17,184.96
Participant 9	1,100.00	2,671.50	16,029.00
Participant 10	1,350.00	2,826.98	16,610.88

Source: (Othman et al., 2023)



In the context of productive zakat, the primary goal is not limited to increasing harvests but also includes a holistic improvement in living standards and overall wellbeing (Mohamed & Shafiai, 2021). While the significant increase in yields through SSBB certainly contributes to higher incomes for farmers, without clear measures of economic independence, the project cannot be fully said to have succeeded in empowering farmers to be self-sufficient and sustainable. Economic independence is not only measured by increased income but also by the farmers' ability to manage resources independently without continuous external assistance. Current evaluations often focus on productivity metrics, however, farmer wellbeing from an Islamic perspective is not only limited to economics, but also includes spiritual well-being. In Islam, spiritual well-being reflects closeness to Allah, peace of mind, and the ability to carry out worship and life in harmony with Islamic values. Therefore, this study assesses whether the SSBB project not only increases financial independence but also has a positive impact on farmers' spiritual well-being, such as increased involvement in religious activities, life satisfaction, and inner peace.

This is where the importance of an evaluation based on *Maqasid al-Shariah* comes into play, to comprehensively assess whether the SSBB project has truly succeeded in lifting farmers out of poverty and dependency. *Maqasid al-Shariah* offers a broader evaluation framework, including aspects such as the farmers' ability to meet their worship needs, maintain a healthy living environment, access basic education for their children, maintain family harmony, and generate a decent income (Yaacob & Azmi, 2012). If these indicators are met, then the SSBB project can be said to have succeeded not only in increasing crop yields but also in creating economic independence for farmers, leading the farmers improve their wellbeing, and aligned with the principles

of productive zakat as well as the Sustainable Development Goals (SDGs) related to poverty alleviation.

Although zakat can theoretically be used to achieve the overall goals of *Maqasid al-Shariah*, current evaluations of zakat projects often overlook its broader impact. These assessments tend to focus narrowly on economic indicators, such as income levels or employment rates, without adequately considering broader dimensions of well-being, such as access to education, healthcare, or community cohesion. However, there has been no research that specifically measures how productive zakat in SSBB affects the spiritual dimension of farmers. In Islam, true welfare includes spiritual aspects that reflect peace of mind, gratitude, and balance between the world and the hereafter. Research indicates that individuals with high spiritual closeness demonstrate greater psychological resilience, enhanced work ethic, and a more pronounced entrepreneurial spirit (Dasuki & Bouheraoua, 2011; Fisher, 2011). The incorporation of *Maqasid al-Shariah* values in evaluating the welfare of the SSBB community represents a strategic and holistic methodology.

The assessment of spiritual well-being and religiosity must be carried out in a systematic way to ensure both conceptual validity and empirical relevance. A frequently utilized method involves assessing personal engagement in religious practices, including the regularity of attending places of worship, reading sacred texts, taking part in religious activities, and donating to religious organizations (Macintyre et al., 2008). This measure embodies not just the formal aspect of religiosity, but also illustrates the internalization of spiritual values in daily life. Research conducted in

Kelantan and Terengganu indicates that farmers engaged in religious activities tend to have higher incomes and more stable psychological well-being. Individuals are less prone to experiencing stress, depression, or despair, which have a direct effect on productivity and economic well-being (Abdelhak et al., 2012). Therefore, the spiritual dimension serves not merely as an additional element, but as a significant indicator in evaluating the quality of life grounded in values and comprehensive life objectives.

The present study seeks to address this gap by exploring the extent to which productive zakat contributes to the realization of *Maqasid al-Shariah* objectives. By focusing on the spiritual well-being of communities, it aims to offer a more comprehensive understanding of how zakat can serve as a cornerstone for sustainable development, bridging the gap between spiritual values and practical socio-economic outcomes.

#### **1.4 Research Questions**

The following research questions are based on the issues described in the problem statement section:

1. How does *Maqasid al-Shariah* influence the spiritual well-being of the participants in the SSBB Project?
2. Which element of *Maqasid al-Shariah* has the most significant impact on the spiritual well-being of the participants in the SSBB Project?

#### **1.5 Research Objectives**

More specific objectives have been formed based on the problem statement and research questions above, which are:

1. To determine the influence of *Maqasid al-Shariah* on the spiritual well-being of the participants in the SSBB Project.
2. To identify which element of *Maqasid al-Shariah* that has the most significant impact on the spiritual well-being of the participants in the SSBB Project.

### 1.6 Significance of the Study

The significance of this study is closely aligned with the Sustainable Development Goals (SDGs), specifically SDG 1, which targets poverty alleviation. Moreover, this study deeply rooted in the principles of *Maqasid al-Shariah*, which aim to preserve and promote essential human values. By examining each component of *Maqasid al-Shariah*, the study investigates how zakat enhance spiritual and moral development, protect health and safety, fosters intellectual advancement, bolsters family stability, and guarantees financial autonomy.

Additionally, this research holds particular relevance for stakeholders such as *Lembaga Zakat Negeri Kedah*, which plays a critical role in managing and distributing zakat to the needy. Insights from this study will offer actionable insight to enhance the efficacy of SSBB. This study also offers essential assistance to policymakers, facilitating the integration of national poverty reduction projects with ethical and comprehensive framework of *Maqasid al-Shariah*. At the end, the academic community might gain from the contribution of the study to increasing body of knowledge on the intersection of Islamic finance, *Maqasid al-Shariah* and sustainable development.

## **1.7 Scope of the Study**

The scope of this study is limited to farmers who are actively involved in the *Smart Sawah Berskala Besar* (SSBB) project, with a specific focus on those located in Kedah. The SSBB project is designed to enhance the productivity and efficiency of paddy farming through modern agricultural techniques and technological assistance. This research will analyze how each element of *Maqasid al-Shariah* including preservation of wealth, intellect, faith, life and lineage that applied in SSBB project can lead *asnaf* to get their independence and wellbeing both material and spiritual.

Farmers in Kedah are the ideal subjects for this study as they represent a key demographic targeted by both the SSBB initiative and the *Lembaga Zakat Negeri Kedah*. This localized focus allows for a comprehensive analysis of how zakat, combined with modern agricultural practices, can help alleviate poverty among small-scale paddy farmers, while providing a model that could potentially be replicated in other regions.

## **1.8 Definition of Key Terms**

### **1.8.1 Spiritual Wellbeing**

Wellbeing is defined as a condition in which a person can meet basic needs, such as the need for food, clothing, shelter, clean drinking water, and the opportunity to continue education and have adequate work that can support their quality of life, resulting in a social status that is equal to that of others citizen. Spiritual well-being is a state of inner peace, purpose, and fulfillment through faith, worship, and adherence

to Islamic values (Joshnloo & Weijers, 2019). In *Maqasid al-Shariah*, it is essential for holistic well-being alongside economic and social stability (Mubarak et al., 2023).

### **1.8.2 *Maqasid al-Shariah***

In Islam, the wellbeing concept is assessed through the *Maqasid al-Shariah* framework, which offers a holistic perspective. Al-Syatibi, (1996) divides these goals into *sharia* objectives (*dharuriyat, hajiyyat, and tahsiniyat*) and human objectives, while Al-Ghazali, (2008) identifies five essential aspects: the protection of faith, intellect, wealth, posterity and life. These elements aim to bring maximum benefit in both this life and the hereafter (Afridi, 2016). In this study, *Maqasid al-Shariah* is used as a framework to assess the spiritual well-being of small-scale farmers by evaluating how the SSBB project supports the preservation of religion, life, intellect, lineage, and wealth in accordance with Islamic principles.

### **1.8.3 *Smart Sawah Berskala Besar***

SSBB is transformation project in agricultural particularly paddy cultivation with objective to increase efficiency and productivity with focus on quality seed production and integrating mix farming practices such as advance equipment, data-based monitoring, and efficient irrigation methods (Othman et al., 2023). This project provided by *Lembaga Zakat Negeri Kedah (LZNK)* that reflected dedication to support sustainable farming methods capable of helping the *asnaf* boost their revenue and guarantee their livelihoods.

#### **1.8.4 Empowering Zakat Productive**

The word empowerment is a substitute way to divide zakat for profitable enterprise, particularly agricultural projects. Instead of simply meeting short-term needs (consumptive zakat), it focuses on offering long-term support (productive zakat) that helps beneficiaries (*Asnaf*) work toward economic independence (Razali et al., 2022). This involves giving them not only financial assistance but also business capital and tools to improve their livelihoods. The goal is to empower them to move from relying on aid to becoming self-sufficient, contributing back to the community as *muzakki* (zakat givers), thus fostering a cycle of positive change.

#### **1.9 Organization of the Thesis**

This thesis comprises five chapters. The initial chapter serves as an introduction, outlining the background, research problems, research questions, objectives, scope, and significance of the study. The second chapter examines the discussion surrounding the key aspects of selected works and research theories proposed by scholars. This chapter concludes with the presentation of the study's conceptual framework and an explanation of the research hypothesis. The third chapter addresses the research methodology, encompassing the study design, data sources, data collection procedures, development of research instruments, variable measurement, instrument operation, data processing procedures, and data analysis methods. The fourth chapter of the study details the data collection methods, demographic characteristics of respondents, data processing techniques, the inclination to engage in spiritual development programs, variations in participation tendencies based on demographic factors, results of descriptive analysis, and findings related to all research questions. The fifth chapter, as the concluding section of the study, summarizes the research

findings in relation to the four research objectives, discusses the implications, outlines limitations and suggestions for future research, and highlights the contributions of the study.

### **1.10 Summary**

This chapter reviews overview of the study, including background of study and problem statement, research objectives, significance of the study, definition of key terms, and the scope of the research focusing on the challenges and the role of the SSBB project that integrate with productive zakat as well as *Maqasid al-Shariah* and wellbeing. The next chapter will continue by explaining literature review that relevant about *Maqasid al-Shariah* and its implication that leading to the wellbeing.





## CHAPTER TWO

### LITERATURE REVIEW

#### 2.1 Introduction

This chapter presents a literature review on the integration of *Maqasid al-Shariah* into zakat distribution models, particularly in the context of agricultural empowerment through *Smart Sawah Berskala Besar* (SSBB) program. The discussion includes an introduction to concept of wellbeing, *Maqasid al-Shariah*, productive zakat and *Smart Sawah Berskala Besar* (SSBB) its self.

#### 2.2 Spiritual Wellbeing

In the modern world, wellbeing is defined as a condition in which a person can meet basic needs, such as the need for food, clothing, shelter, clean drinking water, and the opportunity to continue education and have adequate work that can support their quality of life, resulting in a social status that is equal to that of other citizens (Yusof et al., 2019). Wellbeing also can define as true development that signify the enhancement of all aspects of human life. Some aspects of wellbeing might be measured using indicators such as GDP (Gross Domestic Product) and HDI (Human Development Index). While GDP focuses on the economic output of a nation, reflecting its financial wealth, HDI incorporates broader dimensions, including life expectancy, education, and income, to assess the quality of life (Ngoo & Tey, 2019). Welfare in the Islamic worldview differs significantly from welfare in conventional economics. Conventional economics stresses material welfare while ignoring spiritual and moral welfare. In contrast, the Islamic worldview seeks to attain overall human welfare, including material, spiritual, and moral well-being.

In Islam, wellbeing is perceived as the improvement of human happiness in both material-physical and spiritual-religious-ethical aspects, alongside the building of social justice (Yusof et al., 2019). Islam recognizes that human welfare includes material factors, like personal wealth, as important indicators. Islam encourages a wealthy society to help fulfil its religious duties effectively. Joshanloo & Weijers, (2019) stresses that wellbeing extends beyond monetary achievement or wealth gain, instead emphasizing on living a life in accordance with Allah's will. True wellbeing is attained by fulfilling one's mission as a servant of Allah, which includes worship, obedience to the *sharia*, and striving for a harmonic balance between the spiritual and material aspects of life.

Islamic wellbeing has both objective and subjective components (Joshanloo, 2017). Objectively, it entails matching one's acts with the divine direction presented in the Quran and Sunnah, so insuring ethical behavior, justice, and social responsibility. Subjectively, the ideal state of wellbeing is defined as inner tranquillity (*al-nafs al-mutmainna*), a peaceful psychological condition granted by Allah on people who live in faith and virtue. This state is characterized by great confidence in Allah, tenacity in the face of adversity, and the assurance of eventual success in the Hereafter. Thus, wellbeing in Islam is inextricably linked to both this world and the afterlife, demonstrating the integration of spiritual, ethical, and social components in leading a decent life.

According to Sivanathan et al., (2012), there are two methods to understanding wellbeing: one that focuses on happiness and provides boundaries in the form of limits of achieving happiness and preventing pain. The other perspective believes that wellbeing can be attained by growing human potential, the limitations of being a competent person in general, including good cognitive and healthy physical.

In the perspective of *Maqasid al-Shariah*, Yusof et al., (2019) noted that it's inherently linked to wellbeing. Emphasizing a holistic approach that integrates both material and spiritual dimensions. It states that Islamic development aligns with *Maqasid al-Shariah* by enhancing human welfare in both the temporal and eternal items. While Rasool, Yusof, et al., (2020) highlight that *Maqasid al-Shariah* serves as comprehensive framework for achieving wellbeing by promoting *maslahah* and avoiding *mafsadah*. The 5 objectives of *dharuriyat* directly contributes individual secure their important aspect. Siddiqui et al., (2019) promote the argument that discussing Islamic finance requires a discussion on the *Maqasid al-Shariah* with the aim of improving the wellbeing of stakeholders of Islamic banking institutions. To achieve that end, they propose a model that integrates banking activity with the *Shariah* objectives. This link is important because it ensures that the financial business is conducted in a socially responsible manner consistent with Islamic principles.

Rasool et al., (2023) elaborate on this by linking the complex notion of well-being to the five foundational aspects of *Maqasid al-Shariah* which are faith, wealth, life, posterity, and intellect. Each dimension is captured by specific indicators which together define the welfare of an individual or a group. This approach is more

wholesome as it touches on the social, spiritual, and economic aspects of life and their impact on an individual's wellbeing. Additionally, several studies emphasize using zakat, or almsgiving, as an effective way of enhancing wellbeing. For instance, the welfare of poor households may be improved through zakat by meeting their economic needs and increasing their economic wellbeing, as observed by (Rasool, Ahmad, et al., 2020). This is consistent with the purpose of the *Maqsid al-Shariah*, which is to achieve social justice and reduce poverty by protecting and disseminating wealth. In an attempt to add to this discourse, Amran et al., (2019) have constructed the Islamic Household Wellbeing Index, which measures household wellbeing through the *Maqasid al-Shariah* dimensions. This practical approach enhances the concept that wellness is not only a personal responsibility, but rather a collective one, by providing a useful tool for assessing the impact of Islamic teachings on lifestyles.

By combining *Maqasid al-Shariah* ideas into agricultural development, the *Smart Sawah Berskala Besar* (SSBB) initiative can improve the wellbeing of *asnaf* farmers. Beyond just financial security, SSBB promotes spiritual well-being by including Islamic principles into agricultural methods, supporting moral work, and so strengthening thankfulness via sustainable living. SSBB gives farmers tools by including Islamic financial instruments and zakat-based finance, therefore enhancing their relationship to faith and their means.

### **2.3 *Maqasid al-Shariah***

The objective of *Shariah* is a discipline within Islamic scholarship that explores the rationale and overarching objective of Islamic law. It's pertains to the divine aims and

objectives that Allah has establish in His *Shariah* laws and rulings. The science of *Maqasid al-Shariah*, as a field of study encompassing its terminologies and diverse subjects, originated at a certain historical period and has progressively developed through several epochs (Wanto et al., 2021).

The term "*Maqasid al-Shariah*" is consist of two words which is "*Maqasid*" and "*Shariah*". Its defined by what is the intent, purpose and desire of Allah SWT in establishing the law (Fanshurna et al., 2022). The word of Maqasid is the prural form of *maqasad* and derived from the root word *qasada-yaqsudu-qasdan* which means intent and purpose. While *al-Shariah* means law (decrees of Allah SWT and the Prophet Muhammad SAW) (Dasuki & Bouheraoua, 2011).

The discourse surrounding *Maqasid al-Shariah* has gained significant traction throughout the Islamic world, as it has been examined across various domains, including fiqh and Islamic practices. Maqashid shari'ah is an Islamic scholarly field intimately connected to the study of ushul fiqh and Islamic jurisprudence, where it was once a minor component of ushul fiqh studies. The content addresses the objectives and principles of *sharia* rules, which encompass three domains. The content addresses the objectives and principles of sharia rules, which encompass devotion (*'ibadah*), commercial transactions (*mu'amalah*), political system (*siasah*), marriage or family laws (*munakahat*) as well as the concepts of offences, crimes and punishments (*jinayat*) (Anas et al., 2016).

Imam Al-Haramain Al-Juwaini, also known as Abu Al-Ma'ali Abd Al-Malik Ibn Abdullah Ibn Yusuf, was the first ushul scholar to establish the basis for researching the maqashid of *Sharia*. According to Imam Al-Juwaini, persons who are unable to fully appreciate Allah's intention in issuing His directives and prohibitions are not yet deemed competent of determining or carrying out istinbath of *sharia* (Rifai, 2021). Imam Al-Haramain is noted for referencing the terms *al-maqashid*, *al-maqshud*, and *al-qashdu* on ten occasions within his book untitled *Al-Burhan fi Usul Al-Fiqh*.

Then, Imam Abu Hamid Al-Ghazali, one of the prominent scholars in Islamic jurisprudence, defined *Maqasid al-Shariah* as the ultimate goals and purposes behind divine laws, emphasizing that these laws aim to ensure the well-being and welfare of humanity in this world and the Hereafter. Al-Ghazali expanded upon the foundational work of Imam Al-Juwaini by systematically categorizing the objectives of Islamic law into five universal necessities, known as *al-Daruriyyat al-Khamsah*. These necessities, which are integral to the preservation of human welfare and the prevention of harm, include the protection of religion (*hifz ad-din*), life (*hifz al-nafs*), intellect (*hifz al-aql*), lineage (*hifz an-nasl*), and wealth (*hifz al-mal*) (Norman & Ruhullah, 2022). Al-Ghazali emphasized that these objectives are derived from the Qur'an and the Sunnah and serve as the overarching framework through which all Islamic legal rulings must be understood and applied. These necessities serve as the foundation for understanding and implementing Islamic laws, ensuring that they promote public interest (*maslahah*) and prevent harm (*mafsadah*) which is more frequently known as the term “*daf'u al-mafasid muqaddam 'ala al-jalbi al-mashalih*” (Dasuki & Bouheraoua, 2011). Al-Ghazali's articulation of these objectives is found in his seminal work *Al-Mustasfa fi Ilm al-Usul*, where he systematically linked these necessities to the Qur'an and Sunnah,

providing a robust framework for interpreting and applying *Sharia* in a manner aligned with its higher purposes.

Building upon the foundational work of Imam Al-Juwaini and the systematic categorization introduced by Imam Al-Ghazali, the concept of *Maqasid al-Shariah* continued to evolve in Islamic legal thought. Imam Al-Shatibi emerged as a key figure who expanded and refined this framework, offering a more holistic and practical approach to applying the objectives of *Sharia*. Imam Abu Ishaq Al-Shatibi defined *Maqasid al-Shariah* as the higher objectives and intents of Islamic law, aiming to achieve the welfare (*maslahah*) of humanity by preserving essential interests and mitigating harm (*mafsadah*).

Al-Shatibi emphasized that the ultimate purpose of *Sharia* is to align human actions with divine will while promoting justice, welfare, and societal harmony. Unlike Imam Al-Juwaini, who laid the foundation for researching Maqasid and referred to it conceptually, and Imam Al-Ghazali, who categorized Maqasid into five universal necessities (*al-Daruriyyat al-Khamsah*), Al-Shatibi expanded on their work by systematically integrating *Maqasid* into a comprehensive framework. He structured framework by categorizing these objectives into three hierarchical levels; *dharuriyat* (necessities), *hajiyyat* (needs), and *tahsiniyat* (luxuries or embellishments) (Ahmed, 2011). *Dharuriyat* represents the essential elements required for the survival and functioning of society, such as the preservation of religion, life, intellect, lineage, and wealth. *Hajiyyat* addresses complementary needs that reduce hardship and facilitate ease, while *Tahsiniyat* refers to refinements that enhance and beautify life. This

differentiation is extensively discussed in his work *Al-Muwafaqat fi Ushul al-Sharia*, where he insisted on the necessity of understanding the broader objectives of *Sharia* to address evolving social realities while maintaining the integrity of divine guidance.

The relevance of the *Maqasid al-Shariah* concepts introduced by Al-Ghazali and Al-Syatibi to wellbeing is grounded in their shared emphasis on achieving *maslahah* while averting *mafsadah*. As noted by Rasool et al., (2020), Al-Ghazali defined *maslahah* as anything that preserves the five universal necessities (*dharuriyyat*) encompassing faith (*hifz ad-din*), life (*hifz al-nafs*), intellect (*hifz al-aql*), lineage (*hifz an-nasl*), and wealth (*hifz al-mal*), all of which are directly linked to human welfare and societal stability. Al-Syatibi further elaborated this framework by categorizing human needs into three levels, including *dharuriyyat* (essentials), *hajiyyat* (complementary needs), and *tahsiniyyat* (embellishments), ensuring that *Shariah* addresses not only survival but also the quality of life. Together, their insights demonstrate how Islamic law is inherently designed to safeguard and enhance human wellbeing, aligning religious objectives with the broader goals of societal and individual prosperity.

While some scholars advocate for expanding *Maqasid al-Shariah* to encompass additional dimensions, such as environmental sustainability and governance, the core framework established by classical scholars like Imam Al-Ghazali and Al-Syatibi continues to hold significant relevance in the modern era. This highlights the adaptability of *Maqasid al-Shariah*, enabling its principles to address contemporary issues, including challenges like climate change and ecological preservation, without losing its foundational essence.



However, the majority of scholars and research still recognize the five universal necessities outlined by Al-Ghazali and elaborated upon by Al-Syatibi, namely the preservation of religion (*hifz ad-din*), life (*hifz al-nafs*), intellect (*hifz al-aql*), lineage (*hifz an-nasl*), and wealth (*hifz al-mal*) as the core framework for ensuring human welfare and societal stability. The relevance of *Maqasid al-Shariah* have been widely applied in various disciplines, particularly in economic e.g. (Muala, 2020; Solehudin et al., 2024), finance and banking e.g. (Hamidi & Worthington, 2023; Hudaefi & Badeges, 2022; Mukhlisin, 2021; Muthoifin et al., 2024), as well as wellbeing and independence e.g. (Sunawari et al., 2023; Syahpawi et al., 2019). These five essentials continue to provide a comprehensive and timeless foundation for understanding and addressing both individual and collective wellbeing, bridging the needs of past generations with the demands of the present. This enduring relevance demonstrates the robustness and universality of *Maqasid al-Shariah* as a framework for achieving holistic human development.

This thesis presents the concept of *Maqasid al-Shariah*, drawing from and refining various scholarly articles. It incorporates a foundational framework consisting of five essential dimensions, commonly known as the five necessities. The dimensions outlined here represent the fundamental principles of *Shariah*, aimed at promoting the overall wellbeing of both individuals and communities. These consist of preservation of religion (*hifz ad-din*), intellect (*hifz al-aql*), wealth (*hifz al-mal*), lineage (*hifz an-nasl*), and life (*hifz al-nafs*).

### 2.3.1 Preservation of Religion (*Hifz ad-Din*)

One essential feature that sets humans apart from other animals is religion, which is a basic component of human existence. The pillars of iman and the pillars of Islam contain teachings about *aqidah*, *ibadah*, and the laws that Allah has established for humanity (Ismail et al., 2011). People are acknowledged as religious preservers and followers of Allah's will when they execute these duties. Rather than maintaining religion as an abstract idea, *hifz ad-din* works to protect the freedom to practise *ibadah* within the framework of *Maqasid al-Shariah*.

Faith is fundamental aspect in making sure that agricultural production within the SSBB scheme is managed in a way that it's in compliance with the teachings of Islam, thus establishing a system that integrates religion with the economy and society. In the SSBB framework, *Hifz ad-Din* is translated into practice by ensuring that farmers are able to carry out their *ibadah* (worship) unobstructed, which includes having time for prayers, fasting, and other obligations. This principle makes certain that farmers within SSBB are engaging in economic activities but at the same time, focusing on their spiritual wellbeing, hence, promoting better life through the integration of religion and economic activities.

According to Rasool, Yusof, et al., (2020) there are several indicators that building the preservation of faith, it encompass religious obligations, religious education, contribute to charity, seeking knowledge, mosque activities, and Trust in Allah. The goals of *Maqasid al-Shariah*, which stress the integration of spiritual and practical

aspects for the holistic development of persons and communities, are strongly aligned with these indicators.

### **2.3.2 Preservation of Intellectual (*Hifz an-Aql*)**

The intellect (*aql*) is a vital and divine gift that distinguishes human beings from other creatures and serves as the foundation for rational thought, decision-making, and understanding (Mehellou et al., 2023). The gift of intellect allows an individual to engage with external and internal realities, making it obligatory to fulfill responsibilities towards family, society, and the nation as a whole. In terms of *Maqasid al-Shariah*, *hifz al-aql* highlights the importance of education, critical thinking and ethical behavior as imperative to developing and protecting the intellect. Avoiding negative ideologies such as atheism and perspectives that demonstrate intellectual weakness such as indulging in *taqlid*, lust, or arrogance towards science should also be considered. By fostering intellectual growth and safeguarding the mind from confusion and ignorance, *hifz al-aql* plays a crucial role in ensuring individual and societal progress while aligning with the broader objectives of human welfare and wellbeing.

The SSBB initiative has been designed to promote unending education for farmers by ensuring that they get the latest skills and training that meet the new standards of farming. *Hifz al-aql* in this situation highlights the importance of education, knowledge, and creativity as vital factors in increasing agricultural production. Farmers are empowered through workshops, motivational talks, and other initiatives

to be able to make rational decisions, manage their resources, and learn new ways of farming.

There are several indicators for measuring preservation of intellectual. Bedoui, (2012) observed that these encompass freedom of thought and expression, creativity, and the provision of high-quality education. Rasool et al. (2020) assert that six elements contribute to the preservation of intellectual wellbeing: educational attainment, motivational programs, skills, school attendance, knowledge, and family literacy levels.

### **2.3.3 Preservation of Wealth (*Hifz al-Mal*)**

In Islam, property is seen as a trust from Allah, and we are the custodians who are to manage it as per the divine wisdom. *Hifz al-Mal*, *hifz al-nafs*, *hifz an-nasl*, and *hifz ad-din* are the four principles that can be understood through the preservation of property. To safeguard this trust, ethical business practices such as inheritance, trade, and contracts are encouraged while theft, fraud, and exploitation are forbidden. Legal practices have also been set in place to enhance and protect ownership. For example, punishments are meted out for theft and rules placed on the management of assets (Zailani et al., 2023). *Hifz al-Mal* also points out the need to earn a living in a way that is just so that one is able to provide for their family and principles of these *Sharia* are realized. These guidelines do not only protect the resources we have, but ensure one acts in parallel to the teachings of Prophet Muhammad.

The SSBB model promotes *Hifz al-Mal* by ensuring the economic sustainability of small-scale farmers through improved productivity, fair market access, and financial literacy. The initiative aligns with Islamic principles of ethical wealth management by advocating for fair wages, sustainable income sources, and protection against exploitation. Farmers are encouraged to manage their earnings responsibly, engage in ethical trade, and utilize Islamic financial tools such as zakat and waqf to redistribute wealth within the community. This preservation of wealth enhances the financial stability of farmers, ensuring their long-term wellbeing and economic resilience within an Islamic framework.

According to Ali & Hasan, (2014), four factors contribute to asset preservation: satisfaction with one's financial condition, the prevalence of robberies, job stability, and income group. However, Rasool et al., (2020) state that wealth preservation must be measured using skill, income, purchasing power, savings, productivity, and assets such as income, land, and food stock.

#### **2.3.4 Preservation of Posterity (*Hifz an-Nasl*)**

The safeguarding of lineage is an essential component of *Maqasid al-Shariah*, highlighting the importance of protecting future generations, upholding human dignity, and fostering societal harmony. In the context of Islam, lineage is esteemed as a significant source of honor for individuals and their families, necessitating the implementation of measures to guarantee that offspring are born within well-defined and legitimate relationships acknowledged by both religious and legal frameworks. To preserve the integrity of lineage, Islam imposes strict prohibitions against actions such as adultery, sodomy, pornography, and others behavior that undermine the sanctity of

familial structures (H. Hamzah, 2021). This principle encompasses the encouragement of modesty, the avoidance of unregulated interactions between non-*mahrams*, and the strict adherence to Islamic guidelines governing gender interactions. Moreover, *hifz an-nasl* holds parents accountable for how children are raised by acting as their moral instructors, and ensuring their integrity, intelligence, and dignity are well guarded. Through the safeguarding of lineage, Islam seeks to cultivate stable, ethical, and prosperous communities that embody the principles of justice, honor, and accountability.

The principle of *Hifz an-Nasl* is also observed because ensuring the viability of a farming business ensures that there is a stable ethical agricultural economy for future generations. The SSBB project sustains the future of farming communities by promoting family agricultural businesses and stem migration that is caused by lack of resources, and ensure that children are taught appropriate modern and Islamic agricultural ethics. In addition, SSBB increases social welfare by reducing antisocial behaviors through participation in community-oriented activities, which assists in family and community stability to the wellbeing to present and future generations in an Islamic context.

Kasri and Ahmed, (2015) observed that the components of preserving posterity include a brighter future for the family, harmony, the prevention of anti-social activities, and active involvement in community initiatives. Rasool et al., (2020) introduced indicators to assess the preservation of posterity, encompassing aspects such as marriage, children, and personal liberty and freedom.

### 2.3.5 Preservation of Life (*Hifz an-Nafs*)

The preservation of life (*hifz al-nafs*) is a fundamental objective within the framework of *Maqasid al-Shariah*, emphasizing the sanctity and protection of human life as a divine trust. Islam guarantees the right of every individual to live with dignity, ensuring freedom of thought, opinion, and residence. To safeguard life, Islam strictly prohibits any action that threatens oneself or others, highlighting the universal right to life as granted by God (H. Hamzah, 2021). This protection extends to fulfilling essential human needs such as food, drink, clothing, and shelter, which are critical for sustaining life and ensuring human dignity. Additionally, Islamic law enforces measures such as *al-qisas* (retributive justice), *al-diyah* (compensation), and *al-kaffarah* (atonement) to deter and penalize acts of harm against life, reflecting the importance of justice in preserving human wellbeing. Islam also mandates individuals to avoid self-harm and protect themselves from dangers, reinforcing the principle that life is a sacred right that must be upheld for the benefit of individuals and society.

The physical health and safety of farmers is one of the most important features of *Hifz an-Nafs* core of the SSBB project. This aspect involves providing healthy food, medical services, and working conditions that can sustain human life. The initiative SSBB ensures sustainable environment for farmers by promoting sustainable agricultural practices that protect them from chemicals and ensure a danger-free food supply in the future. By meeting the most pressing demands of farmers, which include nutrition and healthcare, SSBB tremendously benefits farmers' wellbeing while fulfilling the Islamic duty of preserving life.

Rama and Yusuf, (2020) identified elements essential for the preservation of life, namely living conditions and health, which imply the absence of chronic diseases and disabilities. Regarding well-being, Rasool et al. (2020) emphasize the importance of food and nutrition consumption, healthcare accessibility, health awareness, illness frequency, nutrition, and body fluid weight.

## **2.4 Concept of Zakat Productive**

As the one of fundamental pillars of Islam, zakat reflect a whole system for socio-economic empowerment as well as wealth redistribution (Bin-Nashwan et al., 2020). It goes beyond simple charity by means of two approaches which is consumptive zakat and productive zakat. Consumptive zakat helps with temporary suffering - such as provides food, housing, and basic requirement directly, therefore addressing the immediate needs of *asnaf* – but it doesn't really help to overcome the cycle of poverty (Miah, 2019). Because zakat concentrates on building sustainable livelihoods by helping fostering *asnaf*'s with tools to lead long term financial freedom. On the other hands, the main objective of productive zakat is to improve *asnaf* passive charity into active economic contributors (Mawardi et al., 2023).

Scholars including Imam Syafi'i, Imam Nasa'i and others stated that if *asnaf* could trade, they should be given venture money that allowing them to produce earnings that might fulfil their basic needs. Likewise, assist the person involves if they possess specific expertise (Hafidhuddin, 2006). Moreover, according to Qardhawi (2005), zakat is intended to reduce poverty, identify the underlying causes of poverty, and



foster those who are struggling to lead better lives rather than only a temporary relief from their suffering.

The combination of zakat productive and *Smart Sawah* project creates a unique strategy for increasing the agricultural productivity and economic sustainability of paddy farmers. Zakat productive, or the use of zakat as capital for income-generating enterprise is crucial to the success of small-scale farmers in the *Smart Sawah* project. Zakat may be used for investing in farming assets such as land, precision farming equipment, and modern irrigation facilities which will increase production and lower costs. This increased synergy helps to not only ensure food security but also allows farmers to gain economic self-sufficiency and advancement, which meets the goals of *Maqasid al-Shariah*. Moreover, this also supports the growing convergence of Islamic social finance with modern technology to achieve innovation in agriculture for comprehensive economic development. Thus, utilizing zakat within the *Smart Sawah* scheme can greatly enhance poverty reduction, conservation, and progressive Islamic agriculture in developing countries.

The productive zakat model demonstrate an unconventional methodology that relies on zakat funds to supply business capital in the form of equipment, tools, and skills training (Rosyida et al., 2019; Sutrisno & Haron, 2022). In the agricultural sector, where farmers often run into difficulties in discovering modern technology (Mhlanga & Ndhlovu, 2023) and financial resources (Khan et al., 2024), productive zakat emerges as a critically intervention. By applying zakat funds towards the empowerment of smallholder farmers, productive zakat facilitates them to invest in

machinery, seeds, irrigation systems and fertilizers. This advances agricultural output while simultaneously elevating overall productivity and economic robustness.

According to Hamzah & Hidayah, (2020); Ningsih & Fauziah Balgis, (2024); Romdhoni, (2018), *asnaf* who become zakat productive beneficiaries can improve their live well-being. In addition, Arif et al., (2024; Saedi et al., (2024); Saputra & Sutopo, (2024) state that the model of productive zakat through capital assistance and providing tools is effectively increase income, decent home and upgrade level of education and health which is lead them to improve the standard of living. People who receive productive zakat program particularly in agricultural sector are proof to extend their business, it because they can utilize their land optimally and have knowledge to integrate their farming system that supervise and assist by expert (Perdana et al., 2023).

## **2.5 Smart Sawah Berskala Besar Project**

The *Smart Sawah Berskala Besar* (SSBB) project is a pivotal initiative with the goals of address the dual challenge of robusting rice production and decreasing poverty among small-scale paddy farmers in Malaysia (A. Hamzah, 2022), particularly around Kedah. This innovative program amalgamates contemporary agriculture techniques with broad paddy cultivation to optimize efficiency and productivity. By employing advanced technology, and providing access to resources like efficient irrigation systems, SSBB seeks to increase rice production and minimize resource wastage. The shift from traditional to smart agricultural practices is crucial in a national that not only contributes significantly to the nation's rice supply but also houses a large population of smallholder farmers who frequently marginalized due to their stipulated access to resources and information.

The collaboration between productive zakat and SSBB holds the potential for a transformative impact on farmers' lives. Through the enhancement of their agricultural production and revenue, farmers expected to achieve greater economic stability, decreased dependence on costly loans, and improved quality of life. Research indicates that recipients of productive zakat initiatives, especially within the agricultural domain, frequently experience notable enhancements in income, education, health, and housing conditions (Citaningati, 2024; Mohamed & Shafiai, 2021; Salim et al., 2024; Swandaru et al., 2021; Zainon et al., 2022). The ongoing collaboration of effective zakat and SSBB contributes to dismantling the persistent cycle of poverty and debt that has long impacted rural agricultural communities, promoting sustainable development and comprehensive wellbeing.

*Smart Sawah* project complements Maqasid *Shariah* in attaining development goals of agriculture and social and economic justice. In its essence, Maqasid *Shariah* serves to preserve and promote fundamental human needs encompassing faith (*hifz ad-din*), life (*hifz al-nafs*), intellect (*hifz al-aql*), wealth (*hifz al-mal*), and one's progeny (*hifz an-nasl*). SSBB supports *hifz al-mal* which aids in increased productivity and profitability of farmers by providing advanced agricultural technologies, instead of relying on inefficient traditional farming practices. Moreover, it helps achieve *hifz al-nafs* by promoting food security and improving the livelihood of farmers, which results to better quality of life. Furthermore, it promotes *hifz al-aql* by transfer of knowledge where farmers are encouraged to use modern innovative sustainable farming practices. *Smart Sawah* serves as an example of *Shariah* compliant agricultural development as it combines the principles of Islam and economics, for sustainable modern poverty alleviation and environmental conservation.

## 2.6 Resource Dependency Theory

The related theory in this study is Resource Dependency Theory (RDT). Resource Dependence Theory (RDT) conceptualizes organizations as open systems that are dependent on contingencies in the external environment (Pfeffer & Salancik, 1978). According to RDT, organizations must actively manage their resource dependencies to mitigate uncertainty and secure long-term sustainability. They emphasize that organizations operate within a network of interdependencies, meaning that their survival and success are influenced by external forces, including financial resources, market access, and institutional support.

The *Smart Sawah Berskala Besar* (SSBB) project combined with zakat productive is an alternative financial system that helps to alleviate the reliance farmers have on traditional credit institutions. A considerable number of farmers have difficulties accessing financing due to the high interest rates charged and the strict conditions attached to them. These conditions hinder many farmers from investing in modern farming tools and equipment. Zakat productive solves this problem by providing financial assistance without any interest which enables farmers to purchase farming inputs, improve irrigation systems, and invest in precision farming. This is in tandem with Resource Dependence Theory (RDT) since farmers capture funds from *Lembaga Zakat Negeri Kedah* (LZNK) instead of having to depend on volatile credit markets. By stabilizing financial uncertainty and offering steady financing, Zakat Productive helps small-scale farmers boost their productivity, achieve economic sustainability, and improve their overall wellbeing, as the tenets of *Maqasid al-Shariah* would stipulate.

SSBB brings value to farmers beyond just the financial support. By forming partnerships with relevant institutions, SSBB is able to provide the farmers proper training and eliminates the reliance on modern farming. These efforts reduce the dependency upon traditional farming techniques that are notorious for their low yields, unstable harvests, and inconsistent incomes. Furthermore, SSBB provides farmers with access to structured supply chains where they are protected from middlemen. This allows the farmers to fully benefit from the profits that their crops generate through competitive markets. Overall, SSBB aids in financial resiliency and long-term stability. In a nutshell, SSBB uses Islamic finance to increase productivity alongside socio-economic development.

## **2.7 Summary**

This chapter reviews previous literature from researchers to understand in detail how the relation between *Maqasid al-Shariah* and spiritual wellbeing. The next chapter will continue by explaining the methodology used in this research to collect all the data needed.

## CHAPTER THREE

### METHODOLOGY

#### 3.1 Introduction

This chapter outlines research a methodology that use in this thesis. The methodology is crucial because it's used to examine the influence of zakat productive provided through *Smart Sawah Berskala Besar* (SSBB) program on the wellbeing of small-scale framers. It begins with by presenting research framework, hypothesis, research design, and operational definition as well as its instrumentation. Following this, the data collection methods are explained including sampling, data collection process and data analysis techniques.

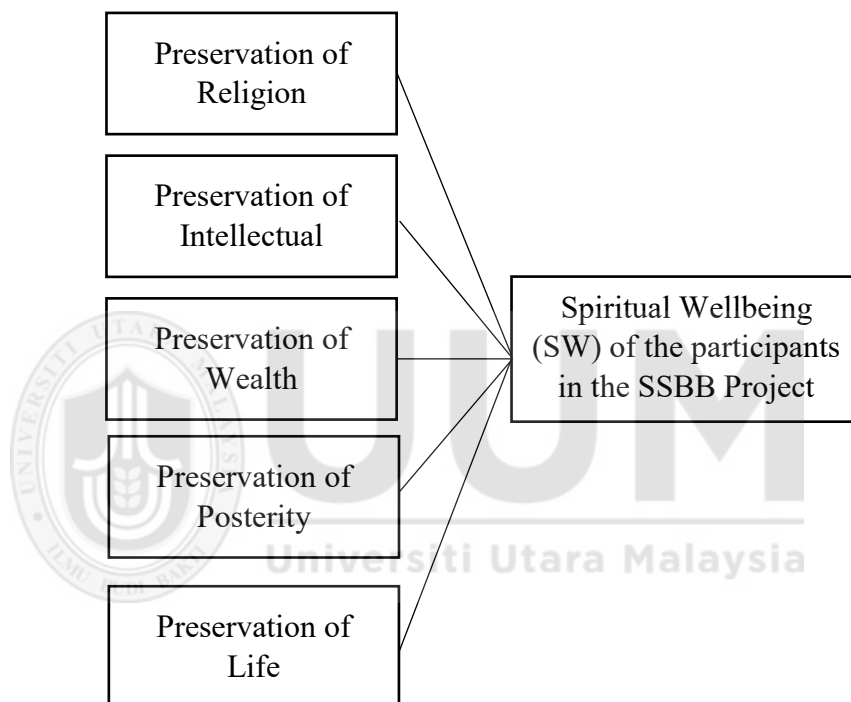
#### 3.2 Research Framework

This study is based on a conceptual research framework designed to examine the relationship between independent variables and dependent variable. The independent variable that used in preservation of faith, preservation of intellect, preservation of wealth, preservation of posterity, and preservation of life. While the dependent variable is *Asnaf* Spiritual Wellbeing of the participant in the SSBB Project.

This research framework aims to understand how preservation of wealth, preservation of intellect, preservation of faith, preservation of life, and preservation of posterity partially and simultaneously affect *asnaf* wellbeing. This approach is in line with the importance of effective resource allocation to improve social wellbeing. In addition, the theory that come from the independence variable which is *Maqasid al-Shariah* also

used as theoretical basis to emphasize it's important to leading *asnaf* improve their wellbeing.

This conceptual framework is expected to provide a systematic overview of the relationship between variables and be guide for developing hypotheses and analyzing data in this study. The conceptual as follows:



**Figure 3. 1**  
Research Framework

### 3.3 Research Hypotesis

A hypothesis is a provisional responses or assumption intended to tackle the research topic, which subsequently requires further testing. A hypothesis can have either a positive or negative result, depending on empirical studies and theoretical reasoning. The hypothesis presented in this study are as follows:

H<sub>1</sub>: *Maqasid al-Shariah* has a significant positive influence on spiritual well-being of the participant in the SSBB Project.

H<sub>2</sub>: The preservation of religion has a significant positive influence on spiritual well-being of the participant in the SSBB Project.

H<sub>3</sub>: The preservation of intellect has a significant positive influence on spiritual well-being of the participant in the SSBB Project.

H<sub>4</sub>: The preservation of wealth has a significant positive influence on spiritual well-being of the participant in the SSBB Project.

H<sub>5</sub>: The preservation of lineage has a significant positive influence on spiritual well-being of the participant in the SSBB Project.

H<sub>6</sub>: The preservation of life has a significant positive influence on spiritual well-being of the participant in the SSBB Project.

### **3.4 Research Design**

This research adopts a quantitative explanatory approach to examine the impact of zakat productive through *Smart Sawah Berskala Besar* (SSBB) project in the wellbeing of small-scale farmers, particularly in spiritual wellbeing. The study aims to determine the factors influencing farmers economic independence and wellbeing through the lens of *Maqasid al-Shariah*.

The association between these variables will be measured using parametric tests, conducted through IBM SPSS version 25. Data will be collected using a closed-ended questionnaire, distributed to small-scale farmers participating in the SSBB project. The questionnaire will capture data on farmers' overall wellbeing that measure through the grand theory which is *Maqasid al-Shariah*.



### **3.5 Population and Sample of the Study**

The study's population is comprised of individuals who are directly engaged in the *Smart Sawah Berskala Besar* (SSBB) project. The analysis focuses on the individual level, with each respondent serving as a distinct data point that contributes to the study's objectives. Participants were intentionally chosen based on their first experience with the implementation of the SSBB programme. Consequently, these sources are deemed reliable and suitable for assessing the programme's influence on the well-being and empowerment of small-scale paddy farmers.

The sampling frame of this study consisted of 76 participants. All participants had prior involvement in various SSBB activities and were actively engaged in paddy cultivation in designated areas within the state of Kedah. Their selection criteria were grounded in documented engagement and confirmed participation records within the programme. Their involvement established a strong foundation for acquiring pertinent primary data, especially concerning the attainment of *Maqasid al-Shariah* objectives via the SSBB initiative.

#### **3.5.1 Sample Size**

This research utilized a survey methodology to collect primary data. The study focused on farmers in Kedah, specifically those participating in the *Smart Sawah Berskala Besar* (SSBB) project, with total 76 individuals. A total of 56 respondents participated in the survey. The sampling technique utilized was purposive sampling, designed to ensure that each chosen respondent was directly pertinent to the research objectives and capable of accurately representing the target population.

Purposive sampling was particularly suitable in this context, as the study concentrated on individuals with direct experience in the SSBB programme. This method guaranteed that the gathered data accurately represented the perspectives of individuals who were actively engaged in the program's implementation and results. The chosen respondents were anticipated to deliver dependable responses concerning the study's fundamental variables.

### **3.5.2 Sampling Method**

This study utilized purposive sampling to guarantee that the chosen respondents were pertinent to the research objectives and represented the characteristics of the target population. The total population comprised 76 paddy farmers who engaged in the *Smart Sawah Berskala Besar* (SSBB) programme in Kedah. The participants' list was sourced from an official publication by *Lembaga Zakat Negeri Kedah* (LZNK), entitled *Zon Pembangunan Ekonomi Ummah* (ZPEU): Initiative LZNK. This list functioned as the primary reference for identifying and accessing eligible respondents for data collection.

### **3.6 Questionnaire Design**

This study included short face-to-face interviews with self-administered questionnaires. Convenience and efficiency for the researcher as well as the respondents drove this method's choice. Sekaran, (2003) claims that questionnaires are a suitable approach for obtaining a lot of answers, particularly in cases when data collecting has to be finished under constraints of time and money. Furthermore, personally distributing the questionnaire lets the participants immediately get

clarification should any of the questions confuse them. The subjects of this study were members of the *Smart Sawah Berskala Besar* (SSBB) project. Designed in Malay language, the questionnaire was sent straight for face-to-face distribution. Attached to every coordinator project was an official cover letter from the Islamic Business School (IBS), meant to improve legitimacy and inspire involvement.

Three primary sections comprised the questionnaire. Section A gathered demographic data including gender, age, greatest educational attainment, marital status, income before and income after entering the SSBB initiative. Section B determined the dependent variable—that is, spiritual well-being. Five constructions based on the *Maqasid al-Shariah* paradigm comprised Section C: preservation of religion (*hifz ad-din*), intellect (*hifz al-aql*), money (*hifz al-mal*), lineage (*hifz an-nasl*), and life (*hifz al-nafs*). Using a five-point Likert scale, ranging from "strongly disagree" (1) to "strongly agree," each component was scored. With 6 items measuring *hifz ad-din*, 6 for *hifz al-aql*, 6 for *hifz al-mal*, 7 for *hifz al-nafs*, and 5 for spiritual well-being, the questionnaire comprised 36 items overall including 6 demographic questions.

### **3.7 Measurement of Variables**

In this study, there are five independent variables, namely preservation of faith, preservation of intellect, preservation of wealth, preservation of posterity, and preservation of life. While the dependent variable which is commonly referred to as the cause of the independent variable or output is a variable that is influenced or that is the result of the independent variable. The dependent variable in this study is *asnaf* Spiritual Wellbeing.

Scoring in this study uses the LIKERT scale measurement. The Likert scale is often used to measure a person's attitude, opinion, and perception of social phenomena. With this scale, the measured variables are described into variable indicators which are then used as benchmarks for compiling instruments in the form of questions or statements (Allen & Seaman, 2007). Questions or statements have a form from very positive to very negative. The Likert scale measurements in this study are:

**Table 3. 1**  
*Scoring Measurement*

Scores	Description
1	Strongly Disagree (SD)
2	Disagree (D)
3	Neutral (N)
4	Agree (A)
5	Strongly Agree (SA)

Source: (Allen & Seaman, 2007)

### 3.7.1 Spiritual Wellbeing

Wellbeing in this study is defined as the holistic state of an individual's spiritual and social fulfilment, reflected in religious practices and their supportive environments. It encompasses religious adherence through acts such as prayer, fasting, and giving zakat and *infaq*, which are fundamental obligations in Islam. Additionally, household and governmental environments play a crucial role in facilitating and reinforcing ibadah (worship), ensuring a setting where religious duties are encouraged and sustained.

This definition emphasizes the integration of faith-based practices within personal and communal settings, recognizing wellbeing as not only physical or economic but also deeply tied to spiritual and moral obligations. Higher wellbeing is indicated by

consistent participation in religious duties and an environment that nurtures and mandates their execution.

**Table 3. 2**  
*Questionnaire Dependent Variable*

Elemen	Skala Likert				
	1	2	3	4	5
Prayer	Blocking others to pray	Against the concept of prayer	Performing obligatory prayer but not on regular basis	Always performing obligatory prayer but not in congregational prayer	Performing congregational prayer for obligatory one and perform recommended prayer
Fasting	Blocking others to undertake fasting	Against the concept of fasting	Not fully performing obligatory fasting	Performing only obligatory fasting	Performing obligatory fasting and recommendable fasting
Zakat and <i>Infak</i>	Blocking others to pay zakat and infak	Against the concept of zakat and infak	Not paying <i>infak</i> at least once in a year	Paying zakat <i>al-fitr</i> and zakat <i>al-maal</i>	Paying zakat <i>al-fitr</i> , zakat <i>almaal</i> , and <i>infak</i>
Household Environment	Forbid <i>ibaadah</i>	Against implementation of <i>ibaadah</i>	Consider <i>ibaadah</i> as private matter for household member	Support execution of <i>ibaadah</i>	Creating environment which obligates execution of <i>ibaadah</i>
Government Policy Environment	Forbid <i>ibaadah</i>	Against implementation of <i>ibaadah</i>	Consider <i>ibaadah</i> as private matter	Support execution of <i>ibaadah</i>	Creating environment which obligates execution of <i>ibaadah</i>

Source: (Beik & Arsyianti, 2015)

### 3.7.2 Preservation of Religion

*Hifz ad-din* emanates from the Arabic term which translates to ‘the protection of faith’.

It can mean protecting moral and religious values as well as enhancing them through

the participation in religious activities, learning, and moral actions. This encompasses nurturing one faith by participating in religion, promoting one's understanding of Islam, deepening one's nascent ties to the mosque, and fundamentally exercising *tawakkul*. It entails charity which fosters devotion and sense of accountability, deepens commitment with practices which save deeds, and enhances one's self-worth.

**Table 3. 3**

*Questionnaire Preservation of Religion Variable*

Element	Questionnaire Items (Likert Scale 1-5)
Religious obligations	I fulfil my religious obligations (e.g., prayer, fasting) more regularly after joining the SSBB project.
Religious education	I have attended religious education programs organized or influenced by the SSBB project.
Contribute to charity	I feel encouraged to contribute more to charity after participating in SSBB activities.
Seeking knowledge	The SSBB project has motivated me to seek more Islamic knowledge.
Mosque activities	My participation in mosque activities has increased due to SSBB involvement.
Trust in Allah	My trust in Allah has strengthened as a result of the SSBB project.

Source: Adopted and Adapted from (Rasool, Yusof, et al., 2020)

### 3.7.3 Preservation of Intellectual

*Hifz al-aql* relates to the preservation, growth, and exploitation of human wisdom through the channels of education, skill, and knowledge. For example, this include achievement in education which guarantees that people obtain formal education, as well as motivational initiatives, which drive them to broaden their intellectual horizons through. Other factors like skills training are crucial in ensuring that people acquire practical skills that will enable them to be self-reliant. Furthermore, family attendance demonstrates commitment to education, while family literacy levels reveals the importance of education for informing society. In combination, these factors aid in the

development of a person's intellect by stimulating critical thinking and decision making so that people, and in general society can thrive both spiritually and economically.

**Table 3. 4**

*Questionnaire Preservation of Intellectual Variable*

Element	Questionnaire Items (Likert Scale 1-5)
Education level	The SSBB project has provided opportunities to enhance the education level of my household.
Motivational programs	Motivational programs conducted by SSBB have positively influenced my mindset.
Skill	My skills in agriculture and financial management have improved due to SSBB initiatives.
School attendance	The SSBB project has encouraged consistent school attendance in my household.
Knowledge	My knowledge about sustainable agriculture has increased through SSBB activities.
Literacy level of household	The literacy level in my household has improved since joining SSBB.

Source: Adopted and Adapted from (Rasool, Yusof, et al., 2020)

#### **3.7.4 Preservation of Wealth**

*Hifz al-mal* refers to the protection, growth, and responsible management of financial and material resources to ensure economic stability and sustainability. This includes skills development, which enhances employability and income generation; income and purchasing power, which determine financial security and access to essential goods and services; and savings, which reflect financial resilience and future preparedness. Additionally, productivity measures the efficiency of economic activities, while assets such as land and food stock represent long-term wealth accumulation and economic sustainability. Collectively, these factors ensure individuals and communities can achieve financial independence, reduce economic vulnerability, and contribute to overall prosperity in alignment with Islamic ethical principles.

**Table 3. 5***Questionnaire Preservation of Wealth Variable*

Element	Questionnaire Items (Likert Scale 1-5)
Skill	The SSBB project has improved my skills in managing agricultural activities.
Income	My household income has increased since participating in the SSBB project.
Purchasing power	The SSBB project has enhanced my ability to purchase daily necessities.
Savings	I am able to save a portion of my income after participating in SSBB activities.
Productivity	My productivity on the farm has increased due to the SSBB project.
Assets, income, land	I have acquired new assets (e.g., land, tools, food stock) as a result of SSBB participation.

Source: Adopted and Adapted from (Rasool, Yusof, et al., 2020)

### 3.7.5 Preservation of Posterity

*Hifz an-nasl* refers to the protection and preservation of human ethnicity by fostering family stability, moral upbringing, and social responsibility. These concepts cover the activities of providing for the educational and economic needs of family members, promoting harmony at home and in the neighborhood, and curbing social vices that harm the wellbeing of the society. Moreover, participation in health programs and activities is an indication of the individual's effort towards an ordering of society which is productive and socially meaningful. At the household level, marriage and children facilitate lineage and responsible generational continuity, while the individual, through personal liberty and communally has strong family building blocks in a moral society free from injustice. Points put forward above together enhance the specific family structures and values which must be protected for the materials, morality and social order of the society.



**Table 3. 6***Questionnaire Preservation of Posterity Variable*

Element	Questionnaire Items (Likert Scale 1-5)
Better future for family	I believe the SSBB project is contributing to a better future for my family.
Harmony	The SSBB project has improved harmony within my family.
Anti-social activities	The SSBB project has reduced anti-social behaviors in my community.
Participation in community	I have actively participated in community activities organized by SSBB.
Marriage	The SSBB project has provided support for young people in my household to prepare for marriage.
Children	My children's education and wellbeing have improved because of SSBB initiatives.
Personal liberty	I feel I have gained more personal freedom and independence through SSBB activities.

Source: Adopted and Adapted from (Rasool, Yusof, et al., 2020)

**3.7.6 Preservation of Life**

*Hifz al-nafs* means protecting the woman's life by providing the basic needs and means useful in maintaining health, wellness, and life itself. These include the quality and quantity of food and other nutrients, the degree of relative health care available to people, and the level of education on how to live in a society. Additionally, illness frequency serves as an indicator of overall health conditions, while nutrition and body fluid weight reflect the importance of maintaining physical well-being through balanced dietary intake and hydration. Collectively, these factors contribute to sustaining a healthy life, reducing preventable diseases, and ensuring individuals can fulfill their roles effectively in society.

**Table 3. 7***Questionnaire Preservation of Life Variable*

Element	Questionnaire Items (Likert Scale 1-5)
Food and nutrition	The SSBB project has improved the quality and variety of food consumed by my household.

Access to healthcare	I have better access to healthcare services because of SSBB.
Awareness of health	My awareness of personal and family health has increased due to SSBB activities.
Frequency of sickness	The frequency of sickness in my household has decreased since joining SSBB.
Nutrition	The SSBB project has improved the overall nutrition of my family.
Body fluid weight	Health monitoring initiatives (e.g., weight management) have been encouraged by SSBB.

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Source: Adopted and Adapted from (Rasool, Yusof, et al., 2020)

### 3.8 Data Collection Procedures

The data collection for this study occurred over a two-week period, starting on 14 January and ending on 2 February. A cross-sectional survey method was utilized to collect data at a single point in time, aimed at assessing the spiritual well-being of participants. Self-administered questionnaires were distributed in person and were complemented by brief interviews to obtain additional insights into participants' impressions and experiences with the SSBB programme. The data collection occurred at multiple sites in Kedah: *Kampung Pokok Sena* (14 January), *Kampung Yan* (15 January), *Kampung Alor Melintang* and *Kampung Pulau Pisang* (16 January), and *Kampung Padang Raja, Kuala Kedah* (2 February). All interactions occurred at the designated paddy field sites from 9:00 AM to 12:00 PM.

A total of 57 questionnaires were distributed, corresponding to the targeted sample size of 57 respondents, all of whom participated in the *Smart Sawah Berskala Besar* (SSBB) project. Before data collection, the researcher secured formal permission from *Lembaga Zakat Negeri Kedah* (LZNK) and coordinated with local officials in each area to ensure access to the respondents. The questionnaires were completed immediately upon distribution, with the researcher present to provide an assistance.

This approach was chosen to align with the respondents' availability and to improve efficiency in data collection. Numerous challenges arose, particularly related to communication methods, as a significant number of participants were over 50 years old and exhibited limited reading proficiency. In these instances, reading aids and verbal clarification were utilized to enhance comprehension and ensure accuracy in responses.

### **3.9 Validity Test**

Validity is an indicator that demonstrates whether the measuring instrument accurately assesses the intended construct. This validity pertains to the precision of the instrument. To ascertain the validity of the prepared questionnaire, it is imperative to conduct a correlation analysis between the score of each individual question item and the overall score of the questionnaire (Bolarinwa, 2015). To ascertain the significance of the correlation coefficient for each query, this study uses the SPSS tool. For invalid questions, they must be discarded or not used as question instruments.

Pilot studies are commonly recommended to enhance the reliability and clarity of research instruments, this study did not include such a phase due to the limited size of the target population (Teijlingen & Hundley, 2002). The low size of the target population prevented a pilot phase in this work. Only 76 qualified respondents made up the total population; all of them were Kedah *Smart Sawah Berskala Besar* (SSBB) project recipients. A pilot study would have lessened the main data collecting's available participants, therefore compromising the sample's statistical suitability and representativeness. Maximising the participation rate is crucial in small-population research to maintain data quality and guarantee generalisability inside the study

environment (Hertzog, 2005). Thus, the decision was taken to start the primary survey straight forwardly making sure the questionnaire was pre-reviewed for clarity, relevance, and consistency with the constructions of interest (Creswell & Creswell, 2018)

The validity test assesses a level to which the questionnaire administered to respondents is both valid and accurate. The validity test results are considered valid when the calculated  $r$  exceeds the  $r$  table value. The results of the validity test administered to 57 respondents are as follows:

**Table 3. 8**  
*Validity Test*

Variable	Item	R. Count	R. Table	Annotation
<i>Hifz ad-Din</i> (Religiosity/ Faith)	R1	0,803	0,266	Valid
	R2	0,785	0,266	Valid
	R3	0,764	0,266	Valid
	R4	0,747	0,266	Valid
	R5	0,615	0,266	Valid
	R6	0,496	0,266	Valid
<i>Hifz al-Aql</i> (Intellectual)	I1	0,584	0,266	Valid
	I2	0,769	0,266	Valid
	I3	0,661	0,266	Valid
	I4	0,756	0,266	Valid
	I5	0,737	0,266	Valid
	I6	0,823	0,266	Valid
<i>Hifz al-Mal</i> (Wealth)	M1	0,674	0,266	Valid
	M2	0,895	0,266	Valid
	M3	0,820	0,266	Valid
	M4	0,758	0,266	Valid
	M5	0,856	0,266	Valid
	M6	0,565	0,266	Valid
<i>Hifz an-Nasl</i> (Posterity)	P1	0,818	0,266	Valid
	P2	0,788	0,266	Valid
	P3	0,788	0,266	Valid
	P4	0,753	0,266	Valid
	P5	0,728	0,266	Valid
	P6	0,811	0,266	Valid
	P7	0,734	0,266	Valid
<i>Hifz an-Nafs</i> (Life)	L1	0,778	0,266	Valid
	L2	0,825	0,266	Valid
	L3	0,908	0,266	Valid

	L4	0,836	0,266	Valid
	L5	0,878	0,266	Valid
	L6	0,842	0,266	Valid
Spiritual Wellbeing	SP1	0,846	0,266	Valid
	SP2	0,762	0,266	Valid
	SP3	0,676	0,266	Valid
	SP4	0,692	0,266	Valid
	SP5	0,822	0,266	Valid

Table 3.8 illustrates the outcomes of the validity test employing the Pearson correlation approach for *Hifz ad-Din*, *Hifz al-aql*, *Hifz al-Mal*, *Hifz an-Nasl*, and *Hifz an-Nafs*. The criteria for Spiritual Wellbeing have been satisfied, since the computed *r* for each question item exceeds the *r* table value. The 36 question items are valid and suitable for the subsequent test.

### 3.10 Reliability Test

Reliability serves as an indicator of the degree to which a measuring instrument can be deemed trustworthy or dependable. This indicates the degree to which the measuring instrument demonstrates consistency when measurements are conducted multiple times in relation to the same symptoms. It is essential to recognize that the reliability assessment must be conducted on queries that have previously undergone a validity evaluation (Noor, 2011).

A reliability test is an evaluative measure that indicates the degree to which a measuring instrument can be trusted or depended upon. The reliability test will be satisfied if the Cronbach Alpha ( $\alpha$ ) score exceeds 05. The subsequent results pertain to the reliability test conducted on the responses of 57 participants:

**Table 3.9**  
*Reliability Test*

Variable	Cronbach	Border	Annotation
<i>Hifz ad-Din</i>	0,799	0,5	Reliable

<i>Hifz al-Aql</i>	0,818	0,5	Reliable
<i>Hifz al-Mal</i>	0,859	0,5	Reliable
<i>Hifz an-Nasl</i>	0,887	0,5	Reliable
<i>Hifz an-Nafs</i>	0,919	0,5	Reliable
Spiritual Wellbeing	0,817	0,5	Reliable

### 3.11 Normality test

A normality test evaluates whether the distribution of a data set conforms to a normal distribution (Janie, 2012). The Shapiro-Wilk test can be utilized for normality assessment. The Shapiro-Wilk test determines that if the significance value exceeds 0.05, the data is normally distributed; conversely, if the significance is below 0.05, the data is not normally distributed.

The following table is the result of the normality test on multiple linear regression between Preservation of Religion, Preservation of Intellectual, Preservation of Wealth, Preservation of Posterity, and Preservation of Life on Spiritual Well-being based on Kolmogorov-smirnov

**Table 3. 10**  
*Normality Test*

		Unstandardized Residual
N		57
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	1.49189908
Most Extreme Differences	Absolute	.090
	Positive	.076
	Negative	-.090
Test Statistic		.090
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

Based on table 3.10, it can be seen that the normality test of multiple linear regression of Preservation of Faith, Preservation of Intellectual, Preservation of Wealth,

Preservation of Posterity, and Preservation of Life on Spiritual Well-being using the Kolmogorov-Smirnov method is normally distributed because the significance value is 0.200 where the results of the table are greater than 0.05.

### 3.12 Multicollinearity Test

The multicollinearity test evaluates the presence of high or perfect correlation among independent variables in the regression model (Janie, 2012). To ascertain if the regression model exhibits multicollinearity, one can evaluate it using the Variance Inflation Factor (VIF). Independent variables with a VIF value ranging from 1 to 10 satisfy the multicollinearity requirement.

The multicollinearity test aims to test whether in the regression model there is a high or perfect correlation between independent variables. The multicollinearity test is met if the tolerance value ranges between 0.1-1 and the VIF value ranges between 1-10.

**Table 3. 11**  
*Multicollinearity Test*

Model	Unstandardized Coefficients		Standardized Coefficients	Collinearity Statistics	
	B	Std. Error	Beta	Tolerance	VIF
(Constant)	3.535	.563			
<i>Hifz ad-Din</i>	.304	.131	.348	.591	1.691
<i>Hifz al-aql</i>	.083	.231	.091	.210	4.757
<i>Hifz al-Mal</i>	-.103	.130	-.138	.438	2.286
<i>Hifz an-Nasl</i>	.291	.295	.299	.146	6.829
<i>Hifz an-Nafs</i>	-.354	.152	-.450	.358	2.794

The data presented in the table 3.11 indicates that the tolerance value for *Hifz ad-Din* is 0.591, for *Hifz al-aql* is 0.210, for *Hifz al-Mal* is 0.438, for *Hifz an-Nasl* is 0.146, and for *Hifz an-Nafs* is 0.344. The outcome is above 0.1 and remains within the limit

of 1. Upon examining the VIF values for the variables, *Hifz ad-Din* registers at 1.691, *Hifz al-aql* at 4.757, *Hifz al-Mal* at 2.286, *Hifz an-Nasl* at 6.829, and *Hifz an-Nafs* at 2.794. Notably, all VIF results fall within the range of greater than one and less than ten. The results indicate that the multicollinearity test has been successfully met.

### 3.13 Heteroscedasticity Test

The heteroscedasticity test evaluates the presence of unequal residual variance across all observations in a linear regression model; if the assumption of homoscedasticity is violated, the regression model is deemed invalid as a prediction instrument. Heteroscedasticity is indicated when the significance value is less than 5%; conversely, if it exceeds 5%, heteroscedasticity is not present (Yusuf & Daris, 2018).

The heteroscedasticity test is a test that assesses whether there is an inequality of residual variance for all observations in a linear regression model. The heteroscedasticity test can be done using Glejser analysis where when the significance between the independent variable and the absolute residual is greater than 0.05, the heteroscedasticity test is met.

**Table 3. 12**  
*Heteroscedasticity Test*

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	4.849	1.555		3.118	.003
<i>Hifz ad-Din</i>	-.046	.060	-.128	-.777	.441
<i>Hifz al-aql</i>	-.233	.101	-.605	-2.303	.125
<i>Hifz al-Mal</i>	.075	.059	.242	1.264	.212
<i>Hifz an-Nasl</i>	.089	.111	.257	.805	.425
<i>Hifz an-Nafs</i>	-.032	.068	-.097	-.466	.643



The table above makes one realize that every independent variable has a value (sig) larger than 0.05. especially for *Hifz ad-Din*, is 0.441; for *Hifz al-aql*, is 0.125; for *Hifz al-Mal*, is 0.212; for *Hifz An-Nasl*, is 0.425; and for *Hifz an-Nafs*, is 0.643. This study helps one to conclude that the heteroscedasticity test has been fulfilled.

### 3.14 Descriptive Statistic

Almost every study using a quantitative measure will use descriptive statistics to depict the patterns in the data (Lodico, 2010). Descriptive statistics are used to draw conclusions based on numerical data, not to generalize from the study sample to the population (Darussalam, 2016). Descriptive statistics can be used to summarize data using either graphical or mathematical procedures. Data obtained through the questionnaire were processed descriptively to determine the overall level of spiritual wellbeing among participant of *Smart Sawah Berskala Besar*. The formula used is as follows:

$$\text{Maqasid alShariah element index} = \frac{\text{Total score of all items}}{\text{Maximum total score of all items}} \times 100$$

### 3.15 Inferential Statistic

Inferential statistics are essential for comprehending the specific characteristics of descriptions, relationships, and differences derived from the data collected in a study (McMillan, 2008). Inferential analysis was performed using SPSS to conduct statistical tests for hypothesis testing. An ANOVA use to examine the influence of all *Maqasid al-Shariah* element on spiritual well-being of *asnaf* in the SSBB Project. Whereas Multiple Regression test use to identify which element of *Maqasid al-*

*Shariah* that has the most significant impact on the spiritual well-being of *asnaf* in the SSBB Project.

**Table 3. 13**  
*Data analysis based on research objectives*

No	Research Objectives	Data Analysis
1	To determine the influence of <i>Maqasid al-Shariah</i> on the spiritual well-being of <i>asnaf</i> in the SSBB Project	ANOVA – $R^2$
2	To identify which element of <i>Maqasid al-Shariah</i> that has the most significant impact on the spiritual well-being of <i>asnaf</i> in the SSBB Project	Multiple Regression-T test

### 3.15.1 ANOVA

The F test is basically conducted to test whether there is a simultaneous influence of all independent variables formulated on the dependent variable (Marita, 2015). The level of significance of the error (alpha) used in this study is 5% or 0.05 so that the decision taken on the established hypothesis is:

- If the F-count value  $>$  alpha (0.05) then the hypothesis is rejected.
- If the F-count value  $<$  alpha (0.05) then the hypothesis is accepted.

### 3.15.2 $R^2$ Test

The determination coefficient test is useful for determining how much influence the independent variables have simultaneously on the dependent variable (Ghozali, 2016). If the determination coefficient value is getting closer to 1, then the linear regression

model can be said to be getting better because the independent variables are able to explain the dependent variable. The determination coefficient formula is as follows:

$$KD = r^2 \times 100\%$$

Description:

KD: Determination Coefficient

r<sup>2</sup>: Correlation Coefficient

### 3.15.3 Multiple Regression

The analysis model used is a multiple linear regression analysis model processed through IBM SPSS Statistics 26. This model is used to determine the effect of independent variables on dependent variables with the mode equation; multiple linear regression as follows:

$$y = \alpha + x_1\beta_1 + x_2\beta_2 + x_3\beta_3 + x_4\beta_4 + x_5\beta_5$$

y: Spiritual Wellbeing of the participant of SSBB Project

$\alpha$ : Constant

x<sub>1</sub>: Preservation of Faith

$\beta_1$ : Preservation of Faith variable coefficient

x<sub>2</sub>: Preservation of Intellect

$\beta_2$ : Preservation of Intellect variable coefficient

X<sub>3</sub>: Preservation of Wealth

B<sub>3</sub>: Preservation of Wealth variable coefficient

X<sub>4</sub>: Preservation of Posterity

B<sub>4</sub>: Preservation of Posterity variable coefficient

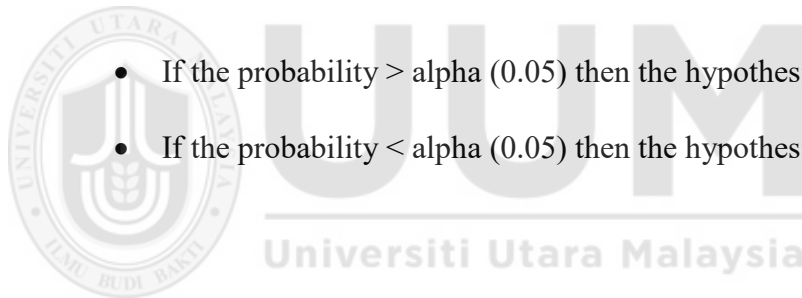
X5: Preservation of Life

B5: Preservation of Life variable coefficient

#### 3.15.4 Partial Test (T Test)

The t-test was conducted to determine the effect of each independent variable on the dependent variable (Marita, 2015) . The independent variables referred to in this study are five elements of *Maqasid al-Shariah*: *hifz ad-din* (religion), *hifz al-aql* (intellect), *hifz al-mal* (wealth), *hifz an-nasl* (lineage), and *hifz al-nafs* (life). In this study, the level of significance of the error (alpha) used was 5% or 0.05. The step after formulating the hypothesis is making decisions for all hypotheses that have been made. The provisions for making decisions using the SPSS 26 for Windows application are:

- If the probability > alpha (0.05) then the hypothesis is rejected
- If the probability < alpha (0.05) then the hypothesis is accepted



#### 3.16 Summary

Data for this study were collected through a quantitative method, employing a self-administered questionnaire. The measurement items were partly adapted from prior studies and partly developed to suit the specific research context. The variables measured reflect the five elements of *Maqasid al-Shariah*: *hifz ad-din* (religion), *hifz al-aql* (intellect), *hifz al-mal* (wealth), *hifz an-nasl* (lineage), and *hifz al-nafs* (life). The instrument's validity was assessed through item-total correlations, while its reliability was confirmed using Cronbach's alpha. The data were analysed using both descriptive and inferential techniques, with the findings discussed in the following chapter.

## CHAPTER FOUR

### FINDINGS AND DISCUSSION

#### 4.1 Introduction

The gathering of data and the analysis were the primary focuses of this chapter. Analysis was performed on the quantitative data that was discovered in the investigation.

#### 4.2 Response Rate

A total of 57 questionnaires were sent out to participants in a direct manner and were successfully collected. This resulted in a full response rate that corresponds to the sample size that was chosen in advance for the study. The researcher was able to reach the complete target group without the need for additional sample approaches because the quantity of questionnaires that were given was determined by the total population that was participated in the research. The integrity of the ensuing analyses is improved as a result of this comprehensive retrieval, which guarantees that the data collected is representative of the population that was intended to be studied.

#### 4.3 Profile of the Respondents

This section presents background information on the demographic data of respondents who participated in the current survey, which is essential for understanding data segmentation.

**Table 4. 1**  
*Profile of the Respondents*

Variable	Categories	N	(%)
1. Gender	Male	57	100
	Female		0

2. Age	21 - 30	1	1.75
	31 - 40	13	22.80
	41 - 50	20	35.08
	50 and above	23	40.35
3. Education	Elementary School	5	8.77
	High School	22	38.59
	SPM	27	47.36
	Foundation/Matriculation/STPM/A-Level	3	5.26
4. Marital Status	Single	2	3.50
	Married	53	92.98
	Divorce	1	1.75
	Widow	1	1.75
5. Income After SSBB	Less than 2,000	20	35.08
	2000 - 2500	33	57.89
	2051 - 3000	3	5.26
	3001 - above	1	1.75

Table 4.1 presents the demographic distribution of SSBB participants. The data shows that all respondents are male (100%), which reflects the gender composition of the farmers participating in the program. The respondents encompass a range of age groups: 1.75% are aged 21–30, 22.80% are aged 31–40, 35.08% are aged 41–50, and the largest segment, 40.35%, consists of individuals aged 50 and above. The distribution indicates that a considerable proportion of SSBB participants possess experience in farming. The majority of respondents possess SPM qualifications (47.36%), with high school graduates constituting the second largest group (38.59%). Only 8.77% of respondents completed elementary school, while 5.26% pursued Foundation, Matriculation, STPM, or A-Level education. The majority of respondents are married (92.98%), while 3.50% are single, and 1.75% each are divorced or widowed. The SSBB projectme primarily engages individuals with familial obligations.

The income levels subsequent to joining SSBB exhibit variability among respondents. A majority, 57.89%, earn between RM 2,000 and RM 2,500, whereas 35.08% earn

below RM 2,000. Additionally, 5.26% of individuals have an income ranging from RM 2,501 to RM 3,000, while merely 1.75% report earnings exceeding RM 3,001. The data illustrate the economic effects of SSBB on participants' earnings, indicating that most farmers have seen an increase in income while still remaining in the lower-middle income category.

#### 4.4 Descriptive Analysis

Descriptive analysis was utilized to investigate the independent variables of Religiosity (*Din*), Intellectual (*Aql*), Wealth (*Maal*), Posterity (*Nasl*), and Life (*Nafs*) and their influence on Spiritual Well-being (SW). This analysis assesses the current status of each construct, with mean and standard deviation indicating the distribution of responses. Mean values were assessed using a five-point Likert scale, with higher values reflecting increased agreement with the corresponding construct. A mean value approaching five indicates a stronger perception of the variable, whereas values nearing zero reflect weaker agreement.

A mean value of 4.0 or above indicates a high level of agreement with a specific criterion, implying that respondents typically view the construct favorably. A mean value of 3.0 signifies a moderate level of agreement, whereas a mean value of 2.0 or below reflects a diminished perception of the variable. The descriptive analysis results in Table 4.2 offer insights into respondents' evaluations of key factors that may influence their Spiritual Well-being within the *Smart Sawah Berskala Besar* (SSBB) community.

**Table 4. 2**

*Descriptive Statistics*

Variable	Mean	Std. Deviation	N
Spiritual Wellbeing	4.6526	.36160	57

<i>Hifz ad-Din</i>	4.5234	.41480	57
<i>Hifz al-aql</i>	4.5848	.39607	57
<i>Hifz al-Mal</i>	4.4064	.48593	57
<i>Hifz an-Nasl</i>	4.5038	.37126	57
<i>Hifz an-Nafs</i>	4.2193	.45985	57

The findings from the descriptive analysis indicate that Spiritual Well-being (SW) exhibits the highest average value (Mean = 4.6526, SD = 0.36160) in comparison to the other variables assessed. The data indicates that SSBB participants frequently demonstrate a high degree of spiritual well-being, characterized by minimal variation in responses, as evidenced by a small standard deviation. The Intellectual (I) variable exhibits a significant average value (Mean = 4.5848, SD = 0.39607), suggesting that respondents regard their intellectual and comprehension dimensions as crucial elements in their lives. The mean religiosity (R) is 4.5234, accompanied by a standard deviation of 0.41480. This suggests that respondents exhibit a high level of religiosity that is relatively consistent across the group.

In contrast, the average values for the Wealth (*Maal*) and Life (*Nafs*) variables are relatively lower than those of the other variables, with M = 4.4064 and L = 4.2193. The standard deviation of Wealth, measured at 0.48593, is the highest among the variables, suggesting a greater variability in respondents' perceptions regarding the economic aspect compared to others. This suggests that certain SSBB participants may have encountered more pronounced economic advancements compared to their peers, while others might continue to grapple with economic difficulties. The results indicate a significant influence of spiritual and intellectual dimensions within the SSBB community, whereas perceptions regarding economic and life aspects exhibit greater variability among respondents. The findings provide a framework for analyzing how



spiritual well-being may be enhanced through educational initiatives and religious practices.

#### 4.5 Influence of *Maqasid al-Shariah* on Spiritual Wellbeing

This study aims to assess the extent to which the five elements of *Maqasid al-Shariah* collectively contribute to the spiritual well-being of participants in the SSBB programme. A multiple linear regression analysis was conducted using five independent variables: preservation of religion (*hifz ad-din*), intellect (*hifz al-aql*), wealth (*hifz al-mal*), lineage (*hifz an-nasl*), and life (*hifz al-nafs*). The analysis begins with the ANOVA test to examine the overall significance of the model. As presented in Table 4.3

**Table 4. 3**  
*ANOVA Test*

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.312	5	.462	4.708	.001 <sup>b</sup>
	Residual	5.010	51	.098		
	Total	7.322	56			

The Anova table indicates that the calculated F value is 4.708, exceeding the table value of 2.534. The significance value (Sig.) is 0.001, which is less than the alpha level of 0.05. In this regard, the analysis indicates that all independent variables; Preservation of Faith, Preservation of Intellectual, Preservation of Wealth, Preservation of Posterity, and Preservation of Life, exhibit a simultaneous positive and significant impact on the dependent variable, Spiritual Well-being. The protection of religious, intellectual, wealth, descendants, and life aspects play a significant role in shaping spiritual well-being as indicated in this study. Consequently, the first

hypothesis (H1), which posits that Maqasid al-Shariah has a significant effect on spiritual well-being, is accepted.

Then, to determine the magnitude of their contribution to the dependent variable, the coefficient of determination ( $R^2$ ) was examined. As presented in Table 4.4

**Table 4. 4**

*R<sup>2</sup> Test*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			Durbin-Watson
					R Square Change	F Change	Sig. F Change	
1	.562 <sup>a</sup>	.316	.249	.31341	.316	4.708	.001	1.940

The Model Summary results indicate a R Square ( $R^2$ ) value of 0.316, suggesting that 31.6% of the variance in Spiritual Well-being is accounted for by the independent variables: Preservation of Faith, Preservation of Intellectual, Preservation of Wealth, Preservation of Posterity, and Preservation of Life. Conversely, 68.4% of the variance is attributed to factors not encompassed by this model. The Adjusted R Square is 0.249, marginally lower than  $R^2$ . This adjustment accounts for the number of variables in the model and the sample size utilized. This value indicates that, after accounting for these factors, the independent variables explain approximately 24.9% of the variance in Spiritual Well-being, demonstrating a relatively strong relationship despite the presence of other external influences.

The Durbin-Watson value of 1.940 indicates the absence of strong autocorrelation in this model, suggesting that the residuals in this regression do not exhibit a discernible pattern that could compromise the validity of the regression analysis results. The regression model employed effectively elucidates the relationship between *Maqasid al-Shariah* and the spiritual well-being of *asnaf*.

These findings substantiate the notion that the *Maqasid al-Shariah* framework, when implemented comprehensively, serves not only as a normative reference in Islamic jurisprudence but also possesses concrete implications for individual well-being. Within the SSBB participants, the use of productive zakat grounded in *Maqasid al-Shariah* principles seems to bolster spiritual well-being.

The outcome of the regression study helps to clarify the degree to which *Maqasid al-Shariah* overall affects the spiritual well-being of *asnaf*. With a R Square ( $R^2$ ) value of 0.316, *Maqasid al-Shariah*'s variables, consist of Preservation of Faith, Preservation of Intellectual, Preservation of Wealth, Preservation of Posterity, and Preservation of Life, help to explain 31.6% of the variation in spiritual well-being. Stated differently, these elements together contribute to the spiritual well-being of *asnaf*, even if there are 68.4% other variables outside this model that also have an impact. It might be social support, or individual psychological conditions not included in this study. Moreover, the F-test returns with an F-count value of 4.708, higher than the F-table of 2.534, and a significance value of 0.001 (less than 0.05), so verifying that the whole regression model has statistical significance. This implies that the spiritual well-being of *asnaf* is much influenced concurrently by the five elements of *Maqasid al-Shariah*. This result supports the perspective that the idea of *Maqasid al-Shariah* is not only pertinent in terms of Islamic law but also has direct consequences for the spiritual well-being of people, particularly for those in restricted financial means such *asnaf*. This is in line with another articles such as Armas Pailis et al., (2016); Kamaruddin et al., (2024); Widiastuti et al., (2020) said that the program from zakat can enhance the wellbeing of *asnaf* through *Maqasid al-Shariah* measurement. Moreover, Perdana et al., (2023)

stated that people who receive zakat productive through agricultural program can gain their wellbeing.

Apart from controlling legal issues in Islam, *Maqasid al-Shariah* serves as a framework supporting overall welfare, including spiritual well-being. Within the framework of the *Smart Sawah Berskala Besar* (SSBB), the application of *Maqasid al-Shariah* ideas through productive zakat funding offers financial security and inner serenity, which finally enhances their spiritual well-being. This is in line with Othman et al., (2023) argued that SSBB members are watched in terms of moral support by the LZNK, therefore enabling the LZNK to not only concentrate on financial improvement but also on spiritual development so that morality is also well preserved. This project also promotes the preservation of intellectual by providing *asnaf* with training such as smart farming, technology utilization and so on, thereby motivating farmers to actively seek solution to overcome the poverty challenges. Moreover, *asnaf* also received *qard hasan* financing from Bank Islam Malaysia Berhad. Additionally, LZNK mandates that farmers pay zakat on their income following the harvest season as a means of purifying their assets. Consequently, individuals can concentrate more on worship and experience an enhanced sense of gratitude for halal sustenance. In this context, spiritual well-being encompasses not only formal religious elements but also includes a sense of security, peace of mind, and life balance.

Resource Dependence Theory (RDT) posits that both organizations and individuals are compelled to navigate their resource dependencies in order to mitigate uncertainty and enhance long-term sustainability (Pfeffer & Salancik, 1978). Within the realm of

the SSBB farming community, reliance on traditional financial institutions that impose elevated interest rates has presented a significant obstacle. In the absence of fair access to financial resources, numerous farmers endure economic strain that adversely affects their mental and spiritual health. Nonetheless, the provision of zakat-based funding from the Kedah State Zakat Institution (LZNK) has afforded farmers a more stable financial foundation, liberating them from the constraints of traditional credit systems.

From the standpoint of spiritual well-being, diminished reliance on interest-based financial systems fosters a profound sense of tranquility and favor in the lives of farmers. With a more secure financial foundation, farmers are afforded the opportunity to concentrate on spiritual practices, personal growth, and contributions to society. In Islam, spiritual well-being encompasses not merely an individual's connection with the divine, but also the sense of comfort and ease experienced in the conduct of daily life. The zakat-based funding system fosters economic stability, allowing farmers to experience reduced anxiety, dedicate more time to worship, and cultivate a deeper sense of meaning and purpose in their lives, as elucidated in the notion of spiritual well-being.

#### **4.6 The Most Significant element on *Asnaf* Spiritual Wellbeing**

This segment discusses the outcome of a multivariate regression analysis to study the effects of the five components of Maqasid al-Shariah which are Preservation of Religion (*hifz ad-din*), Preservation of Intellect (*hifz al-aql*), Preservation of Wealth (*hifz al-mal*), Preservation of Posterity (*hifz an-nasl*), and Preservation of Life (*hifz al-nafs*) on Spiritual Well-being (SW). In this analysis, the degree of the influence of

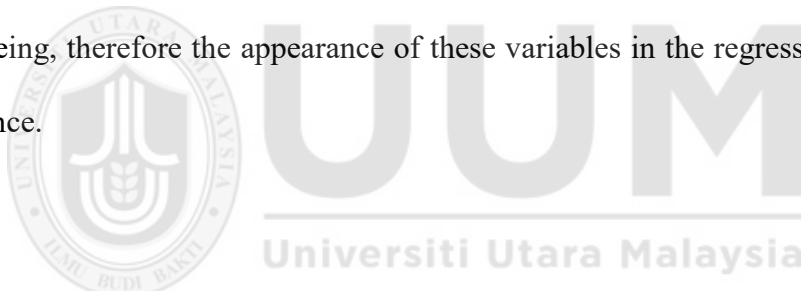
every independent variable on the dependent variable is estimated in the regression model, whereas the t-test determines the importance of every influence separately. These results reveal not only the effects of variables in relation to each other, but they also evaluate the previously formulated guesses or assumptions. In particular, H2 to H6 considers the possibility that each component of *Maqasid al-Shariah* is supportive of a positive change of Spiritual Well-being. Thus, the regression coefficients and the t-test, when analysed, will indicate if the assumptions are true or false. The results of the multi regression and t-test are analysed and presented in the tables below, followed by an explanation on how the results interact with the other variables in the study.

**Table 4. 5**  
*Multiple Regression*

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
(Constant)	3.535	.563		6.279	.000	2.405	4.665
<i>Hifz ad-Din</i>	.304	.131	.348	2.313	.025	.040	.567
<i>Hifz al-aql</i>	.083	.231	.091	.359	.721	-.380	.546
<i>Hifz al-Mal</i>	-.103	.130	-.138	-.789	.434	-.364	.159
<i>Hifz an-Nasl</i>	.291	.295	.299	.987	.328	-.301	.883
<i>Hifz an-Nafs</i>	-.354	.152	-.450	-2.326	.024	-.660	-.048

This study emphasizes the individual coefficients, despite R-squared ( $R^2$ ) being commonly utilized to evaluate the explanatory power of a regression model. Each coefficient signifies the effect of an independent variable on Spiritual Well-being (SW), with significance assessed by the t-value and p-value. The regression results indicate that certain predictors significantly affect SW, while others do not, underscoring the complexity of factors influencing SW beyond the examined variables.

The degree to which every independent variable in *Maqasid al-Shariah* independently influences Spiritual Well-being (SW) is given by the T-test and regression coefficient analysis results. A significance value (Sig) smaller than alpha 0.05 suggest in this study the variable with most importance. Should a variable satisfy both of these requirements, one can say that the variable significantly influences the spiritual well-being of the *asnaf*. On the other hand, a variable is said not to have a significant influence on spiritual well-being if its t-count value is less than the t-table and its significance value is higher than 0.05. There are other causes for this as well. One theory is that the component does have a lesser impact than other factors, so its contribution to spiritual well-being is insufficient to be regarded as noteworthy. Furthermore, there could be other elements more dominating in determining spiritual well-being, therefore the appearance of these variables in the regression model loses relevance.



#### **4.6.1 The influence of the preservation of religion on spiritual well-being of the participant in the SSBB Project**

The partial test between the Preservation of Religion variable and Spiritual Well-being (SW) yielded significance value (Sig.) of 0.025, which is less than the alpha level of 0.05. It can be concluded that Preservation of Faith positively and significantly influences Spiritual Well-being (SW). The 95% Confidence Interval for B indicates that, in 95% of cases, the regression coefficient falls between 0.040 and 0.567, suggesting a strong and stable influence of this variable within the model. By this Partial test the most element from *Maqasid al-Shariah* that have bigger influence on *asnaf*'s Spiritual Wellbeing is Preservation of Religion with significance value (Sig.) of 0.025, which is less than the alpha level of 0.05. Thus, Research Objective 2 has

been addressed, indicating that the element with the most significant positive influence on Spiritual Well-being is Preservation of Faith. Additionally, hypothesis H1 is accepted, while the other hypotheses are rejected due to insignificance or an unexpected directional relationship.

This result accordance with (Karimullah, 2023) stated that the implementation of the principle of *Maqasid al-Shariah* contributes significantly to the welfare of society. To promote spiritual well-being, *Maqasid al-Shariah* emphasizes the balance between material and non-material aspects in life and society. Applications of this notion in Islamic economic policy provide moral and spiritual considerations in economic decisions. Thus, this study proves that *Maqasid al-Shariah* promotes spiritual well-being.

#### **4.6.2 The influence of the preservation of Intellectual on spiritual well-being of the participant in the SSBB Project**

The partial test for the Preservation of Intellectual variable and Spiritual Well-being (SW) yielded a significance value (Sig.) of 0.721, exceeding the alpha level of 0.05. The findings indicate that the Preservation of Intellectual does not significantly influence Spiritual Well-being (SW). The 95% Confidence Interval for B indicates that the regression coefficient ranges from -0.380 to 0.546, encompassing zero (0), which suggests that this variable lacks a significant effect. This contrasts significantly with common study, which asserts that each component of *Maqasid al-Shariah* impacts welfare.



Amram, (2022) examines how spiritual intelligence improves daily life and well-being. This article stresses that spiritual intelligence helps people use spiritual characteristics and resources in their daily life, improving their well-being. However, Çağlar, (2020) shows how intelligence and higher education can decrease religion in some people and boost it in others.

#### **4.6.3 The influence of the preservation of Wealth on spiritual well-being of the participant in the SSBB Project**

The partial test between the Preservation of Wealth variable and Spiritual Well-being (SW) yielded a significance value (Sig.) of 0.434, exceeding the alpha level of 0.05. The findings indicate that Preservation of Wealth does not significantly influence Spiritual Well-being (SW). The 95% Confidence Interval for B ranges from -0.364 to 0.159, encompassing zero (0), thereby indicating that this variable does not exert a significant effect within the model.

Pong, (2022) identified a negative association between three characteristics of attitudes towards money, specifically power-prestige, indecision, and distrust—and three domains of spiritual well-being. This indicates that persons who prioritize worldly prosperity excessively may suffer a deterioration in their spiritual well-being. Sharif Nia et al., (2021) indicated that spiritual well-being and social support exhibited a negative correlation with depressed symptoms, whereas financial stress demonstrated a positive correlation with depressive symptoms. This indicates that financial stress may adversely influence mental well-being, however it should not immediately affect spiritual well-being.

#### **4.6.4 The influence of the preservation of Posterity on spiritual well-being of the participant in the SSBB Project**

The partial test for the Preservation of Posterity variable and Spiritual Well-being (SW) yielded a significance value (Sig.) of 0.328, exceeding the alpha level of 0.05. It can be concluded that Preservation of Posterity does not significantly affect Spiritual Well-being (SW). The 95% Confidence Interval for B ranges from -0.301 to 0.883, encompassing zero (0), thereby indicating that this variable does not exert a significant effect in the model.

Based on recent research, *Hifz an-nasl* (preservation of lineage) in *Maqasid al-Shariah* emphasises on the protection and sustainability of offspring and family. However, its direct influence on the spiritual well-being of individuals is not always considerable. Spiritual well-being is more commonly influenced by personal religious activities, spiritual introspection, and the support of the religious community. In the context of *Maqasid al-Shariah*, *Hifz an-nasl* is more orientated at maintaining the family structure and social morals. Busyro et al., (2023) emphasizes the necessity of preserving offspring for the general well-being of the family, but does not directly link it to the spiritual well-being of individuals.

#### **4.6.5 The influence of the preservation of Life on spiritual well-being of the participant in the SSBB Project**

The partial test between the Preservation of Life variable and Spiritual Well-being (SW) yielded a significance value (Sig.) of 0.024, which is less than the alpha level of 0.05. The findings indicate that Preservation of Life exerts a negative and significant

effect on Spiritual Well-being (SW). The 95% Confidence Interval for B ranges from -0.660 to -0.048, excluding zero (0). This suggests that the variable's influence is stable within the model and negatively affects Spiritual Well-being.

Božek et al., (2020) discovered that psychological well-being and health practices responded favorably to spirituality. But this investigation turned up no appreciable link between spiritual well-being and life maintenance. Then, Bagereka et al., (2023) stresses on the need of mental resilience and mindfulness in enhancing the psychological-spiritual well-being of palliative patients. While life maintenance was not listed as a significant determinant, this review reveals that treatments emphasizing spiritual elements, such meditation and emotional support, improve patient well-being.

#### 4.7 Summary

This chapter provides an explanation of the data analysis, detailing the process from the information processing stage to the acquisition of final results through empirical tests and subsequent discussions. Initially, the assumptions in multiple regression analysis are tested, which includes evaluating classical assumptions such as normality, multicollinearity, and heteroscedasticity, prior to advancing to the regression analysis. The empirical findings are elucidated by considering the direct influence of the independent variables on spiritual well-being, along with the overall significance of the model.

This study met its goals. The investigation shows that *Maqasid al-Shariah* greatly affects *asnaf's* spiritual well-being. As shown by the R Square value of 0.316 and

statistical significance, the regression model shows a significant relationship between Spiritual Well-being and the independent variables (Preservation of Faith, Intellectual, Wealth, Posterity, and Life). Second, *asnaf's* Spiritual Well-being is primarily affected by Preservation of Faith (R). This shows how religious and spiritual factors affect well-being. The study supports the impact of *Maqasid al-Shariah* on Spiritual Well-being and identifies the important factor.



## CHAPTER FIVE

### CONCLUSION AND RECOMMENDATION

#### 5.1 Introduction

This part talked about the conclusion and the suggestions. It is divided into several parts, such as an overview of the study's results, what those results mean, what the study's limits are, and what future research might be done based on these results of the study.

#### 5.2 Overview of the Study

This research explores the connection between *Shariah* objectives and the welfare of spiritual communities in SSBB, emphasizing the significance of zakat in promoting an economy grounded in Islamic principles. This research primarily aims to examine the specific dimensions of the *Maqasid al-Shariah* that contribute to the enhancement of spiritual well-being and to evaluate the strength of their interrelationship. Specifically, the study seeks to assess the influence of *Maqasid al-Shariah* on the spiritual well-being of participants in the SSBB Project and to identify which particular element of *Maqasid al-Shariah* holds the most significant impact on their spiritual well-being. This research employs a quantitative methodology, gathering primary data via a structured questionnaire. The independent variables encompass five dimensions of *Shariah* objectives: the preservation of religion, life, reason, the text, and wealth, whereas spiritual well-being serves as the dependent variable. Statistical tests, such as t-tests, serve to examine the interrelations among these variables.

The findings indicate that, of the five dimensions pertaining to Islamic legal objectives, only the preservation of religion demonstrates a noteworthy influence on spiritual well-being, whereas the remaining dimensions fail to exhibit a statistically significant correlation. This discovery substantiates the notion that religious elements significantly influence the formation of spiritual well-being, whereas other facets may exert their effects in a more indirect or gradual manner. This study enhances our comprehension of the significance of *Shariah* objectives in fostering the spiritual well-being of the Saudi Islamic banking community and offers valuable perspectives for the formulation of more effective Islamic financial policies.

### **5.3 Contribution of Study**

#### **5.3.1 Theoretical Contribution**

This paper sheds light on the interaction between *Maqasid al-Shariah* and spiritual welfare, especially concerning Islamic economy's entitlement of zakat and its economic empowerment, thereby extending the scholarly imagination. This study also highlights the critical role of *hifz ad-din* related to spiritual well-being and, as such, the prominence of religious values over many others in the context of *Maqasid al-Shariah*.

In addition, this study supports the position that the function of zakat goes beyond economic equalization but also brings about important social and spiritual consequences. This achievement details further the research of the effectiveness of *Maqasid al-Shariah* to the attainment of Sustainable Development Goals (SDGs), particularly SDG 1, poverty alleviation, from the perspective of Islamic economics.

### **5.3.2 Practical Contribution**

This piece of research provides relevant insights for the Kedah State Zakat Institute and other related bodies in understanding the zakat's benefit on the welfare of the beneficiaries from a spiritual perspective. The finding that preservation of religion has a certain degree of importance for spiritual well-being suggests that the efficacy of the zakat program is more than just economic; it also includes strengthening the religious values of the recipients, as well as the provision of zakat.

This enables zakat institutions to better design programs which seek to provide some degree of spiritual support to the beneficiaries through religious counseling, training on Islam, or other activities aimed at improving the wellness of the beneficiaries through the religion. These programs are designed to provide additional support so that the welfare achieved is not only physical but mental and spiritual as well, thereby fostering a sense of calmness and improving the quality of life of the beneficiaries.

Some SSBB project administrators, on the other hand, may find value in their improvement efforts through these findings since farmers should not only be economically empowered, but also spiritually cared for. Therefore, the intervening action can be more comprehensive and holistic and still remain true to the underpinning logic of the *Maqasid al-Shariah* framework.

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### **5.3.3 Policy Contribution**

The findings indicate that the government and Islamic finance authorities should consider incorporating spiritual well-being as a key indicator in their poverty reduction

strategies. The recommendations derive from the findings of this research. Maximizing the effectiveness of a policy approach that emphasizes religious guidance within the framework of the Islamic-based social assistance program can be achieved by leveraging the evidence that preservation of faith plays a primary role.

This research serves as a valuable reference for academics and policymakers engaged in the development of a zakat model that integrates not only economic components but also the spiritual and social dimensions. The principles of Islamic social finance emphasize the overall well-being of the benefiting society, aligning with these foundational concepts.

#### **5.4 Limitation of Study**

##### **5.4.1 Limited scope of *Maqasid al-Shariah* Dimensions**

This study looks at how *Maqasid al-Shariah* affects spiritual wellbeing, only preservation of faith that was shown to be significant. Although this offers insightful analysis, the study does not investigate closely why other dimensions, such as preservation of Intellectual, Wealth, Posterity and Life did not reveal notable correlation. To discover the fundamental causes of these result, future studies might use qualitative or mixed methods approach.

##### **5.4.2 Reliance on Cross-Sectional Data**

Capturing data at a single point in time, the study employs a cross-sectional technique. This restricts the possibility to prove causality between spiritual well-being and *Maqasid al-Shariah*. Deeper understanding of the long-term effects of zakat and



*Maqasid al-Shariah* on beneficiary well-being would come from a longitudinal research.

#### **5.4.3 Context-Specific Findings**

The study focusses on SSBB farmers in Kedah, Malaysia, therefore restricting the general access ability of the results to other areas or populations. Various cultural, financial, and political environments could produce varying consequences of *Maqasid al-Shariah* on spiritual well-being. Future studies could compare results among several zakat-based poverty reducing initiatives or span other areas.

#### **5.4.4 Potential Measurement Bias**

The study depends on self-reported data from survey participants, which can lead to social desirability bias. That is, responses given by people judged as socially acceptable instead of their actual experiences. Future studies might triangulate data sources using observational studies or interviews to improve the validity of results.

#### **5.4.5 Limited examination of External Factors**

This study primarily focuses on the direct relationship between *Maqasid Shariah* and spiritual well-being. However, external factors such as economic conditions, government policies, and individual psychological resilience could also influence well-being. Future studies could integrate control variables or mediating/moderating factors to offer a more holistic perspective.

## **5.5 Suggestion for Future Study**

### **5.5.1 Boardening the parameters of *Maqasid al-Shariah***

This study shown that the preservation of religion significantly influences spiritual well-being; therefore, subsequent research may elucidate why other variables, such as self-preservation or wealth preservation, were not significant. Qualitative or mixed-method techniques may yield profound insights into the interaction of these aspects with spiritual well-being across many situations.

### **5.5.2 Utilizing Longitudinal Data**

Future research ought to adopt a longitudinal methodology to examine the enduring effects of *Maqasid al-Shariah* and zakat on spiritual well-being. This will ascertain if the influence of zakat on social welfare fluctuates over time and if beneficiaries undergo enhancements in their quality of life.

### **5.5.3 Boardening the Scope**

This study concentrated on SSBB farmers in Kedah, Malaysia; subsequent research could broaden the analysis to encompass diverse demographics, locations, or zakat administrative entities. Comparative analyses of international zakat programs may yield profound insights into the efficacy of *Shariah*-compliant social welfare projects.

### **5.5.4 Addressing Externalities**

Future research should explore the mediating or moderating roles of various factors, including government policies, economic stability, and individual psychological resilience, in influencing the relationship between *Shariah* objectives and well-being.

This would offer a more comprehensive insight into how external factors affect the efficacy of Islamic social financing mechanisms.

#### **5.5.5 Integrating behavioural and Objective Data**

Future studies should use objective measures of well-being, such mental health examinations, behavioural indicators, or case studies of zakat specialists, therefore addressing possible self-reporting bias. This would give a more complete view of the influence of *Shariah* goals and raise the validity of the conclusions.

### **5.6 Conclusion**

The purpose of this research was to investigate the effect of the five components of *Maqasid al-Shariah* in the context of the spiritual well-being of smallholder farmers within the *Smart Sawah Berskala Besar* (SSBB) project in *Negeri Kedah*. The results show that *hifz al-din* (the preservation of religion) has a significant, positive influence, making it the most vital element which enhances spiritual wellbeing of the farmers. On the other hand, *hifz al-nafs* (the preservation of life) has a negative, significant influence, indicating difficulties regarding the emotional and mental health of the farmers enrolled in the program.

These impacts reaffirm that the principal concerning the religious dimension is central to the well-being of the farmers while it also underscores the importance of formulating policy with regards to agriculture for the SSBB program, to better achieve its goals. However, the negative effects resulting from *hifz al-nafs* requires more insight especially in the dimension of psychosocial wellbeing of farmers. Hence, a

more balanced strategy is necessary which includes components involving social assistance and better provision of mental health services.

In this regard, this study suggests conducting other studies aiming at identifying other variables of spiritual well-being such as the degree of personal religiosity, the effectiveness of productive zakat, and the impact of socio-religious networks.



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## APPENDICES

### Appendix A: Questionnaires

 <b>ISLAMIC BUSINESS SCHOOL</b> UUM COLLEGE OF BUSINESS UNIVERSITI UTARA MALAYSIA 06010 UUM SINTOK KEDAH DARUL AMAN MALAYSIA	 Tel: 604-928 6651 / 6662 / 6658 Faks (Fax): 604-928 6653 Laman Web (Web): <a href="http://www.ibs.edu.my">www.ibs.edu.my</a>
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No. Rujukan : UUM/COB/IBS/A-4/1  
Tarikh : 6 Januari 2025

Dr. Hafizah binti Zainal,  
Pengarah,  
Pusat Kajian Pengantarabangsaan Zakat Kedah,  
Aras 3, Menara Zakat, Jalan Teluk Wan Jah,  
05200 Alor Setar, Kedah.

YBrs. Dr.,

**PERMOHONAN KEBENARAN UNTUK MENJALANKAN KAJIAN AKADEMIK**

Dengan segala hormatnya saya merujuk kepada perkara di atas.

2. Adalah dimaklumkan bahawa pelajar berikut sedang giat menjalankan kajian penyelidikan seperti berikut:

Nama	: WAFIQ IBNU MUBAROK
No. Matriks	: 833447
Kursus	: MASTER IN ISLAMIC FINANCE AND BANKING (MIFB)
Fakulti	: PUSAT PENGAJIAN PERNIAGAAN ISLAM (IBS)
	UNIVERSITI UTARA MALAYSIA
Tajuk Kajian	: THE INFLUENCE OF MAQASID AL-SHARIA ON SMART SAWAH
	BERSKALA BESAR COMMUNITY WELLBEING
Penyelia Kajian	: DR. ALIAS BIN MAT NOR

3. Sehubungan dengan itu, saya memohon agar pihak YBrs. Dr. dapat memberi kebenaran kepada pelajar ini untuk menjalankan kajian akademik beliau seperti yang dipohon. Semua maklumat dan data-data yang diperolehi adalah dianggap **SULIT** dan hanya akan digunakan bagi tujuan akademik sahaja.

4. Sekiranya pihak YBrs. Dr. ingin mendapat maklumat lanjut tentang perkara ini, sila hubungi dengan **Wafiq Ibnu Mubarak** di talian **+62 85159040905** atau e-mel **wafiqi.iq@gmail.com**.

Segala maklumbalas serta maklumat data berkaitan kajian ini amat dialu-alukan dan kerjasama YBrs. Dr. dalam menjayakan kajian ini amatlah dihargai dan didahului dengan ucapan terima kasih.

Sekian.

**"MALAYSIA MADANI"**  
**"BERKHIDMAT UNTUK NEGARA"**  
**"KEDAH SEJAHTERA-NIKMAT UNTUK SEMUA"**  
**"ILMU BUDI BAKTI"**

Saya yang menjalankan amanah,

  
**DR. MOHD FIKRI BIN SOFI**  
Penyelaras Program MIFB & MIBS  
Pusat Pengajian Perniagaan Islam  
Universiti Utara Malaysia

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Universiti Pengurusan Terkemuka  
*The Eminent Management University*



## PENGANTAR

Program Smart Sawah Berskala Besar (SSBB) adalah satu inisiatif bertujuan untuk meningkatkan produktifiti pertanian padi melalui penerapan teknologi moden, pengurusan pertanian yang cekap, dan pemeraksanaan petani kecil. Program ini dirancang untuk mencipta kelestarian ekonomi, social, dan alam sekitar, serta menyokong kesejahteraan komuniti petani tempatan.

Sebagai sebahagian daripada kajian ini, kami ingin memahami kesan projek SSBB terhadap pelbagai aspek kehidupan petani, termasuk agama, Pendidikan, kesihatan, ekonomi, dan keharmonian keluarga. Jawapan anda akan membantu kami menilai keberkesanan program ini dan membierikan cadangan untuk penambahbaikan pada masa hadapan.

Kami mengargai masa dan sumbangan anda dalam mengisi soal selidik ini. Segala maklumat yang anda berikan akan dijamin kerahasiaannya dan hanya digunakan untuk tujuan penyelidikan.

## BAHAGIAN A: PROFIL DEMOGRAFI

Bahagian ini adalah mengenai butiran soal demografi responden

**Arahan:** Sila pilih pilihan (v) yang paling sesuai yang menggambarkan anda

1. Jantina: Lelaki ☐ Perempuan ☐
2. Umur: 18-20 ☐ 21-30 ☐ 31-40 ☐ 41-50 ☐ lebih daripada 50 ☐
3. Pendidikan Tertinggi: Pendidikan Rendah ☐  
Pendidikan Menengah ☐  
SPM ☐  
Asasi/Matrikulasi/STPM/A-Level ☐  
Diploma ☐
4. Status perkahwinan: Bujang ☐  
Berkahwin ☐  
Bercerai ☐  
Balu ☐
5. Jumlah Tanggungan dalam Isi Rumah:

6. Pendapatan bulanan sebelum SSBB: kurang daripada 800 ☐

800 – 1000 ☐

1001 – 1200 ☐

1201 – 1400 ☐

1401 – 1600 ☐

Lebih daripada 1600 ☐

7. Pendapatan bulanan setelah SSBB: kurang daripada 2000 ☐

2000 – 2500 ☐

2501 – 3000 ☐

3001 – 3500 ☐

Lebih daripada 3500 ☐

#### BAHAGIAN B: Variabel bersandar

Elemen	1	2	3	4	5	Nilai
Solat	Menghalang orang lain untuk solat	Menentang konsep solat	Menunaikan solat wajib tetapi tidak secara konsisten	Sentiasa menunaikan solat wajib tetapi tidak berjemaah	Menunaikan solat wajib berjemaah dan melakukan solat sunat	
Puasa	Menghalang orang lain untuk berpuasa	Menentang konsep puasa	Tidak sepenuhnya menunaikan puasa wajib	Hanya menunaikan puasa wajib	Menunaikan puasa wajib dan puasa sunat	
Zakat dan Infak	Menghalang orang lain untuk membayar zakat dan infak	Menentang konsep zakat dan infak	Tidak membayar infak sekurang-kurangnya sekali setahun	Membayar zakat fitrah dan zakat maal	Membayar zakat fitrah, zakat maal, dan infak	
Persekitaran Rumah Tangga	Melarang pelaksanaan ibadah	Menentang pelaksanaan ibadah	Menganggap ibadah sebagai urusan peribadi ahli rumah tangga	Menyokong pelaksanaan ibadah	Mewujudkan persekitaran yang mewajibkan pelaksanaan ibadah	
Dasar Kerajaan	Melarang pelaksanaan ibadah	Menentang pelaksanaan ibadah	Menganggap ibadah sebagai urusan peribadi	Menyokong pelaksanaan ibadah	Mewujudkan persekitaran yang mewajibkan pelaksanaan ibadah	



### BAHAGIAN C: Variabel Bebas

**Arahan:** Sila pilih pilihan (v) yang paling sesuai yang menggambarkan anda dengan syarat

1 = Sangat Tidak Setuju

2 = Tidak Setuju

3 = Netral

4 = Setuju

5 = Sangat Setuju

No	Soalan	Nilai				
		1	2	3	4	5
1	Saya lebih kerap menunaikan kewajipan agama (contohnya, solat, puasa) selepas menyertai program SSBB.					
2	Saya telah menghadiri program pendidikan agama yang dianjurkan atau dipengaruhi oleh program SSBB.					
3	Saya berasa lebih terdorong untuk menyumbang kepada amal jariah selepas menyertai aktiviti SSBB.					
4	Program SSBB telah memberi motivasi kepada saya untuk menuntut lebih banyak ilmu agama.					
5	Penyertaan saya dalam aktiviti masjid telah meningkat akibat penglibatan dalam SSBB.					
6	Kepercayaan saya kepada Allah semakin kukuh hasil daripada program SSBB.					
7	Program SSBB telah memberi peluang untuk meningkatkan tahap pendidikan isi rumah saya.					
8	Program motivasi yang dijalankan oleh SSBB telah memberi kesan positif kepada cara pemikiran saya.					
9	Kemahiran saya dalam pengurusan pertanian dan kewangan telah bertambah baik hasil daripada inisiatif SSBB.					
10	Program SSBB telah menggalakkan kehadiran yang konsisten ke sekolah dalam kalangan isi rumah saya.					
11	Pengetahuan saya tentang pertanian lestari telah meningkat melalui aktiviti SSBB.					
12	Tahap celik huruf dalam isi rumah saya telah bertambah baik sejak menyertai SSBB.					
13	Program SSBB telah meningkatkan kemahiran saya dalam menguruskan aktiviti pertanian.					
14	Pendapatan isi rumah saya telah meningkat sejak menyertai program SSBB.					
15	Program SSBB telah meningkatkan kemampuan saya untuk membeli keperluan harian.					
16	Saya mampu menyimpan sebahagian daripada pendapatan saya selepas menyertai aktiviti SSBB.					

17	Produktiviti saya di ladang telah meningkat disebabkan oleh program SSBB.					
18	Saya telah memperoleh aset baharu (contohnya, tanah, peralatan, stok makanan) hasil daripada penyertaan dalam SSBB.					
19	Saya percaya program SSBB menyumbang kepada masa depan yang lebih baik untuk keluarga saya.					
20	Program SSBB telah memperbaiki keharmonian dalam keluarga saya.					
21	Program SSBB telah mengurangkan tingkah laku anti-sosial dalam komuniti saya.					
22	Saya telah aktif menyertai aktiviti kemasyarakatan yang dianjurkan oleh SSBB.					
23	Program SSBB telah memberi sokongan kepada golongan muda dalam isi rumah saya untuk bersedia menghadapi perkahwinan.					
24	Pendidikan dan kesejahteraan anak-anak saya telah bertambah baik hasil daripada inisiatif SSBB.					
25	Saya berasa telah memperoleh lebih banyak kebebasan dan kemerdekaan peribadi melalui aktiviti SSBB.					
26	Program SSBB telah meningkatkan kualiti dan kepelbagaian makanan yang dimakan oleh isi rumah saya.					
27	Saya mempunyai akses yang lebih baik kepada perkhidmatan penjagaan kesihatan disebabkan oleh SSBB.					
28	Kesedaran saya terhadap kesihatan diri dan keluarga telah meningkat hasil daripada aktiviti SSBB.					
29	Kekerapan sakit dalam isi rumah saya telah berkurang sejak menyertai SSBB.					
30	Program SSBB telah meningkatkan pemakanan keseluruhan keluarga saya.					
31	Inisiatif pemantauan kesihatan (contohnya, pengurusan berat badan) telah digalakkan oleh SSBB.					

## Appendix B: Validity Analysis

### • Preservation of Religion (*Hifz Ad-Din*) Variable

		Correlations						
		R1	R2	R3	R4	R5	R6	R_AVR
R1	Pearson Correlation	1	.667**	.417**	.677**	.157	.292*	.803**
	Sig. (2-tailed)		.000	.001	.000	.242	.028	.000
	N	57	57	57	57	57	57	57
R2	Pearson Correlation	.667**	1	.520**	.449**	.413**	.182	.785**
	Sig. (2-tailed)	.000		.000	.000	.001	.174	.000
	N	57	57	57	57	57	57	57
R3	Pearson Correlation	.417**	.520**	1	.463**	.510**	.426**	.764**
	Sig. (2-tailed)	.001	.000		.000	.000	.001	.000
	N	57	57	57	57	57	57	57
R4	Pearson Correlation	.677**	.449**	.463**	1	.300*	.105	.747**
	Sig. (2-tailed)	.000	.000	.000		.024	.436	.000
	N	57	57	57	57	57	57	57
R5	Pearson Correlation	.157	.413**	.510**	.300*	1	.364**	.615**
	Sig. (2-tailed)	.242	.001	.000	.024		.005	.000
	N	57	57	57	57	57	57	57
R6	Pearson Correlation	.292*	.182	.426**	.105	.364**	1	.496**
	Sig. (2-tailed)	.028	.174	.001	.436	.005		.000
	N	57	57	57	57	57	57	57
R_AVR	Pearson Correlation	.803**	.785**	.764**	.747**	.615**	.496**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	57	57	57	57	57	57	57

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).

- **Preservation of Intellectual (*Hifz al-Aql*) Variable**

		<b>Correlations</b>						
		I1	I2	I3	I4	I5	I6	I_AVR
I1	Pearson Correlation	1	.444**	.126	.338*	.407**	.306*	.584**
	Sig. (2-tailed)		.001	.350	.010	.002	.020	.000
	N	57	57	57	57	57	57	57
I2	Pearson Correlation	.444**	1	.516**	.341**	.417**	.611**	.769**
	Sig. (2-tailed)	.001		.000	.009	.001	.000	.000
	N	57	57	57	57	57	57	57
I3	Pearson Correlation	.126	.516**	1	.306*	.654**	.326*	.661**
	Sig. (2-tailed)	.350	.000		.021	.000	.013	.000
	N	57	57	57	57	57	57	57
I4	Pearson Correlation	.338*	.341**	.306*	1	.400**	.789**	.756**
	Sig. (2-tailed)	.010	.009	.021		.002	.000	.000
	N	57	57	57	57	57	57	57
I5	Pearson Correlation	.407**	.417**	.654**	.400**	1	.420**	.737**
	Sig. (2-tailed)	.002	.001	.000	.002		.001	.000
	N	57	57	57	57	57	57	57
I6	Pearson Correlation	.306*	.611**	.326*	.789**	.420**	1	.823**
	Sig. (2-tailed)	.020	.000	.013	.000	.001		.000
	N	57	57	57	57	57	57	57
I_AVR	Pearson Correlation	.584**	.769**	.661**	.756**	.737**	.823**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	57	57	57	57	57	57	57

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).

• **Preservation of Wealth (*Hifz al-Maal*) Variable**

		<b>Correlations</b>						
		M1	M2	M3	M4	M5	M6	M_AVR
M1	Pearson Correlation	1	.600**	.410**	.398**	.431**	.457**	.674**
	Sig. (2-tailed)		.000	.002	.002	.001	.000	.000
	N	57	57	57	57	57	57	57
M2	Pearson Correlation	.600**	1	.680**	.553**	.766**	.478**	.895**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000
	N	57	57	57	57	57	57	57
M3	Pearson Correlation	.410**	.680**	1	.491**	.691**	.415**	.820**
	Sig. (2-tailed)	.002	.000		.000	.000	.001	.000
	N	57	57	57	57	57	57	57
M4	Pearson Correlation	.398**	.553**	.491**	1	.515**	.627**	.758**
	Sig. (2-tailed)	.002	.000	.000		.000	.000	.000
	N	57	57	57	57	57	57	57
M5	Pearson Correlation	.431**	.766**	.691**	.515**	1	.283*	.856**
	Sig. (2-tailed)	.001	.000	.000	.000		.033	.000
	N	57	57	57	57	57	57	57
M6	Pearson Correlation	.457**	.478**	.415**	.627**	.283*	1	.565**
	Sig. (2-tailed)	.000	.000	.001	.000	.033		.000
	N	57	57	57	57	57	57	57
M_AVR	Pearson Correlation	.674**	.895**	.820**	.758**	.856**	.565**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	57	57	57	57	57	57	57

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).

- **Preservation of Posterity (*Hifz an-Nasl*) Variable**

		<b>Correlations</b>							
		P1	P2	P3	P4	P5	P6	P7	P_AVR
P1	Pearson Correlation	1	.741**	.597**	.494**	.480**	.652**	.481**	.818**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000
	N	58	58	58	58	58	58	58	58
P2	Pearson Correlation	.741**	1	.455**	.448**	.491**	.686**	.488**	.788**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000
	N	58	58	58	58	58	58	58	58
P3	Pearson Correlation	.597**	.455**	1	.629**	.570**	.534**	.452**	.788**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000
	N	58	58	58	58	58	58	58	58
P4	Pearson Correlation	.494**	.448**	.629**	1	.414**	.649**	.449**	.753**
	Sig. (2-tailed)	.000	.000	.000		.001	.000	.000	.000
	N	58	58	58	58	58	58	58	58
P5	Pearson Correlation	.480**	.491**	.570**	.414**	1	.426**	.566**	.728**
	Sig. (2-tailed)	.000	.000	.000	.001		.001	.000	.000
	N	58	58	58	58	58	58	58	58
P6	Pearson Correlation	.652**	.686**	.534**	.649**	.426**	1	.497**	.811**
	Sig. (2-tailed)	.000	.000	.000	.000	.001		.000	.000
	N	58	58	58	58	58	58	58	58
P7	Pearson Correlation	.481**	.488**	.452**	.449**	.566**	.497**	1	.734**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000
	N	58	58	58	58	58	58	58	58
P_AVR	Pearson Correlation	.818**	.788**	.788**	.753**	.728**	.811**	.734**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	
	N	58	58	58	58	58	58	58	58

\*\* . Correlation is significant at the 0.01 level (2-tailed).

- **Preservation of Life (*Hifz an-Nafs*) Variable**

		<b>Correlations</b>						
		L1	L2	L3	L4	L5	L6	L AVR
L1	Pearson Correlation	1	.682**	.726**	.463**	.597**	.504**	.778**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000
	N	58	58	58	58	58	58	58
L2	Pearson Correlation	.682**	1	.712**	.566**	.742**	.526**	.825**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000
	N	58	58	58	58	58	58	58
L3	Pearson Correlation	.726**	.712**	1	.727**	.734**	.714**	.908**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000
	N	58	58	58	58	58	58	58
L4	Pearson Correlation	.463**	.566**	.727**	1	.674**	.786**	.836**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000
	N	58	58	58	58	58	58	58
L5	Pearson Correlation	.597**	.742**	.734**	.674**	1	.696**	.878**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000
	N	58	58	58	58	58	58	58
L6	Pearson Correlation	.504**	.526**	.714**	.786**	.696**	1	.842**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000
	N	58	58	58	58	58	58	58
L_AVR	Pearson Correlation	.778**	.825**	.908**	.836**	.878**	.842**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	58	58	58	58	58	58	58

\*\* . Correlation is significant at the 0.01 level (2-tailed).

- **Spiritual Wellbeing Variable**

		<b>Correlations</b>					
		SP1	SP2	SP3	SP4	SP5	SP_AVR
SP1	Pearson Correlation	1	.568**	.530**	.482**	.604**	.846**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	58	58	58	58	58	58
SP2	Pearson Correlation	.568**	1	.464**	.336**	.496**	.762**
	Sig. (2-tailed)	.000		.000	.010	.000	.000
	N	58	58	58	58	58	58
SP3	Pearson Correlation	.530**	.464**	1	.182	.398**	.676**
	Sig. (2-tailed)	.000	.000		.172	.002	.000
	N	58	58	58	58	58	58
SP4	Pearson Correlation	.482**	.336**	.182	1	.659**	.692**
	Sig. (2-tailed)	.000	.010	.172		.000	.000
	N	58	58	58	58	58	58
SP5	Pearson Correlation	.604**	.496**	.398**	.659**	1	.822**
	Sig. (2-tailed)	.000	.000	.002	.000		.000
	N	58	58	58	58	58	58
SP_AVR	Pearson Correlation	.846**	.762**	.676**	.692**	.822**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	58	58	58	58	58	58

\*\* . Correlation is significant at the 0.01 level (2-tailed).



## Appendix C: Reliability Analysis

- **Preservation of Religion (*Hifz Ad-Din*) Variable**

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.799	.797	6

- **Preservation of Intellectual (*Hifz al-Aql*) Variable**

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.818	.817	6

- **Preservation of Wealth (*Hifz al-Maal*) Variable**

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.859	.867	6

- **Preservation of Posterity (*Hifz an-Nasl*) Variable**

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.887	.889	7

- **Preservation of Life (*Hifz an-Nafs*) Variable**

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.919	.920	6

- **Spiritual Wellbeing Variable**

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.817	.817	5



## Appendix D: Normality Test Output

### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		57
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	1.49189908
Most Extreme Differences	Absolute	.090
	Positive	.076
	Negative	-.090
Test Statistic		.090
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.



## Appendix E: Multiple Regression Analysis Output

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	3.535	.563		6.279	.000	2.405	4.665		
	R	.304	.131	.348	2.313	.025	.040	.567	.591	1.691
	I	.083	.231	.091	.359	.721	-.380	.546	.210	4.757
	M	-.103	.130	-.138	-.789	.434	-.364	.159	.438	2.286
	P	.291	.295	.299	.987	.328	-.301	.883	.146	6.829
	L	-.354	.152	-.450	-2.326	.024	-.660	-.048	.358	2.794

a. Dependent Variable: SW

### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.312	5	.462	4.708	.001 <sup>b</sup>
	Residual	5.010	51	.098		
	Total	7.322	56			

a. Dependent Variable: SW

b. Predictors: (Constant), L, R, I, M, P

### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change Statistics			Sig. F Change	Durbin-Watson
						F Change	df1	df2		
1	.562 <sup>a</sup>	.316	.249	.31341	.316	4.708	5	51	.001	1.940

a. Predictors: (Constant), L, R, I, M, P

b. Dependent Variable: SW