MEASURING THE CONSTRUCTS OF AN ISLAMIC HUMAN DEVELOPMENT MODEL (I-HDM) FOR NIGERIA'S RURAL COMMUNITY

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ABSTRACT

This paper seeks to validate the Islamic human development model (I-HDM) by providing empirical evidence on the interrelatedness of social justice and human rights (exogenous) and the three contextualised factors of education, health, and income (endogenous) based on the *Maqasid Shari'ah* framework. Conventionally, human development is measured through education, income, and health, however, other integral components of development such as social justice and human rights are not taken into consideration in this mainstream model. This paper employed a quantitative research design and used a survey questionnaire to collect the data. The findings support the hypothesised model with a model fit, significant inter-factor relationship, and high overall internal consistency of 0.804. The findings further show that many people living in rural Nigeria are unaware of their social and economic rights and the government responsibility to fulfilling them.

Keywords: Human development, inclusive policy, *Maqasid Shari'ah*, social justice, human rights

INTRODUCTION

Nigeria's economic and social policies symbolise commitment for material prosperity. However, many people living in the rural areas and representing over 54% of the total population are comparatively disadvantaged in terms of human development indicators such as healthcare services, education, and living standards (UNDP, 2005). The alarming rate of injustice and abuse of human rights adjudged by inequitable resource allocation contributed to the huge inequality widespread in rural Nigeria today. Notably, a comprehensive policy framework on every aspect of human endeavour including economic, political, and ethical responsibilities which are guided by moral principles is well presented in Islam (Mili, 2014). Islam's moral principles are established on the main references of the *Qur'an* and the *Sunnah* of the Prophet (PBUH) and constitute the basic foundation for human development. This foundation is guided by the essentials of the *Maqasid Shari'ah* as highlighted in studies like Al-Ghazali (1937), Ibn Ashur (2001), Dusuki & Abozaid (2007), Al-Shatibi (n.d.), Alhabshi *et al*. (1996) and Chapra (2008).

The stark reality is that a narrow approach to address the social and economic needs of Nigerians is not practical thereby necessitating a broader and different option for human development programmes in the country. The different development initiatives initiated across many developing countries including Nigeria with the most recent known as Millennium Development Goals (MDGs). The MDGs have yielded little and uneven success in terms of

solving social, economic, and environ-mental problems (UN 2012; Fehling, Nelson & Venkatapuramd, 2013). Even with the emergence of MDGs, many Nigerians are still facing challenges of poverty (African Economic Outlook, 2012). This situation presents social exclusion whereby people are faced with hunger, diseases, illiteracy, and immorality, among others. The situation calls for revisiting the development approach and the policy system in the country with the aim to actualise the basic social, economic, and moral needs of the people.

Besides MDGs, a series of development plans and strategies have been adopted by different administrations in Nigeria. These include the Structural Adjustment Programme (SAP) in 1986, Vision 2010 in 1996, National Economic Empowerment and Development Strategy (NEEDS) in 2004, and the creation of development centres. However, these initiatives lack well defined and comprehensive objectives which subsequently created hindrances for successful implementations. Among the many factors that could account for the unsuccessful implementations are injustice and abuse of human rights placing many Nigerians at a disadvantage despite the available resources (UNDP, 2005; Ikejiaku, 2009). This situation cuts across the 36 states with a strong effect on the rural communities. Furthermore, the country is categorised as among the poorest in the African continent despite its huge revenue from oil production and other natural resources (Ingwe, 2012; Edigheji, 2008; World Bank, 2012). As emphasised in the Qur'an and the *Sunnah*, human development is a legitimate target which must be established by every nation (Mili, 2014).

Central to the challenges of human development is creating an enabling an environment devoid of injustice and to embrace fairness by delivering the rights of every individual in the country through education, healthcare provision, employ-ment and wealth creation, safe and secured society, hygiene environment, and God consciousness among others. Undoubtedly, *tawhid* (unity of God) and *adalah* (justice) are vital for persistent human development problems (Chapra, 2008; Sadeq, 1985). The deplorable conditions witnessed by Nigeria today could be attributed to lack of God consciousness and widespread injustice. Although the mainstream economic literature has shifted its focus to human-based approach with humans seen as means and ends of development (Haq, 1995), it fails to pass an ethical test of a synthetic and inclusive approach which grounded in the essentials of the Islamic law (Larbani & Mustafa, 2011). In line with this doctrine, the western idea of development has also recognised the wider dimensions of human development (Mirakhor, & Askari, 2010).

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Furthermore, protecting human rights and exercising social justice act as the bedrock for actualising the objectives of *Shari'ah* which is immersed in ensuring positive impact on the society (Siddiqui, 1995; Hasan, 2006). However, the literature has argued that sizeable number of people are yet to feel this direct positive impact. The contributing factors to the hindrance could be attributed to the inherent corruption, inequality, injustice, and in-security in the country. Succinctly, this direct positive impact could be felt through effective policy mechanisms emphasising the provision of basic human needs such as food, drinkable water, a clean environment, medical care, quality education, employment, and moral uplift among others, which are well catered for in the *Maqasid Shari'ah*-human development paradigm.

In view of the above, this paper proposes an Islamic human development model (I-HDM) as a comprehensive alternative model to address the inherent weaknesses of several development initiatives in Nigeria such as social exclusion, unsynchronized plan with community needs, political interest over-riding national interest, and inconsistent policy framework among others. This approach seeks to fulfil the inclusive developmental needs of the vulnerable majority. The I-HDM consists of social justice, human rights, education, health, and income. Although factors like education, health, and income have been well discussed in the mainstream development literature, social justice and human rights in the Islamic context are yet to be properly explored.

MAQASID SHARI'AH AND HUMAN DEVELOPMENT

Maqasid Shari'ah is derived from two root words: *Maqasid and Shari'ah.*

While *Maqasid* means objectives (singular is *maqsad* i.e. an objective), *Shari'ah*, is a system of ethics and values covering all aspects of human life including personal, family, social, economic, and intellectual among others (Sardar, 2003).

Therefore according to Al-Ghazali, the objectives of *Shari'ah* is to promote the well-being of all mankind, which lies in safeguarding their (*din*), life (*nafs*), intellect (*'aql*), posterity (*nasl*), and property (*mal*).

Therefore according to Al-Ghazali, the objectives of *Shari'ah* is to promote the well-being of all mankind, which lies in safeguarding their (*din*), life (*nafs*), intellect (*'aql*), posterity (*nasl*), and property (*mal*). Whatever ensures the safeguard of these five serves public interest and is desirable (Chapra, 2000). On the other hand, human development is defined as an economic, social, cultural, and political process of continuous improvement of the welfare of all individuals based on their active participation in the development process guided by equitable distribution of the generated wealth (Mili, 2014). This is rooted in the textual injunctions of the *Qur'an* and the *Sunnah* of the Prophet (PBUH), and evident in the objectives of *Shari'ah*.

Islam provides guidance for all facets of human life including moral, spiritual, economic, political, social, legal, and cultural. This body of guidance originated from a divine revelation known as *Shari'ah* (Wan Daud, 2012). The theory of *Maqasid* has recently evolved as an important multi-disciplinary field of study. An early effort to formulate the theory is traceable to the work of Al-Juwayni (Al Juwayni, 1979) and thereafter al-Ghazali (Al-Ghazali, 1937) which focused on the legal perspective (Bouheraoua, 2008). Al-Ghazali expound on safeguarding five essential elements or universal values (*al-Daruriyyah al-khams*) of the theory namely religion (*din*), life (*nafs*), intellect (*'aql*), posterity (*nasl*), and property (*mal*) which constitute the basis for all the affairs of mankind upon which the Islamic vision of development evolves (Chapra, 2000). Remarkably, many modern scholars have recommended an extension of Al-Ghazali's theory; prominent among the scholars are Ibn Taymiyyah and Ibn-Ashur who have related the dimensions of *Maqasid* to other aspects of human life (Mustafa, 2014).

Although many scholars regarded the five objectives of *Shari'ah* as fixed, there is an increasing number of scholars, particularly in contemporary times that argue for the need to extend the framework. For instance, Ibn Taymiyyah argued that the essential elements of the Islamic law should not be limited to only five but rather incorporate other significant purposes such as the rights of neighbours and the rights of Muslims to one another, faithfulness, and justice (Ibn Taymiyyah, n.d). Ibn 'Ashur suggests *Maqasid* to integrate other dimensions such as society rather than being confined to individual *Maslahah*. Similarly, Auda (2008) suggests

the addition of higher values such as human rights and human decency, and freedom as dimensions in the theory of *Maqasid*.

Several studies have attempted to improve on al-Ghazali's classical theory by operationalising the framework and testing its impact on every facet of human life. For instance, the five objectives of *Shari'ah* and the three categories of *Maslahah* namely necessities (*Daruriyyah*), complementary (*Hajiyyah*), and embellishment (*Tahsiniyyah*) were used as a basis to develop a consumption model for the Islamic economic system ('Abdul Muni'm, 1991; Larbani & Mustafa, 2011). Abu Zaharah also made a considerable attempt by adding another two dimensions (education and justice) to al-Ghazali's *Maslahah* (Abu Zaharah, 1997). There was also an attempt to contextualise the higher objectives to modern settings by developing nineteen new *Maqasid* to bring the total objectives to twenty-four (Attia, 2008). Although the author cited several examples to extend the application of *Maqasid* to modern settings, most of these examples are legal in nature. Others include the Ethics-Augmented Human Development Index (HDI-E) which integrates faith, freedom, and environment into human development index (Dar, 2004). Also, a study included the right to freedom and the protection of the environment in a human development index based on *Maqasid Shari'ah* (Anto, 2010). However, the literature has remained silent in addressing pertinent issues of development with reference to higher intents such as human rights and social justice. The present study attempts to fill this gap by proposing the I-HDM model based on the fundamentals of the *Maqasid Shari'ah*.

By extension, the study presents a new direction of research to propose a model that captures the impact of human rights and social justice factors on human development factors. Although it is argued that the theory of objectives of the Islamic law is intellectually and academically challenging, its components have been identified as essential to develop a complete human personality and holistic well-being (Chapra, 2008; Alhabshi *et al.*, 1996). In addition, literature explicates that when there is complete social justice and observance of human rights pervading all areas of public life, the five objectives of Islamic law and other *Maslahah* become achievable (Al-Ghazali, 1937; Al-Shatibi, n.d.). Therefore, in order to achieve the highest level of human development and well-being, the rights of all mankind should be respected and everyone must be treated with fairness. **Figure 1** below illustrates the triadic inter-system scope of the *Maqasid Shari'ah* framework.

Figure 1:

Triadic Inter-system scope of *Maqasid Shari'ah* function
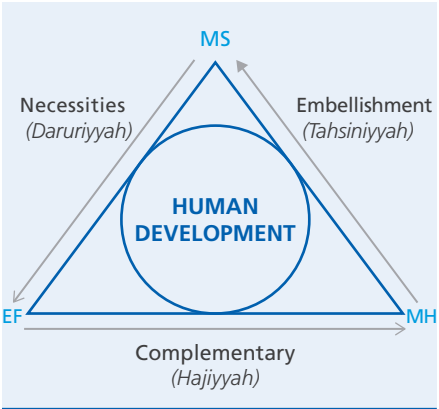
Key to the figure: **MS** = *Maqasid Shari'ah*
EF = Emerging factors from *Maqasid Shari'ah*,
MH = *Maslahah*

MATERIALS AND METHODS

Instrument

This study adopts the survey method whereby questionnaires were used as the main instrument to collect data. To provide a wider choice of responses, data was collected using a seven-point (7) Likert scale. This range of choices was used to enhance a high level of consistency in scale measurement (Caruana, Ewing & Ramaseshan, 2000). The questionnaire was designed with 37 items to translate the objectives of the study into several questions. The survey was numerically coded to assure anonymity. The options range from one (1) representing the lowest degree of acceptance and seven (7) reflecting the greatest degree of acceptance. The items were worded in a simple manner to make it understandable to the respondents. The questionnaire had closed-end questions that were administered to collect information from identified Muslim respondents in four (4) selected local communities in Ibadan metropolis. The questions were divided into six (6) major sections to gather respondents' personal views on human development in relation to their personal lives. While the first section addresses the demographic details of respondents, the remaining five (5) sections accord the study the needed relevant data on the proposed model of the study.

Estimation Procedure

The information found in this study's survey was projected from the total population to the sample with all participants based in the rural communities of Ibadan metropolis. The 2010 population figure put the rural population of Ibadan metropolis

at 784,930 (National Bureau of Statistics, 2010), an indication that there are a significant number of people living in the rural part of the city. This study was carried out in four selected rural areas within the metropolis. No attempt was made to collect data on other semi-urban parts of the areas. The sampled locations were selected based on their classification as rural areas and on the grounds that the areas share the same economic activity with farming as the main occupation. In addition, the inhabitants from the selected rural communities constitute a homogenous group with a similar religious and cultural heritage. These shared characteristics form the basis for participation in this study (Burns & Grove, 2003).

Estimates of the sample size were made using standard procedures for stratified random sampling whereby each stratum contributes proportionately to its size in the population (Wiersma, 1991). For example, if stratum i contains N_i rural population of which n_i population responds with a total respondent of E_i for the survey, then the estimated total respondents in stratum i is given by:

$(N_i/n_i)*E_i$,

where N_i is the total population in stratum i and stratum i represents each selected rural community. Totals are then computed by adding estimates for appropriate strata which resulted in 384 respondents. This sampling method guarantees a representative sample with higher probability (Creswell, 1998).

Sampling Technique

For practical purposes, it was crucial to have access to an adequate number of people who represented the target group in this study. After identifying the stratifications

of respondents, purposive random sampling technique was used in selecting respondents for the study. Based on the objectives of this study, the questionnaires were purposely administered to the Muslim respondents in the four (4) chosen rural areas in Ibadan. For each rural community, participants were randomly selected using stratified sampling (N = 384) which provides each rural community a fair representation in this study. This technique was to ensure that the entire population was well represented and reflected (Sekaran, 2003).

The rationale for choosing rural areas for this study was based on the fact that the concentration of people with social and economic challenges is more evident in this part of the country. Typically, the selected rural communities are considered relatively disadvantaged in Ibadan metropolis, the capital city of Oyo state. Additionally, the rural setting provides population concentration in a smaller community and in close proximity to the other communities which makes it more accessible for data collection purposes. The sample comprised 384 participants from four (4) rural communities with only working adults of a minimum of 20 years of age eligible to participate. The returned questionnaires were used for the statistical analysis with SPSS 16.0 and AMOS 21.0 software. **Table 1** presents the distribution of the sample according to local government areas.

Table 1:

Distribution of the sample according to rural community

S/N	Location	Population (N)	Sample (n)
1	Akinyele	211,811	104
2	Ido	104,087	51
3	Ona-Ara	265,571	130
4	Oluyole	203,461	99
			Total = 384

Source: National Bureau of Statistics (2010)

The demographic features of this study was 264 males (68.8%) and 120 females (31.2%). This sample size was considered suitable and sufficient to obtain representation. This is because it provides reliable appraisals of the population's characteristics, and also allows the performance of an in-depth statistical inquiry (Dillman, 1978; Bentler, 1990; Hoyle & Kenny, 1999; Pallant, 2011; Hair *et al.*, 2010).

RESULTS

Reliability

In determining the reliability or internal consistency of the 37 items of this study, Cronbach's Alpha coefficient was used. Cronbach's Alpha reliability test is a diagnostic measure which is commonly used to test internal consistency (Cronbach, 1971). Internal consistency measures the reliability and accuracy of the questionnaire using the scores across the items (Coakes & Steed, 2007; Creswell, 2009).

Although a computed Alpha coefficient ranges between a perfect internal reliability with a value of one (1) and no internal reliability with a value of zero (0) the general consensus on the threshold of the Cronbach coefficient alpha is .70 and above (Hair *et al.*, 2010; Bryman, 2012). The overall Cronbach's Alpha coefficient of all the items of this study was .804. This result indicates that there is a good reliability of the items in the survey questionnaire. Hence, the reliability results suggest a significant and acceptable internal consistency of the items (Hair *et al*, 2010; Nunnally, & Bernstein, 1994). It also indicates the reliability of the questionnaire for further data analysis (Srinivisan, 1985).

Exploratory Factors Analysis

In addition to the reliability test, an exploratory factor analysis (EFA) was conducted. Principal component analysis (PCA) was used as an appropriate technique to identify the dimensions of the study (Conway & Huffcutt, 2003; Gorsuch, 1997). Precisely, five (5) distinct and separate factor analyses were conducted on the items of each construct in order to establish the dimensions of the study. To undertake the most appropriate interpretation, the loading values were carefully examined for practical implication (Hair *et al.*, 1998). Hence, items with either cross-loadings or factor loadings <.50 were deleted to establish a single factor as recommended by (Hair *et al.*, 2010; Coakes & Steed, 2007; Tabachnick & Fidell, 2007; Pallant, 2011; Munro, 2005). Therefore, only the items with high loading were retained.

As shown in **Table 2**, the factor analysis revealed five dimensions for human development as hypothesised in this study. Remarkably, the five (5) factors had a significant representation from the items measuring them. Accordingly, the result of the analysis show that only 22 items out of the initial 37 items were accurately loaded on the identified constructs. Consequently, only these 22 items were used in measuring human development in Nigeria. The analysis from **Table 2** below reveals that each construct of human development explained greater than 40% of the variation in the hypothesised model which indicates evidence of construct reliability (Straub, 1989; Allen & Yen, 1979). Also, considering that the eigenvalue of all the factors were greater than the threshold of 1.0, all the factors were retained for further investigation.

Furthermore, the Kaiser-Meyer-Olkin (KMO) measure sampling adequacy of each construct was greater than .60 which shows that the factorability of the data is within the recommended threshold (Hair *et al.*, 2010; Pallant, 2011). This result confirms the suitability of the identified clusters for factor analysis.

Table 2:

Results of Eigenvalue, Variance Explained and KMO of the Human Development Measures

Construct	Number of Item	Eigen-value	Percent-age of Variance	KMO
Human Rights	5	4.308	63.505	0.755
Social Justice	4	2.782	60.977	0.662
Education	5	5.426	89.135	0.674
Health	4	4.936	78.723	0.804
Income	4	2.617	69.643	0.650
Total	**22**			

Confirmatory Factor Analysis

Following the establishment of the 5-factor dimension using a sample size of 384, a confirmatory factor analysis (CFA) was performed in accordance with (Byrne, 2010) using AMOS 21.0 (Arbuckle, & W. Wothke, 1999). The CFA or measurement model describes the nature of relationships among the constructs in this case: Human Rights (HRT), Social Justice (SJT), Education (EDU), Health (HTH) and Income (INC). Through the process of validation, the fit statistics of the measurement model was evaluated based on some selected fit indices including: Chi-square (CMIN), Normed Chi-square (CMIN/df), Comparative Fit Index (CFI), and Root Mean Square Error of Appropriation (RMSEA) as suggested by Bentler, (1990)

and Fan, Thompson & Wang, (1999). The results of the inquiry on the overall fit statistics of the model showed in-adequacy. The data revealed that the fit statistics for the hypothesised model were not inspiring indicating model fit problem. Therefore, in an attempt to realize the stated objective of the present study, the initial model was revised to achieve better fit with the data, a process that is highly recommended in the literature (Mulaik *et al.*, 1989).

In order to improve the hypothesised model goodness-of-fit, the identified 22 items were carefully checked to determine any item with an offending estimate. Indeed, the path loadings of most of the five constructs of the hypothesised model were statistically greater than .5. The indicator variables loaded highly and significantly onto their respective factors. However, to improve the model fitness, some items were deleted to establish the revised model. The deletion of this item significantly contributed to the model fit with only 18 items. Although, some items had lower loadings, these items were not removed because of their significant contribution to the model. Furthermore, the inter-factor relationships among the constructs have shown evidence of statistical significance (Anderson & Gerbing, 1988). Hence, there is a strong and significant difference between the initial hypothesised model and the revised human development model considering the modification indices of the confirmatory factor analysis.

Path Analysis

A path analysis was conducted to determine the causal effects between the exogenous variables: human rights (CHRT), social justice (CSJT), and the endogenous variables:

education (CEDU), health (CHTH), and income (CINC). By using the five (5) construct measures, the hypothesised structural model was tested and measured to ascertain the best fitted model. The results of the initial structural model clearly indicate a weak fit to the data. Subsequently, the modified model was tested with the 18 items which were retained from the individual model of the study. In addition, the entire paths coefficients are significant to the model at .05 level and they were all retained in the path analysis. **Table 3** presents the fit statistics of the final structural model. More specifically, the RMSEA value exceeded the recommended threshold. In addition, the non-significant normed chi-square value in the initial model needed to be revised. Thus, a modified model was achieved as presented in **Figure 2** below. The modification of the initial hypothesised model showed consistency with the empirical data as none of the fit statistics violates the cut-off values.

The reduced chi-square, along with improved fit indices in the modified model justifies the modification of the structural model. Hence, the retained paths indicate adequate congruity between data and the structural model. Additionally, the modifications in the individual measurement models substantially improved the fit statistics in the overall model. Hence, the outcome of primary interest of this study was human development with all the variables presenting significant results.

Modified Structural Model of the Study

Chi-square= .796
DF=2
P=.672
Normed Chi-square=.398
CFI=1.000
RMSEA=.000
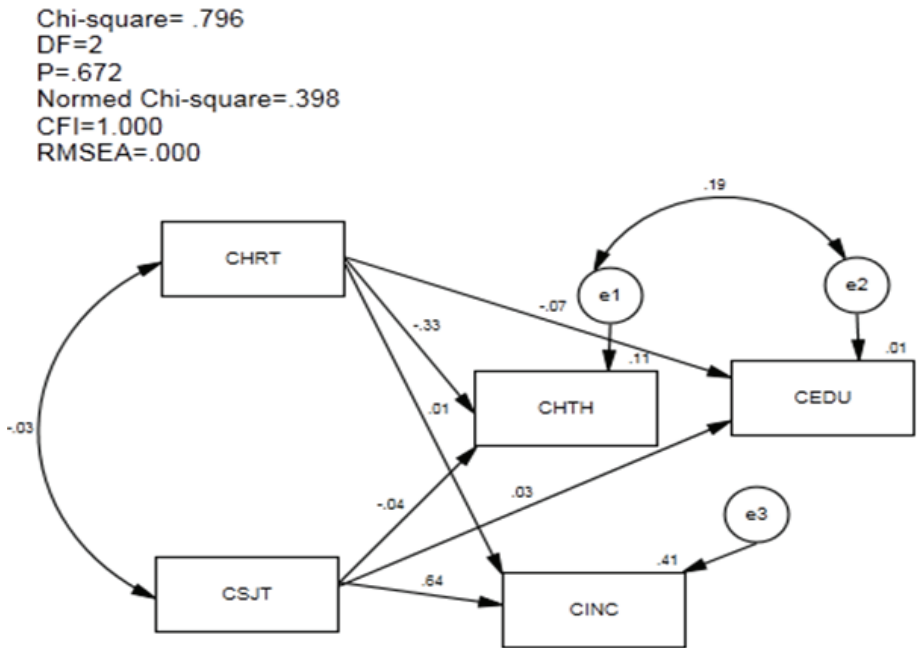
The determinant with the largest direct effect was SJT on INC (.64). The remaining determinant of human development as indicated in the path analysis was HRT on HTH (-.33), HRT on EDU (.07), SJT on HTH (.04), SJT on EDU (.03), and HRT on INC (.01). This model explained approximately 70% of variance in human development.

Upon drawing covariance on the error terms of HTH and EDU factors and re-running the structural model, it was discovered that the effect on the overall analysis was substantial. The level of fit remarkably improved as shown in **Table 3**. Conclusively, it was evident that all factors loaded reasonably on the model. This further affirms that the factors for the structural model converged properly and are adequate and reliable in measuring the hypothesised Islamic human development model (I-HDM).

Table 3:

Summary of Path Analysis Model Testing

Fit Statistics	Initial Model	Modified Model	Threshold Values
Chi-Square	15.101	.796	
Normed Chi-square (Chi-square/df)	5.034	.398	< 5.0
Root Mean Square Error of Approximation (RMSEA)	0.103	0.000	< 0.08
Comparative Fit Index (CFI)	0.953	1.000	> 0.9

Source: Hair *et al.*, (2010)

DISCUSSIONS

This paper sought to investigate and validate the interrelatedness of five conceptualised factors of Islamic human development model underpinned by the *Maqasid Shari'ah* framework (i.e. human rights, social justice, education, health, and income) in four selected rural communities in Ibadan metropolis, Nigeria. As each factor has a unique feature, the contribution of each factor to the overall model was expected to vary. The current findings indicate that each factor has its own significant impact on the I-HDM.

The result of each measurement model and the path structural model were found to be of statistically significant and practically reasonable as none of the standardised structural and measurement coefficients were less than 0.1 in an absolute term. This implies that human development was of statistical significance in determining the five constructs, and it contributed towards human rights, social justice, education, health, and income. It also demonstrates that the amount of variability in health (11%) was accounted by the model, as compared to 1% in education. The three endogenous variables and their error terms had a non-zero loading on human development, meaning they were not inter-correlated.

The result of the individual measurement model provided additional confirmation on the adequacy of the I-HDM in determining the constructs of human development, with each item showing evidence of adequacy in evaluating one idea at a time. The assessment of the fit indices (in this case CFI and RMSEA) indicates that the data fit the model perfectly, meaning that the observed variables satisfy the minimum condition of the parameters that are estimated. Hence, this finding is consistent with the recommendation by (Byrne, 2012). In other words, the study confirms that

the five emerging factors of human development were accepted by the data. Therefore, social justice, human rights, education, health, and income are significant in predicting the direction of human development policy.

Based on the result of the path coefficient, the most important factor affecting an Islamic human development model is income towards material needs followed by health and education respectively. Although the effect of the exogenous factors on each factor is different, the overall effect reflects the interrelatedness among the factors. The finding of the present study supports previous study that the variables underpinned by *Maqasid Shari'ah* framework have significant contribution on the human development model (Mili, 2014). This implies that one of the potential policy strategies is to consider these factors when developing a human development plan for the rural communities which uphold justice and protection of rights according to the Islamic principle. Another approach is by creating awareness for the people on I-HDM and how it caters for every individual without religious or cultural bias (Dar, 2004; Anto, 2010).

As opposed to the results from previous studies (Dar, 2004), a negative relationship was found between human rights and education. It is not surprising if the findings reveal this kind of result as it is widely known that the most illiterate people live in the rural communities, meaning that the higher the illiteracy rate, the more the people are unaware of their fundamental human rights and therefore fail to pursue them. This emphasises that if human rights are to be accomplished, the government must first give priority to the provision of quality education. Remarkably, the magnitude of the correlation reveals that the people perceived education as their personal or family responsibility and not their rights. In comparison to education, the path coefficient between income and social justice is greater which specifies the impact of material component on the I-HDM. This is consistent with empirical findings by Mili (2014) and Anto (2010). The reason for this pattern is that income is a fundamental requisite for leading a good life, access to quality education, and to have adequate provisions for health.

The finding on human rights and health reveals significant relationships. The correlations between these constructs tend to range from non-significance to a correlation of approximately 0.6 with an average correlation of 0.3. Although, the result presents a negative relationship, it is practically tenable. This signifies that the rural population strives to cater for their health and medical needs because they perceive them as personal or family responsibility. Similarly, a negative relationship is found between social justice and health. Perhaps this is because the healthcare system in the rural areas is often characterised by inadequate provision at the detriment of the rural populace (Dauda, 2010). In fact, many people in the rural areas feel short-changed that the healthcare centres often seem as non-functional with less commitment to saving the lives of the people.

Since the correlation was very low in magnitude, the result suggests that the people perceive high injustice and abuse of social rights which hinders the success of the healthcare system. While it may contain viable components, it does not

necessarily lend itself to the model. However, it should be noted that the objective of this paper was specifically to establish the effect of the exogenous variables on the endogenous variables and not to examine the correlation among the endogenous variables.

CONCLUSION

This paper attempted to validate a model for assessing human development in an Islamic context. An Islamic Human Development Model (I-HDM) was measured within the *Maqasid Shari'ah* framework, which is underpinned with the advancement of overall human well-being by safeguarding the essential components of *Shari'ah* and the *maslahah*. The findings of this study have demonstrated the feasibility of extending and developing new constructs that should be taken into account during planning and implementing phases. For each factor, a number of measurement indicators were identified. The results have shown that the conceptualised factors of human rights, social justice, education, health, and income offered quantitative dimensions to measure human development and the well-being of individuals in the four (4) selected rural communities in Nigeria making the measure more comprehensive than previous measures. The model takes into account the moral, ethical, social, and economic needs of the people which are reflective of an inclusive approach, capable of educating them to be more aware of their earthly needs and their responsibility to protect them and live in dignity. It is hoped that the I-HDM will help Nigeria to re-strategies its human development policy and programmes to better address the social and economic ills storming the rural part of the country

through an adequate and efficient measurement technique. This paper posits that I-HDM is reasonable and beneficial to all individuals regardless of religious belief or cultural background as it takes divine injunctions, conventional wisdom, and universality into consideration.

The findings have established that the respondents in the four (4) selected rural areas in Ibadan metropolis were on one hand, not fully aware of their social and economic rights, and on the other, the responsibilities of the government towards fulfilling them. The high illiteracy rate in the rural communities is still a major challenge towards the actualisation of an inclusive development paradigm. The higher the literacy rate, the higher the awareness on social and economic rights, and the better the human well-being. In general, the contribution of income to the model is high and significant which indicates its importance in the model. It also demonstrates the interrelatedness between material and non-material factors which signifies that they both complement each other and have their due share in the attainment of well-being.

Another explanation, however, comes from the low value on health which signifies a need for an improved healthcare system and commitment on the part of the people to live a healthy lifestyle. However, this is yet to be achieved in the Nigerian context. Therefore, more attention is required from the government in this direction. The basic social and economic needs comprising education, health, and income, among others, should be seen as the divine rights of the people and the development plan should be tailored towards justice. With this ultimate objective, an inclusive development

which centres on human well-being and empowerment would be achievable and sustainable.

Implications

This study has several theoretical and practical implications. First, regarding empirical antecedents in Nigeria, the findings revealed the significance of the connections among the variables to enhance overall human development. This study has provided empirical evidence and confirmation for the inclusion of social justice and human rights into the I-HDM using the *Maqasid Shari'ah* framework to explain scientific inquiry. Many existing empirical studies on human development have only focused on evaluating the interrelatedness among the three factors of human development namely education, health, and income while studies incorporating other important factors such as social justice and human rights are still scanty especially in Nigeria. When addressed properly, successful implementation can be characterised by economic stability and security of lives and properties.

Second, development policies and programmes should aim at complementing both material and non-material needs rather than focusing on only material prosperity devoid of ethical and moral components. Development policy should be in the form of inclusive plans whereby no group, location, or tribe is discriminated from the implementation process. The people should be allowed to participate in the development process since they are in the best position to provide information on what their pressing needs are. Additionally, policymakers can use the provided information to make effective policy

resolutions to deliver justice and protect the social and economic rights of the majority living in the rural communities in Nigeria.

Third, education, health, and income are considered basic worldly and divine rights. However findings clearly showed that people's perception of social justice centres on economic justice. This is contrary to the Islamic view of social justice, which encompasses both economic and social justice. Some people are at a disadvantage due to social injustice and the deprivation of their rights. Peoples' rights cannot and should not be seen as isolated components from development plans; rather social and economic rights should be interwoven and interdependent among the measures of human development. Effective integration would naturally be characterised by justice. Thus, an integrated model such as I-HDM is the kind of model that would make a difference in planning and implementation. This objective can be achieved through transparency, fair distribution of benefits, and ethical consciousness. The fact that the basis of *Maqasid Shari'ah* is divine, guarantees that the provision of this noble cause, is both coherent and comprehensive.

Policy Prescriptions

The potential benefits of adopting Islamic human development model is enormous, as I-HDM could provide a significant policy framework on economic growth and human development simultaneously through the provision of quality and useful education, adequate healthcare service, efficient employment scheme, and wealth generation. In addition, moral and ethical values will be enhanced to solve the prominent challenges of oppression, injustice, inequity, gender bias, corruption, and abuse of social and economic rights.

This paper suggests the following:
I. Empowering people through effective training and skills development to promote societal development.
II. Promoting an environment of mutual trust and fairness as an essential pre-requisite for the realisation of ultimate goals of human development. This is lacking in the current development framework.
III. Increasing awareness of people and policymakers on moral and ethical dimensions.
IV. Increasing awareness of people on I-HDM and its potency.
V. Developing and adopting inclusive development policy which favours every group in the society with no group or location disadvantaged.
VI. Implementing policy to help the people achieve a good living standard and overall decent lifestyle.
VII. Developing an effective means to monitor the system in order to provide better services and economic and social protection.
VIII. Developing Islamic institutions such as *Zakat, Waqf,* and *Sadaqah* to promote all the essentials of human development according to the *Shari'ah* framework.

With these provisions in place, the social and economic policy will be plausible and beneficial, which means that there is a huge and potential benefit to be tapped by everyone without discrimination. However, concerted effort is required from the relevant authorities and the public to promote effective policy provisions. The inclusive dimension of the I-HDM lends credence to this policy prescription. **Figure 3** illustrates the policy prescription on human development in Nigeria.

Limitations and Future Research
In spite of the contributions of this study, it has certain limitations including its focus on the individuals from a cultural back-ground and without involving a diverse cultural composition. Since the perception of these groups might differ, it is believed that the findings will also differ. Therefore, future research is suggested to include other cultural groups in the country and to use different research designs and methods to validate the robustness and generalizability of the results.

Figure 3:

Policy Prescription on Human Development Paradigm
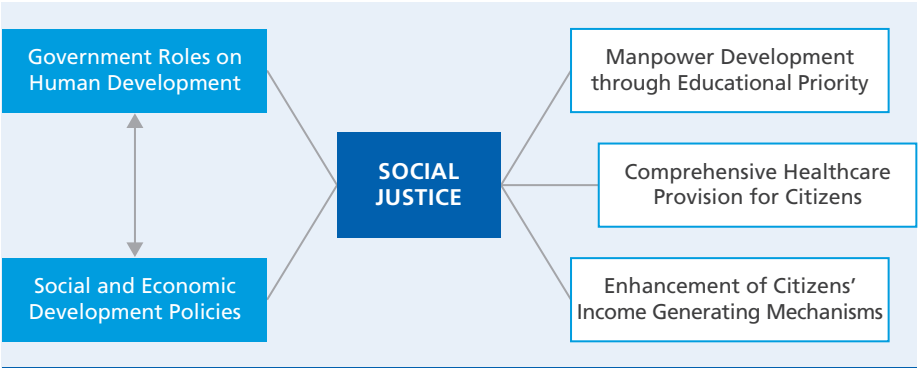
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