



Housing Provision for Aggrandizement of Socio-Economic Status of Citizen by Local Government to Meet Maqasid As-Sharia'h Ruling in Northern Nigeria

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Abstract: *This paper tries to highlight the relationship of Maqasid Ash-Shari'ah and housing provision by local government to improve socio-economic standard of people through application of Maqasid Ash-Shari'ah rulings. Islamic jurisprudence deals with different aspects of human life. It has been recorded that Maqasid Ash-Shari'ah cardinal principles are; preservation of religion, life, kinship, senses and dignity. Housing as one of the basic needs of individual has not been adequately provided by authorities in Nigeria. Other aspects of economic activities such as stock market were investigated. There is limited empirical study with the conventional and Islamic sector that shows indices in the major equities market. It is also evident that Maqasid-Ash-Shari'ah is an instrument for socio-economic development if it is used properly. The methodology the study adopted is secondary source of data with rigorous literature reviews and other secondary source of data. Findings of this study revealed that many people do generally not understand Maqasid Ash-Shari'ah. From the perspectives of Islam, it was evident that modernization is not put forward with Islamic knowledge adequately. Maqasid Ash-Shari'ah was not fully recognized and appreciated by modern world. The recommendation of the study is that synergy should be between Islamic scholars and professional in different fields of endeavor to integrate and foster cordial relationship between different aspects of research. The study also recommends that Islamic studies should develop through general integration with other fields of science.*

Keywords: *Maqasid Ash-Shari'ah, housing, government, Islamic, land allocation, tradition*

INTRODUCTION

Islamic jurisprudence deals with different aspects of personal activities and generally the entire life processes (Darus et al., 2017). Housing has been categorized as one of the basic needs for human being (Saad et al., 2014 & Shaid, 2016). Housing is being constructed by conventional financial institutions for profitability in many countries of the world (Al-Ossmi et al., 2016; Najeeb et al., 2014). Housing provision is in short or not provided adequately as one of the government mandate in Nigeria (Ihuah et al., 2014; Mohit et al., 2016; Onwuanyi et al., 2016). The importance of housing delivery in Islamic perspective is not recognized in many Muslim countries (Ambrose et al., 2015). Maqasid Ash-Shari'ah cardinal principles are; preservation of religion, life, kinship, senses, and dignity. Other aspects of economic activities such as stock market were investigated by (Alam et al., 2016) and it was concluded that there is no research study on the effectiveness of Islamic sector indicators or empirical study on the conventional and Islamic sector that shows indices in major equities market. Newell and McGreal (2017) and (Bello et al., 2017) stated that real estate transaction in developing countries stimulates their economy, which means creation of qualified environment for real estate transaction is very

significant, in other words, housing development is a main factor for socio-economic growth (Agboola et al., 2017; Corral et al., 2017; Gong et al., 2017; Kauškale, 2017).

Government at lower level can elevate the status of their citizen through mass provisioning and affordable housing (Martínez-Hervás et al., 2017; Mastrucci et al., 2017). Creation of wealth through real estate development by local authorities would consonants with local people demands and Maqasid As-Shari’ah (Çokgezen et al., 2015; Zins et al., 2017). Different dimensions of poverty alleviation program are limited in functions because of human limitations but the best approach to poverty eradication is? (Quran: 9:60). Allah Ta’ala Says “Charities are for the poor, and the destitute, and those who administer them, and for reconciling hearts, and for freeing slaves, and for those in debt, and in the path of God, and for the traveler in need—an obligation from God. God is All-Knowing, Most Wise”.

Furthermore, Maqasid- Ash- Shari’ah is an instrument for socio-economic development if it is used properly. It is evident that housing provision can improve socio-economic status of people (Mendas et al., 2015; Omolola et al., 2016) . The general rule is that housing availability is an indication that the environment is adequate and economic has stability (Ambrose et al., 2015; Huchzermeyer et al., 2016; Jaiyeoba., 2012). General speaking, housing provision and transaction enhance socio-economic status of people. Finding out the importance of socio-economic development of citizens through the verdict of Maqasid Ash- Shari’ah is essential to empower leaders. It was commented by (Nicholls, 2017) that social investment return enables individuals to be loyal to constituted authority. Therefore, distribution of wealth can be seen as proper and effective land allocation (Marina, 2013). Obviously, Islam has a way of life if applied in people’s life (Darus et al., 2017; Mertzanis, 2016; Rozzani et al., 2017). In every Islamic area of Nigeria, land distribution is the main problem (Okuwoga, 1998). The main purpose of this paper is to highlight the importance of Maqasid Ash-Shari’ah in socio-economics of local people in Nigeria through housing provision. The conceptual underpinning of this study is to relate the variables of this study. Therefore, the concept of the study would gain information that makes a relationship between variables.

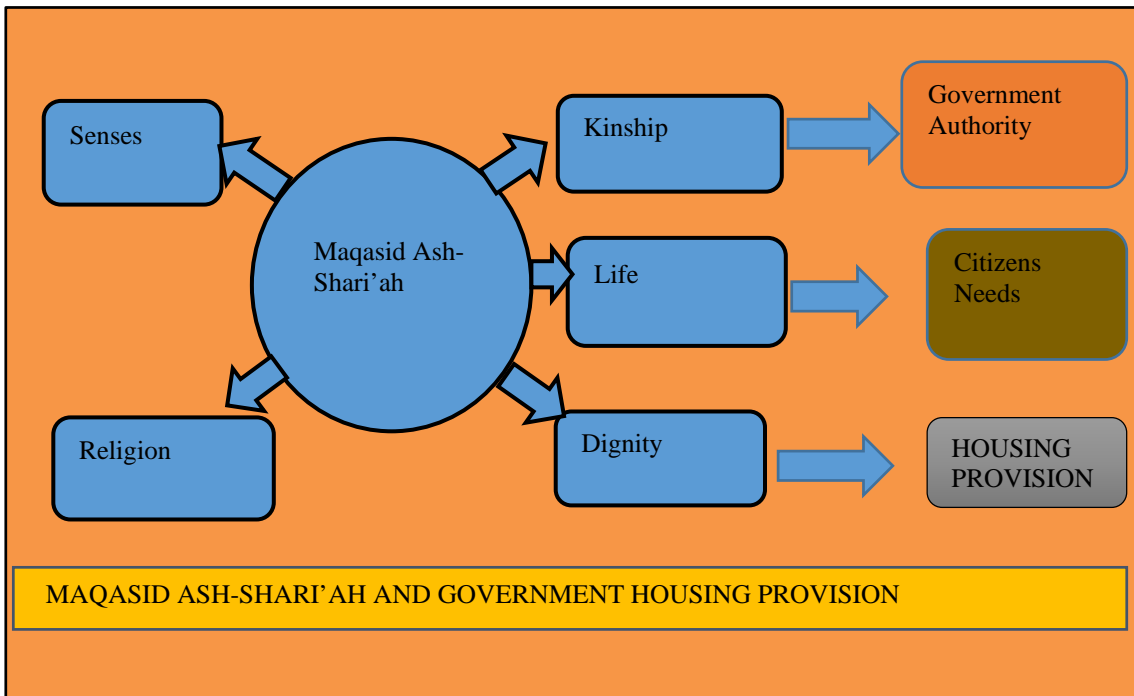


FIGURE 1 CONCEPTUAL FRAMEWORK

MATERIALS AND METHOD

It shows that there are two methods of data collection; primary data collection and secondary data collection. This study adopted the secondary data collection in which literatures were consulted such as journal articles, textbooks, newspapers, statutory documents, thesis and others. The study (Alandejani et al., 2017; Bitar et al., 2017; Bitar et al., 2017; Elnahas et al., 2017) were thoroughly investigated and used as the basis for literatures in this study. The researcher puts more emphasis on articles conducted qualitative method because interview normally provides proper and adequate information on a given phenomenon. Evidence-based analysis was also employed to deeply investigate the outcomes of other authors' work in both housing delivery and Maqasid Ash-Shari'ah rulings, and general Islamic knowledge. This gives the researcher deep understanding of the concepts.

RESULTS AND DISCUSSION

Findings revealed that Maqasid Ash-Shari'ah is generally not found out by many people (Abdullah, 2012; Sulayman, 2014). Precisely, in terms of housing provision in Nigeria socio-economic level of people is very low (Mohit et al., 2016; Onwuanyi et al., 2016; Omolola., et al., 2016). From the perspectives of Islam, it is evident that modernization is not put forward with Islamic knowledge adequately (Bawany et al., 2017; El-Bassiouny, 2016). Housing provision is not given proper attention in local government areas (Daniel et al., 2014; Ugochukwu et al., 2015). Razak, Mohammed, and Tarique (2015) stated that banking sector, both conventional and Islamic banking, together with the government are relentless to ensure financing and affordable housing. These efforts have been derailed by many factors such as lack of Islamic knowledge, access to credit facilities, government policies and lack of commitment of owners. Maqasid Ash-Shari'ah plays an important role if the actors perform accordingly. However, the general perceptions of local government officials are that housing provision is purely State and Federal government functions in Nigerian Constitution (Adeoye, 2016; Daniel, 2014; Olanrewaju, 2016). The results revealed that Islamic housing transaction needs to be conceptualized (Alim, 2015; Cainkar, 2014). Different studies vindicated that Islamic laws were not harness as suppose (Abdul Rahman et al., 2014; Jafari et al., 2016; Kamarulzaman et al., 2009; Ramli et al., 2014; Zulkhibri, 2015). Islamic perspectives on land allocation and transfers were not transacted in accordance with Islamic injunction (Ramli et al., 2014). Islamically, socio-economic status of people is very significant for the development of the entire society (Alkahtani et al., 2015; Farrag, 2017).

CONCLUSION

The study concludes that Maqasid Ash-Shari'ah can enhance housing acquisition if extended to housing provision; Islamic knowledge also would yield positive results if extended to other aspects of human endeavor. It is evident from this research study that housing provision is among the key socio-economic factors of local people, Islamic and conventional system of economy should be operational. The study also concludes that housing is one of the basic requirements. It is reiterated to Islamic concept in various fields of endeavor. The study recommends that synergy should be integrated to foster cordial relationship between the research plans. The study also recommends that Islamic studies should be improved through general integration with other fields of science. Generally, other Islamic educational group should work toward Islamization of knowledge.

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