

Socioeconomic Development Based on *Maqasid al-Shariáh*: The Case of selected OIC Countries

Hafiz Abdur Rehman¹

hafiz.abdurrehman@iiu.edu.pk

Hamid Hasan²

hamidiiiiephd@yahoo.co.uk

Malik Muhammad³

malikmuhammad@iiu.edu.pk

Abstract

The measures of economic development change with time. Economic growth, the structural change model, GNI per capita, and, more recently, HDI, which incorporates inequality and environmental concerns, are all considered development measures. However, the meaning of development for Muslims differs from the contemporary definition of development. The goals of development for Muslims are diametrically opposed to the prevailing concept of development. The materialistic view of development which is based on utility maximization has caused poverty, inequality, and serious environmental concerns to the survival of the planet. The Islamic view of development is based on both material and nonmaterial achievements along with accountability and social responsibility. Based on the Islamic approach to development, we have constructed a *Maqasid al Shariah*-based index of socio-economic development using the data from WVS 7 for 15 OIC member countries. According to our findings, the most *Maqasid al-Shariah* (MS) deprived country is Nigeria, and the least deprived is Tajikistan. The relative ranking of the countries based on the score of MS dimensions will help these countries to divert policy focus and resources for the betterment of their people.

Keywords: Socio-economic development; *Maqasid al-Shariah*; Holistic welfare

JEL Classification: O1, P5

KAUJIE Classification: B1, B2, B5

¹ Lecturer, International IIIIE, International Islamic University Islamabad, Pakistan

² Assistant Professor, IIIIE, International Islamic University Islamabad, Pakistan

³ Assistant Professor, IIIIE, International Islamic University Islamabad, Pakistan

1. Introduction

The prevalent concept of development is based on the belief that development requires the acquisition of wealth and material welfare, as endorsed by most of the textbooks (Kim et al., 2016; Guru et al., 2019; Todaro & Smith, 2021). The idea that wealth is an input to improve human welfare and the economists should work on the methods and means to bring ease and comfort to human lives seems revolutionary. However, after adopting development techniques based on traditional growth theories, Mahboob-ul-Haq, a renowned development economist of the twentieth century, gave a completely different perspective. He reinstates the phenomenon of development from conventional wealth-oriented views of development to a human-centered approach to development and states, “*We were told to take care of our GNP as that would take care of people - let us reverse this and take care of people as this will take care of our GNP*” (Zaman A., 2011, PP.74). He further says that humans are both the means and ends of economic development.

Similarly, under Sen’s (1985, 1999) capability approach, humans’ capabilities to function are considered real development rather than wealth accumulation. According to Sen, without ability to get benefit of a given resources is just like having a book by an illiterate person or a good nutritious food by a sick man (Sen, 1999). World Bank (2006) reemphasizes the role and potential of human beings when it quotes that most of the global wealth is produced by people's skills and capabilities rather than natural or accumulated capital. Thus, the role and scope of humans are important in the process of socioeconomic development.

A significant empirical work is evident that the unnecessary emphasis on material components of development at the cost of moral/spiritual values proved an incomplete/wrong approach (Ahmed, 2011; Easterlin & O’Connor, 2020). After World War II, in many countries, real income increased many times, but well-being and happiness failed to improve rather worsened in many cases.⁴ This is because real income is positively associated with happiness only to a certain level where standard biological needs are fulfilled. Following that, other requirements are intended to be met in order to achieve ever-

⁴ The increase in income happened because of structural development projects by World Bank and other donor countries and organizations in War-torn and former colonies of world powers. SAP (Structural Adjustment Program) by WB and IMF in one of the example of such programs.

increasing happiness and satisfaction. These are largely spiritual and non-material needs that can be met without necessarily requiring money. The dedicated wealth-oriented approach may hurt the satisfaction of these needs. One of the important reasons for these needs to be fulfilled is the achievement of tranquility and inner satisfaction, which are not related to income and piling up of wealth through greed and selfish attitude (Frank, 2012; Easterlin & O'Connor, 2020).⁵ On the top of these needs are justice, cooperation and social responsibility, which demand fair, respected and dignified treatment of every individual irrespective of his color, race, gender and nationality. Equally important are spiritual and moral values, which serve as pre-requisite for resource efficiency and justice in distribution to fulfill all other social and material needs of the society (Sen, 1999; Zaman, 2013; Haq 2018; Zaman, 2019, Zaman, 2021). Further in the list are the security of honor, life and property, education (both religious and contemporary), marriage, family, and social solidarity.

As Islam is a divine religion and complete code of life for all people of all times, it stands for the welfare of whole mankind.⁶ The set of rules derived from the teachings of *Quran* and *Sunnah* is called *Shariáh*. The objectives of *Shariáh* are deduced from the principles, laws and moral codes Quran and Sunnah. The first and foremost of these principles is having belief on Oneness of Allah (SWT) , which then help in achieving higher level of each objective. The objectives of *Shariáh* principles are meant to achieve satisfied progress in broader socio-economic aspects of life. The scholars who have studied and analyzed *Shariáh* laws have found that the implementation of these laws will ensure the progress and prosperity of humanity (Chapra, 2008; Anto, 2011; Ali & Hasan, 2018). So, according to Islam, development is focused on material and moral progress, both of which can be accomplished through *Maqasid al-Shariáh* (MS).

The *Maqasid al-Shariáh* is a summary of *Shariáh* objectives that encompasses all elements of human life, including social, economic, and political at both the individual and community levels (Oladapo & Rehman, 2017). The first formal discussion on these

⁵ For details, see Easterlin Paradox (1974).

⁶ “O mankind! Worship your Lord, Who hath created you and those before you, so that ye may ward off (evil). Who hath appointed the earth a resting-place for you, and the sky a canopy; and caused water to pour down from the sky, thereby producing fruits as food for you. And do not set up rivals to Allah when ye know (better)”. (Al-Qurán; 2:21-25)

objectives is made by Imam al-Juwayni in his book *al-Burhan fi Usul ul Fiqh*. A five-dimensional classification of the given objectives was proposed first time by Imam Abu-Hamid Al-Ghazali just in an indicative way, and later in expended form by Imam Abu Ishaq Al-Shatibi (Johnston, 2007; Kamali, 2008). These include protection of faith, life, intellect, posterity and property. Protecting and improving these objectives will ensure that financial and spiritual needs are met, eventually leading to a developed society. Any failure to achieve any of the aforementioned objectives will result in moral and material deprivation. It is highly desirable to offer policies based on Maqasid al-Shariah in order to offer a comprehensive model of socioeconomic development for Muslim countries. This work aims to contribute to this effort by developing a framework derived from *Qurán* and *Sunnah* related to each objective of *Shariáh* and then to construct a *Maqasid al-Shariáh* Index by following multidimensional dual counting approach of Alkire & Foster, 2011.

Based on above discussion the specific objectives of the study are as follows:

1. To construct and measure an index for each dimension of the *Maqasid al-Shariáh* for socio-economic development in selected OIC countries.
2. To rank and compute policy score of each dimension of *Maqasid al-Shariáh* for policy purposes.
3. To construct and measure a composite index of *Maqasid al-Shariáh* dimensions for selected OIC countries.

Following the introduction, the remainder of the paper is organized as follows: section 2 contains Islamic socio-economic development measures. The theoretical framework and methodology are discussed in Section 3. The results and discussions are presented in Section 4. Conclusion and policy implications are found in Section 5.

2. Islamic Measures of Socioeconomic Development

The pioneering work in Islamic literature on the socio-economic development is presented by Al-Ghazali (1901), Ibn-Ashur (1945), and Al-Juwaini (1979). Among the contemporary leading economists who have written on the subject are Chapra et al. (2008), and Ahmed (2011).

The first formal study on measurement of human development Index embodied with ethical, environmental and freedom aspects is by Dar (2004). The important indicators included in the measurement of human development Index are life expectancy, GDP, carbon dioxide emission, freedom Index, family value, and faith Index. Chapra *et al.* (2008) and Ahmed (2011) are two main studies which provided leading theoretical framework on Islamic values and socio-economic development. Chapra *et al.* (2008) and others in their studies, discussed five dimensions of *Maqasid al-Shariáh* along with necessary indicators for measurement. Ahmed (2011) emphasized the issue of development theories' failure in Muslim and developing nations in general during the previous half-century. According to the author, this is due to a faulty approach that ignores religious and cultural considerations. The study has discussed the importance of non-economic aspects such as cultural, social, political, and religious factors in the development process.

Rehman and Askari (2010) measured Islamicity Index for 208 Muslim and non-Muslim countries based on *Maqasid al-Shariáh*. They constructed four sub-indices related to Legal, Human and Political Rights, economics and Governance namely; Islamicity Economic Index, Islamicity International Relations Index, Islamicity Governance Index, and Islamicity Human and Political Rights Index. Another prominent study on the measurement of the Islamic Human Development Index (IHDI) is by Anto (2011) for OIC countries. The author adopted the same methodology used by UNDP to construct HDI. However, in the construction of IHDI, the author used the dimensions of *Maqasid al-Shariáh*. The main contribution of the study is exploring the best available proxies for the indicators used to measure the dimension of MS. Amir-Ud-Din (2014) emphasizes the need of incorporating the normative aspects of human societies within the measurement of development. Like many other studies, the author also uses the theory of *Maqasid al-Shariah* to measure socio-economic holistic development based on this life and the life hereafter. For the construction of *Maqasid al-Shariah* Index (MSI), the author used the methodology of Chakarvarty (2003) which is an extension of standardized HDI method.

Amin *et al.* (2015) provided a detailed and comprehensive conceptual and theoretical framework for understanding and measuring the five dimensions of *Maqasid al-Shariah*. This study is quite similar to Chapra *et al.* (2008) and Ahmed (2011). Ali and

Hasan (2018) measured the deprivation index based on *Maqasid al-Shari'ah* for OIC Countries using Alkire and Foster's dual count methodology. The authors have applied the proposed methodology to a wider range of data and in a broader context of setting policy goals. The authors use the data of WVS 6 for measuring the five dimensions of MS for 20 OIC member countries. Similarly, *Hasan et al.* (2018) develop a *Maqasid al-Sahri'ah* based development index for Pakistan using data from World Values Survey 6. Results of the study reveal that posterity is the least deprived dimension whereas property is the most deprived dimension.

Although different development measures have included the aspects related to human rights, freedom, morality and ethics but still facing certain practical and measurement problems. For example, the issue of measurement of certain qualitative type variables such as freedom and faith (or level of *Iman*) and their threshold levels for policy purposes. Then, in case of composite Index, the issue of weightage assigned to different dimensions seems a matter of subjective choice. However, for comparison purposes, some globally agreed standards are required for accurate and efficient analysis of welfare indices.

3. Theoretical Framework and Methodology

Based on *Shariah* principles, the fulfillment of the five objectives of *Maqasid al-Shari'ah* is the theoretical foundation for achieving socio-economic development. These objectives cover both material and non-material welfare of human being. *Hifz ul Mal* is materialistic in nature and is the bases of material welfare of the people. It is related to the ownership of resources and their distribution. Islam recognizes the importance of material resources and allows its private ownership along with just distribution among society members as a mean for achieving welfare (Rahim, 2013; Zaman, 2018). The Islamic scheme of dealing resources prefers a relatively lower level of ownership with a just distribution as compared to higher level of ownership with unequal distribution.⁷ Better the resource ownership and its distribution, higher the level of material welfare and vice versa.

⁷ "Whatever (from the possessions of the towns' people) Allah has bestowed on His Messenger belongs to Allah, and to the Messenger, and to his kinsfolk, and to the orphans, and to the needy, and to the wayfarer, so that it may not merely circulate between the rich among you". (Al-Qurán, 59:7)

The other four objectives of *Maqasid al-Shari'ah* comprises on all non-material aspects but fundamental for achieving *Maslahah* (Public welfare). These include the safety and security of lives (*Hifz al-nafs*), intellect – related to education and science (*Hifz al-aql*), expansion and extension of posterity (*Hifz al-nasl*), and above all establishing the belief of people on Allah (*Hifz al-din*).

The peace and security has always been taken as top priority under state objectives. It includes better law and order, strong defense, health and living situation etc. consequently, it causes businesses to grow, foreign investment, economic prosperity and healthy, wealthy and longer lives (Czinkota et al., 2010; Polat & Uslu., 2013). The longer the life (*Hifz-ul-Nafs*), the better an individual is in relative term. As longer life could be assumed as a wider opportunity for doing many good things that is beneficial for achieving *Maslahah*. As mentioned in a hadith of the Prophet SAW regarding the longevity of life and performance of deeds (*Al-Amal*), narrated by Abu Huraira (RTA): “*The Prophet SAW said, Allah will not accept the excuse of any person whose instant of death is delayed till he is sixty years of age*”.⁸

The third objective of Knowledge and Science (*Hifz ul Aql*), play key role in growth and development, and so every member of society must be able to do well in education and learning. The protection of this objective is inherent in learning education and skills along with necessary measures to preserve human intellect and wisdom (Harrison, 2005; Hanushek & Woessmann, 2020). This is what has been proved in the history of human. It causes nations to achieve increased productivity, higher earning, better living and play leading role in the world. The importance and attainment of education is beyond any doubt as per *Shariah* teachings.⁹ The first ayah of *wahi* is all about knowledge/learning and creation of human being.¹⁰ No particular knowledge is mentioned here rather there is an open message about knowledge and learning. However, divine knowledge is most authentic knowledge, which cannot be ignored and underestimated.¹¹

⁸ (*Sahih Bukhar:6419*)

⁹ ‘*Ask them, can those who know and those who do not know ever be equal*’? (Al-Qurán, 39:9)

¹⁰ “*Read: In the name of thy Lord Who created*”, (Al-Qurán, 96:1)

¹¹ “*Among them are unlettered folk who know the Scripture not except from hearsay. They but guess.*” (Al-Qurán, 2:78)

The process of development will be more effective and efficient if family and social structure (*Hifz ul Nasl*) is strong and based on moral and ethical values. There is an inevitable role of family system and standards in building generation to come which is helpful for sustainable development.¹² The Islamic teachings always advocates for social life over individual life.¹³ The modern growth theories added this in growth models under the title of social capital. Empirical findings reveal that the nations with better social capital can better grow and sustain (Whiteley, 2000; Schuller, 2001; Aldrich & Meyer, 2015). Similarly, the connected societies have better resilience against natural and artificial upheavals.

And lastly, the importance of religiosity (*Hifz ul Din*) of society is matchless according to Islamic perspective. This is like the right of Allah upon mankind. Every son of Adam AS must bear witness (*Shahdah*) on the oneness of Allah and Muhammad SAW being the last prophet. This is so important requirement for which there is no substitute.¹⁴ In *Qurán*, whenever there is discussion on *Falah* (success), which is an end outcome of all development activities, is always conditioned upon faith and righteous deeds, “*Whosoever acts righteously – whether a man or woman - and embraces belief, we will surely grant him a good life; and will surely grant such persons their reward according to the best of their deeds*”.¹⁵

Following the above dimensions and details, it can be concluded that development in Islam is to achieve both material and non-material welfare so that to have the holistic welfare in this temporary life as well as in the life hereafter - the permanent and forever life. The ingredients of material welfare are four dimensions of MS except *faith*. However,

¹² “*And hold fast, all of you together, to the cable of Allah, and do not separate. And remember Allah's favor unto you: How ye were enemies and He made friendship between your hearts so that ye became as brothers by His grace.*” (Al-Qurán, 3:103)

¹³ “*A person cannot be a true Muslim when he eat full and his neighbor is hungry*”. (*Mishkah. Ch. Mercy on the creation*, vol. 3, no.4991)

¹⁴ “*Lo! Allah forgive not that a partner should be ascribed unto Him. He forgive (all) save that to whom He will. Whoso ascribed partners to Allah, he hath indeed invented a tremendous sin*”. (Al-Qurán, 4:48)

¹⁵ “*Whosoever doeth right, whether male or female, and is a believer, him verily we shall quicken with good life, and We shall pay them a recompense in proportion to the best of what they used to do.*” (Al-Qurán, 16:97).

there is inevitable role of faith in the protection and preservation of four dimensions of material welfare.

The next step is to develop indicators, measurable for above dimensions. The World Value Survey (WVS) is a best publically available source for getting indicators' information on the above five dimensions. The indicators for the measurement of five dimensions of *Maqasid* are selected from the latest round of World Value Survey, WVS-7 (2017-2020).

3.1 Construction and Measurement of *Maqasid al-Shariah* based Poverty Index

The widely recognized Alkire and Foster (2011) methodology of multidimensional poverty is used to construct MS Index of human development. The Alkire and Foster (2011) methodology satisfies useful properties for analysis and policy perspectives. A key property is decomposability which allow the outcomes to be broken down into subgroups of regions and ethnicity. It helps in detailed analysis of individual dimensions of *Maqasid al-Shariah* based headcount of poverty (MSH) within regions which is not possible in case of simple measure of standard head count ratio.

After finalizing the relevant questions of each dimension, a subjective type of first cut off was applied to each question on the basis of statement of question and number of responses to each question. The threshold values (or cut-point) of each indicator is decided in the light of *Shariah* guidance and general perception in Islamic society. The cutoff point of each question is decided so as to clearly define deprivation of an individual on the basis of question asked. For example, in the dimension of faith, a question included in the survey states, 'In conflict of religion and science, religion is always right', there are four responses with 1 (strongly agree), 2 (agree), 3 (disagree) and 4 (strongly disagree). Clearly in this question, all those with responses 1 and 2 are non-poor and those with responses of 3 and 4 are poor (or deprived in faith dimension). It was quite easy to decide about deprived or non-deprived in such a clear situation of responses. Here we assign 1 to all those who are poor or deprived and zero otherwise.

In case of questions where list of responses are long starting from 1 to 10, we applied cut off criteria similar to the one used by UNDP in the construction of HDI which is 33% level. For example, a question related to dimension of life (*Hifz ul Nafs*) states that "do you have free choice and control over your life" and response ranges from 1 (No

Choice at all) to 10 (A great deal of choice) By applying the cutoff of 33%, all those with responses 4 and below were called poor or deprived in life dimension. In this way, on the basis of subjective cut-off criteria each selected indicator or question of a given dimension is transformed into the category poor and non-poor.

Following Alkire and Santos (2011), we assign weights to the outcome of each indicator according to the number of indicators of given five dimensions. For example, for the dimension of faith we used 8 indicators, so a weight of 1/8 is assigned to the outcome of each indicator of faith dimension and add them together. In this case the equation for faith dimension can be written as

$$Faith = \frac{1}{8}(F160 + F164 + F165 + F166 + F169 + F171 + F172 + F173) \quad (1)$$

An individual will be considered as poor in faith dimension if the weighted sum of faith indicators is equal to or greater than 0.33¹⁶ and non-poor otherwise. Similar method is used for calculations of other four dimensions. The indicators used to measure each dimension along with their cut-off levels are given in Table 1.

Next, we applied the second cutoff across dimensions to complete identification process. So the third step involved is the implementation of second cut-off of dimensions. A person is known as poor if he/she is deprived in 33%¹⁷ or more in total deprivations of all dimensions of *Maqasid al-Shariáh*. In this way, second cut off is applied on number and level of dimensions by having a matrix of dimensions for everyone based on given methodology. An equal weight is assigned to each dimension. Then based on deprivations in dimensions, individuals are categorized as deprived/non-deprived in *Maqasid al-Shariáh* perspectives.

$$Value\ of\ MS = \frac{1}{5}(Faith + Life + Intellect + Posterity + Wealth) \quad (2)$$

If value of $MS \geq 0.33$, then individual is individual is categorized as poor as poor.

¹⁶ According to 33% criteria of UNDP used in the measurement of MPI. If value of faith ≥ 0.33 , an individual is poor and non-poor otherwise.

¹⁷ A 33% deprivation criteria is based on Global Multidimensional Poverty index methodology of UNDP.

The calculation of headcount Index (MSH) and adjusted head count called as Multidimensional Poverty (MSPI) are calculated by using the formulae,

$$= \frac{q}{N} \quad (3)$$

Where q is number of poors and N is total population

The average poverty gap (A) can be calculated by using the formula

$$A = \frac{\sum_1^q C}{N} \quad (4)$$

Where C is the deprivation score of a multidimensional poor and is obtained by adding the deprivation score in each dimension.

Next we will calculate the adjusted headcount (Mo) as

$$M_0 = H_0 \cdot A \quad (5)$$

Then decompose by group and breakdown by dimension as:

$$\text{Contribution}_j = \frac{\sum_1^q C_j / n}{M_0} \quad (6)$$

It shows the contribution of dimension j to multidimensional poverty.

3.2 Data

For the MS Index of OIC countries, suitable proxy measures of MS dimensions are used from last round of World Value Survey (WVS-7) - 2020. It is Austria based international survey on social, political, religious and cultural values of people in the world. Starting in 1981, it has conducted seven waves so far within 120 countries of the world. The five dimensions of MS are measured by selecting relevant questions of each dimensions from the survey. A list of the questions/indicators along with cut-off levels used in the measurement of five dimensions of *Maqasid al-Shariah* are given below in Table 1.

Table 1: Indicators used in the Measurement of Dimensions of Maqasid al-Shariah		
Dimension	Q. No.	Survey Questions
Faith	Q 160	Do we depend too much on science and not on faith?
	Q 164	How important is GOD in your life?

	Q 165	Do you Believe in GOD?
	Q 166	Do you Believe in Life after Death?
	Q 169	In conflict of Religion and Science, Religion is always right.
	Q 171	How often do you attend Religious Services?
	Q 172	How often do you Pray?
	Q 173	Are you a Religious / Not a Religious / Atheist Person?
Life	Q 47	How would you describe your State of Health?
	Q 48	Do you have free choice and control over your Life?
	Q 51	In last twelve months, how often you or your family remained without enough food?
	Q 52	In last twelve months, how often you or your family felt unsafe from crime in your surroundings?
	Q 131	How secure do you feel these days?
	Q 137	How frequently, the street violence and fights occur in your neighborhood?
	Q 139	Do you not carry much money for reasons of security?
	Q 140	Do you prefer not to go out at night for reasons of security?
	Q 144	Have you been a victim of crime during past year?
Intellect	Q 133	How frequently the alcohol consumption occur in the streets?
	Q 136	How frequently the drug sale occur in the streets?
	Q 143	To what degree are you worried about not being able to give my children a good education?
	Q 275	What is the highest level of education you have attained?
	Q 276	What is the highest level of education your spouse has attained?
Posterity	Q 22	Would you like to have homosexuals as your neighbors?
	Q 25	Would you like to have unmarried couples living together?
	Q 32	Being a housewife is just as fulfilling as working for pay.
	Q 37	It is a duty towards society to have children.
	Q 38	Adult children have the duty to provide long-term care for their parents.
	Q 46	Taking all things together, would you say you are (happy / unhappy).
	Q 59	Do you trust people from your neighborhood?
	Q 135	How frequently the racist behaviors occur in your neighborhood?
	Q 182	What do you think about Homosexuality, is it justifiable?
	Q 183	What do you think about Prostitution, is it justifiable?

	Q 184	What do you think about Abortion, is it justifiable?
	Q 186	What do you think about Sex before marriage, is it justifiable?
	Q 193	What do you think about having Casual sex?
	Q 253	How much Respect is there for individual human rights in the country?
	Q 255	How close (involved) do you feel to your village/town/city?
Wealth	Q 13	Should children be encouraged at home to learn about thrift, Saving money and things?
	Q 50	How satisfied are you with the financial situation of your household?
	Q 54	In last 12 months, how often you or your family gone without a cash income?
	Q 81	How much confidence you have in Charitable or humanitarian organizations?
	Q 112	What are your views about corruption in your country?
	Q 132	How frequently, the robberies occur in your neighborhood?
	Q 142	To what degree are you worried about losing your job or not finding a job?
	Q 279	Are you employed now or not?
	Q 287	Would you describe yourself as belonging to (Upper class/ Upper middle class/ lower middle class)?
Source: World Value Survey - Wave 7 (2017-2021)		

4. Results and Discussions

4.1 The individual indices of five Dimensions

First, we constructed the individual indices of five dimensions of *Maqasid al-Shariah*. The individual indices are more important from policy perspective than the overall index of five dimensions. By understanding the relative situations through the ranking of indices, nations may better deal with the deterioration of individual MS aspects. Results are presented in below Table 2.

Table 2: *Maqasid al-Shariah* dimension-wise deprivation indices

COUNTRY	Faith	Life	Intellect	Posterity	Wealth
Bangladesh	0.06	0.33	0.69	0.12	0.84
Indonesia	0.06	0.35	0.56	0.16	0.87
Iran	0.19	0.28	0.35	0.15	0.78

Iraq	0.14	0.34	0.67	0.27	0.96
Kazakhstan	0.48	0.34	0.47	0.56	0.74
Jordan	0.12	0.22	0.40	0.03	0.89
Kyrgyzstan	0.34	0.26	0.44	0.20	0.68
Lebanon	0.27	0.28	0.51	0.45	0.88
Malaysia	0.19	0.56	0.59	0.61	0.79
Nigeria	0.04	0.62	0.78	0.42	0.97
Pakistan	0.06	0.48	0.73	0.30	0.93
Tajikistan	0.40	0.10	0.18	0.36	0.62
Tunisia	0.24	0.42	0.78	0.29	0.92
Turkey	0.27	0.38	0.41	0.36	0.77
Egypt	0.05	0.26	0.58	0.11	0.93

The faith index's value is determined by the sorts of questions asked, such as believe in Allah, belief in life after death, and attendance at religious services. Kazakhstan, Kyrgyzstan, and Tajikistan, three of the faith poorest countries, are close neighbors and have been under communist Russia's control for seventy years. As a result, these nations are heavily influenced by communism and have shown to be the least earnest in faith of the fifteen Muslim countries on the list. Nigeria, Egypt and Pakistan on the other hand, are the most religious countries, according to our index score. Pakistan and Egypt are notable Muslim countries with a Muslim population of almost 100 percent. In Nigeria, however, Muslims account for 50% of the population, while the remaining 50% are orthodox Christians who also practice divine religion and believe in Allah.

The second in the list of *Maqasid* is *Hifz ul Nafs* which is a measure of the life and security of the people of the country. The value of the index is a consequence of the type of questions such as street violence and crimes, feelings of people about their safety, robbery and going out at night. Nigeria, Malaysia, and Pakistan are the countries with the lowest levels of safety and security for their residents, according to the index's rating. Tajikistan, Jordan, Kyrgyzstan and Egypt are all pretty secure places to live in. Countries that score well in this category are expected to have strong policing, courts, and overall living conditions.

The third index is a measure of deprivation in the dimension of *Hifz ul Aql* which is based on the situation of intellect (education, science and research) in these countries.

As *Hifz ul Aql* is one of the objectives of *Maqasid al-Shariah* so the index is measured from the questions like years of school, literacy rate, alcohol consumption, and drug sales in the streets. Tunisia, Nigeria, and Pakistan are the nations with the most intellectual deprivation, whereas Jordan, Iran, and Tajikistan are the countries with the least intellectual deprivation. The values of the index of intellect are quite justified on the basis of literacy rates of most deprived and least deprived countries in the list¹⁸.

The Posterity index is used to look at the situation of offspring and future generations. Questions regarding the position of women in society, mutual connection, and trusting individuals as neighbors are among the indicators used to calculate the index score. Similarly, some questions about dominant moral norms such as sex before marriage, homosexuality, and prostitution are also included. The two dimensions of faith and posterity embraced the aspect in which Muslims must outperform everyone else. This is what the measured value of indices revealed. However, among the Muslim nations, Malaysia, Kazakhstan, and Lebanon were determined to be the most deficient in the Posterity. On the other hand, Bangladesh, Egypt, and Jordan are better in terms of Posterity. The strong social and familial values in Bangladesh, Egypt, and Jordan are the main reasons for their relative superiority. The societies in these countries are conservatives and feel proud of their Islamic culture and history. We can observe a link between faith and posterity index values for countries. Countries that are more religious are also more prosperous in Posterity, and vice versa. Only two nations, Malaysia and Nigeria, are found to be in breach of this pattern due to obvious reasons of prominence of religious beliefs.

Next, we calculated the *Hifz ul Mal* index, which measures the country's economic performance. The value of the index indicates the people's income and standard of living. The value of this index was calculated using a variety of questions, including work conditions, humanitarian organisation function, and amount of corruption. In terms of economic well-being, Kazakhstan, Kyrgyzstan, and Tajikistan are the least deprived countries. Nigeria, Iraq, and Egypt are the poorest countries. Nigeria and Iraq have been victims of wars and violence, which have had a negative impact on their economy. At the

¹⁸Tunisia with 79.04% , <https://www.statista.com/statistics/575173/literacy-rate-in-tunisia/> and Tajikistan with 99.80% <https://knoema.com/atlas/Tajikistan/topics/Education/Literacy/Adult-literacy-rate>

same time, Egypt's economy has been negatively affected by the country's political unrest and uncertainty. Egypt's history of military dictatorship and internal strife has left the country's economy in a state of perpetual instability. Next we calculate the *Maqasid al-Shariah* based headcount of Poverty (MSH), Average Poverty (MSA) and Multidimensional Poverty Index (MSPI). Results are summarized in Table 3 below:

Table 3: The Composite index of *Maqasid al-Shariah* based Poverty (MSH) Average Poverty (MSA) and Multidimensional Poverty Index (MSPI)

Country	MSH	MSA	MSPI
Nigeria	0.68	0.43	0.29
Tunisia	0.60	0.43	0.26
Pakistan	0.52	0.40	0.21
Kazakhstan	0.51	0.42	0.21
Malaysia	0.50	0.43	0.21
Iraq	0.49	0.40	0.20
Lebanon	0.42	0.41	0.17
Turkey	0.37	0.43	0.16
Bangladesh	0.33	0.39	0.13
Egypt	0.32	0.40	0.13
Indonesia	0.29	0.39	0.11
Kyrgyzstan	0.26	0.40	0.10
Iran	0.21	0.40	0.09
Jordan	0.18	0.39	0.07
Tajikistan	0.16	0.38	0.06

There is difference of interpretation of each value of MSH, MSA and MSPI for any country. For example, the head count value of 67.91% for Nigeria shows an incidence of poverty which means 67.91% of sample population is deprived in more than two dimensions of MS. Whereas the intensity or depth of poverty is measured by the value of average deprivation which is 42.67% for Nigeria. It means the average poor person is deprived in 42.67% of dimensions. Similarly the multidimensional Poverty (MSPI) which is obtained by multiplying MSH with MSA, means that head count is adjusted for intensity of poverty. The value of MSPI is also important in the context of adjusted head count. The

low value of MSPI for almost all countries in the list shows that although the head count is high but intensity of the poverty is not very high. Our results are consistent with Ali and Hasan (2018) with many countries at almost same ranking level with the exception of few countries which may be because of the time laps of five years.

Based on MSPI score, the countries are ranked in Table 4. In our ranking of 15 Muslim nations, Nigeria is placed first, with the most deprivation, while Tajikistan is ranked 15th, with the least deprivation in the five dimensions of *Maqasid al-Shariah*. Individual nations' rankings are described in this table based on their achievements in five MS dimensions. Nigeria, for example, is the poorest country in MSPI and does poorly in nearly every area except faith. Tajikistan is the country with the lowest MSPI score. When we examine its performance in five MS dimensions, we find that it excels in three of them: life, intellect, and wealth, with the exception of faith and posterity. Because of the country's history, it is the most disadvantaged in terms of faith and posterity.

Table 4: MSPI and Dimension-wise ranking and Corresponding Policy Scores

Country	MSPI Rank	Deprivation Ranking in each MS Dimension				
	Most Poor	Faith	Life	Intellect	Posterity	Wealth
Nigeria	1	15 (0)	1 (14)	2 (13)	4 (11)	1 (14)
Tunisia	2	6 (9)	4 (11)	1 (14)	8 (7)	5 (10)
Pakistan	3	13 (2)	3 (12)	3 (12)	7 (8)	4 (11)
Kazakhstan	4	1 (14)	7 (8)	10 (5)	2 (13)	13 (2)
Malaysia	5	7 (8)	2 (13)	6 (9)	1 (14)	10 (5)
Iraq	6	9 (6)	8 (7)	5 (10)	9 (6)	2 (13)
Lebanon	7	4 (11)	10 (5)	9 (6)	3 (12)	7 (8)
Turkey	8	5 (10)	5 (10)	12 (3)	6 (9)	12 (3)
Bangladesh	9	11 (4)	9 (6)	4 (11)	13 (2)	9 (6)
Egypt	10	14 (1)	13 (2)	7 (8)	14 (1)	3 (12)
Indonesia	11	12 (3)	6 (9)	8 (7)	11 (4)	8 (7)
Kyrgyzstan	12	3 (12)	12 (3)	11 (4)	10 (5)	14 (1)
Iran	13	8 (7)	11 (4)	14 (1)	12 (3)	11 (4)
Jordan	14	10 (5)	14 (1)	13 (2)	15 (0)	6 (9)
Tajikistan	15	2 (13)	15 (0)	15 (1)	5 (10)	15 (0)
	Least Poor					

Note: The numbers in parenthesis are country policy scores based on their deprivation ranking in the given MS dimensions.

The policy scores of dimensions by simply subtracting the actual rank of a country from the possible highest rank in the given dimensions are given in parenthesis. For example, for intellect dimension rank of Iran is 14, therefore the policy score of Iran for Intellect is 1. The low policy score in a dimension means low policy emphasis is required and vice versa. The policy score are just opposite of ranking of countries. When a country is ranked high in a dimension which mean the country least deprived in that dimension and the policy calculated on the basis of the given formula will be low. Low policy score we mean low emphasis is required for that dimension.

5. Conclusion and Policy Implications

5.1 Conclusion

In the context of the objectives of study, we have constructed five indices of MS for fifteen Muslim countries present in the final round of WVS -7. The purpose of calculating individual dimensional indices is to measure the deprivation from the perspective of five dimensions of MS in the sample Muslim countries. Although the composite index of five dimensions seems alright to rank countries on the basis of overall value of MSH, however from policy perspectives it is important to see the situation of countries in terms of their performance from five dimensional perspectives. It will help countries to direct focus and resources to overcome the weaknesses of individual dimensions. We have countries in the list which are far better in one or more dimensions but same time very weak in other dimensions.

Apart from the head count of MS deprivation in the form of MSH, we have also calculated the values of average poverty/deprivation (MSA) and the MS based multidimensional poverty (MSPI). The value of MSPI is calculated by multiplying the values of MSH and MSA. The purpose of calculating the values of MSPI is to get the value of poverty adjusted for intensity or breadth of poverty. So the values of MSPI can be called as adjusted head count of deprivation.

In the section of Results and Discussion, the relative situation of deprivation in five dimensions of MS are given for all countries along with their MSH ranking. It will helps

in analyzing the relative performance of most poor and least poor countries in the five dimensions of MS. For example Nigeria being most deprived in MSH, is also unable to perform in four dimensions of MS, the least MSH deprived country of Tajikistan has relatively lower deprivation in four of the five dimensions except wealth.

Finally the contribution of different dimension toward overall deprivation of the countries measured under MSH. This is another way of looking at the same results. On the basis of information provided in this table countries can find the dimension (s) which causes these countries to achieve higher deprivation in MSH. In other words, countries can reduce their deprivation by working on the dimensions which have caused them more deprived countries. For example, the most deprived nation in the list is Nigeria and its worst performed dimensions are wealth and intellect. Similarly, the weak dimensions of each country can be identified on the basis of contribution of dimensions towards overall deprivation.

5.2 Policy Implications

On the basis of results of the study, majority of the Muslim countries are found weak in the dimensions of *Hifz ul Nafs* (Peace and Security), *Hifz ul Aql* (Intellect and Learning) and *Hifz ul Mal* (Wealth). Similarly, almost all the countries perform well for the remaining two dimensions of *Hifz ul Din* (faith and religiosity) and *Hifz ul Nasl* (Posterity). This is overall situation of the countries. In order to do well for the safety and financial wellbeing of the people, OIC member countries are recommended to ensure law and order, justice and meritocracy in their countries. There is a positive correlation with the situation of law and order and crime rates (Stack et al., 2007). There should be efficient judiciary, policing and other security institutions to deal with the threats to the lives and resources of people.

In terms of intellect, the average years of schooling, quality of education and spending by the government for education in OIC member countries is too low as compared to many other countries of the world. There is need to reset the priorities of the governments to divert focus and resources towards education and learning. In now a day's world, the economies and defense of the countries are dependent on the performance of the countries in the fields of science and technology. As said earlier, economic and defense success is

achieved via education and learning; similarly, the answer to all individual and communal issues is found in authentic Islamic teachings being followed and implemented at all levels

References:

- Al-Juwayni, A. A. M. (1979). *Al-Burhan fi Usul al-Fiqh. Abdul Azim al-Dib. Dar al-Ansar. Cairo.*
- Alkire, S., & Foster, J. (2011). Counting and multidimensional poverty measurement. *Journal of public economics*, 95(7-8), 476-487.
- Ahmed, A. R. Y. (2011). An Introduction to an Islamic Theory of Economic Development, in *8th International Conference on Islamic Economic and Finance. Makalah diakses dari <http://conference.qfis.edu.Qa/app/media/248> pada tanggal* (Vol. 24).
- Anto, M. B. (2011). Introducing an Islamic human development Index (I-HDI) to measure development in OIC countries. *Islamic Economic Studies*, 19(2), 69-95.
- Amir-Ud-Din, R. (2014). *Maqāṣid Al-Sharī'ah: Are We Measuring the Immeasurable. Islamic Economic Studies*, 22(2), 1-31.
- Aldrich, D. P., & Meyer, M. A. (2015). Social capital and community resilience. *American behavioral scientist*, 59(2), 254-269.
- Ali, S. S., & Hasan, H. (2018). Measuring Deprivation from *Maqasid Al-Shariah* Dimensions in OIC Countries: Ranking and Policy Focus. *Journal of King Abdul-Aziz University: Islamic Economics*, 31(01), 3-26.
- Chapra, M. U., Khan, S., & Al Shaikh-Ali, A. (2008). The Islamic vision of development in the light of *Maqasid al-Shari'ah*: Occasional Paper Series 15, *The International Institute of Islamic Thought (IIIT)*.
- Dar, H. A. (2004). On making human development more humane. *International Journal of Social Economics*, 31(11/12), 1071-1088.
- Easterlin, R. A., & O'Connor, K. (2020). The Easterlin Paradox.
- Frank, R. H. (2012). The Easterlin paradox revisited. *Emotion*, 12(6), 1188.
- Hasan, Zubair, 1995, " Review of M. U. Chapra's 'Islam and Economic Development' *IIUM Journal of Islamic Economics*, 4(1 & 2), 61-70.
- Harrison, R. (2005). Learning and development. *CIPD publishing*.
- Haq, K. (Ed.). (2018). *Economic Growth with Social Justice: Collected Writings of Mahbub ul Haq. Oxford University Press.*
- Hasan, H., Ali, S. S., & Muhammad, M. (2018). Towards a Maqāṣid al-Sharī 'ah Based Development Index. *Journal of Islamic Business and Management*, 8(1), 20-36.
- Hanushek, E. A., & Woessmann, L. (2020). Education, knowledge capital, and economic growth. *The economics of education*, Academic Press, London, 171-182.
- Ibn Ashur, M. (1945). Treatise on *Maqasid al-Sahri'ah*. Mohamed El-Misawi (translator; 2006). Washington: *International Institute of Islamic Thought*.

- Johnston, D. (2007). Maqāsid al-sharī a: Epistemology and hermeneutics of Muslim theologies of human rights. *Die welt des Islams*, 47(2), 149-187.
- Kamali, M. H. (2008). *Maqasid al-Shariah made simple*. Iit.
- Kim, Y. E., Loayza, N., & Meza Cuadra Balcazar, C. M. (2016). Productivity as the key to economic growth and development. *World Bank Research and Policy Briefs*, (108092).
- Mirakhor, A., & Askari, H. (2010). Islam and the path to human and economic development. *Springer*, August 18, 2010.
- Oladapo, I. A., & Ab Rahman, A. (2017). *Maqasid Sharī 'Ah*: the drive for an inclusive human development policy. *Jurnal Syariah*, 24(2), 287-302.
- Polat, Ö. & Uslu, E. E. (2013). The Impact of Terrorism on Economy in Turkey. *Journal of Economic & Social Research*, 15(1).
- Rehman, S. S., & Askari, H. (2010). How Islamic are Islamic Countries? *Global Economy Journal*, 10(2), 1-40.
- Rahim, S. (2013). Distributive justice: a perspective from Islamic economics literature. *Journal of Emerging Economies and Islamic Research*, 1(3), 77-99.
- Sen, Amartya (1985) *Commodities and Capabilities*, North Holland.
- Sen, Amartya K. (1999), *Development As Freedom*, Oxford: Oxford University Press.
- Sen, A. (1999). On ethics and economics. *OUP Catalogue*
- Schuller, T. (2001). The complementary roles of human and social capital. *Canadian Journal of Policy Research*, 2(1), 18-24.
- Todaro, M. P., & Smith, S. C. (2021). *Economic development*. 11th ed., (2021)
- Whiteley, P. F. (2000). Economic growth and social capital. *Political studies*, 48(3), 443-466.
- Where is the Wealth of Nations? Study by World Bank (2006). <http://siteresources.worldbank.org/>,
- Zaman, A. (2011). Power/knowledge and economic theories. *Power/Knowledge and Economic Theories*, " *Lahore Journal of Policy Studies*, 4(1), 71-78.
- Zaman, A. (2013). Is Development Accumulation of Wealth? Islamic Views. *Islamic Views* (August 15, 2013). *Afro Eurasian Studies*.
- Zaman, A. (2019). Islam's gift: An economy of spiritual development. *American Journal of Economics and Sociology*, 78(2), 443-491.
- UNDP. (n.d.). *Coefficient of Human Inequality*. Human Development Reports. <http://hdr.undp.org/en/indicators/135006>.
- Corpus Quran. (n.d.). *English Translation*. <https://corpus.quran.com/translation.jsp?>
- Hussain, Z. (n.d.). *Hadith*. Islam360. <https://theislam360.com/>

OECD. (n.d.). *Growth and Inequality: A Close Relationship?* Economy.
<https://www.oecd.org/economy/growth-and-inequality-close-relationship.htm>

Accepted Manuscript for JBM