

The Evaluation of Malaysian Ummah Development Index (Mudi)

Wan Norhaniza Wan Hasan

Centre for Islamic Development Management Studies, Universiti Sains Malaysia

Email: wanhaniza@usm.my

To Link this Article: <http://dx.doi.org/10.6007/IJARBSS/v8-i10/4747>

DOI:10.6007/IJARBSS/v8-i10/4747

Published Date: 31 October 2018

Abstract

The Malaysian Ummah Development Index (MUDI) is a manifestation of the importance to measure Islamic-based development (IbD) using the Islamic-based development index (IbDI). This paper intends to evaluate to what extent MUDI fulfils the concept of IbD? The assessment of fulfilling the IbD concept also raises the core question of what is in fact the concept of IbD? How can this concept be realized in the construction of an IbDI? This paper aims to discuss these questions by two main focuses encompassed the discussions on IbDI and the evaluation of MUDI as an IbDI. Study was conducted on the secondary data from internal and external resources. Internal resources were obtained from individuals involved in the publication of MUDI while external resources were obtained through library research. Results of the analysis concluded that MUDI could be considered as an IbDI as it is constructed based on Islam. Nonetheless, this index can be improved by considering every component contained in the IbD concept.

Keywords: Development Measurements, Islamic-Based Development Index, Malaysian Ummah Development Index (Mudi), Malaysia.

Introduction

Development index is a method to measure the level of development. It involves selection of development indicators that are relevant to development that would be measured. There are at least two objectives in measuring development through the development index namely, to measure a country's level of development over time and to compare the levels of development between countries. In addition, development index is also being used to assess the effectiveness of development policies (Balassa & Hughes, 1969; OECD, 2009). Hence, it is crucial to ensure a development index is accurate and holistic enough hence able to measure the development precisely.

Various development indices have been constructed by several government agencies in Malaysia and among them is the Malaysian Ummah Development Index (MUDI) proposed by the Institute of Islamic Understanding Malaysia (IKIM). As the name implies, MUDI is said as an Islamic-based development index (IbDI) in which designed to measure Islamic-based

development (IbD) in Malaysia. An assessment of the MUDI's position in fulfilling this concept also raises the question on the concept of IbD and IbDI. IbDI serves to measure IbD. For this reason, IbDI is formed based on IbD. Therefore, before conducting an evaluation on MUDI, IbD and IbDI are first examined in this paper. The discussions on IbD involve an examination on the definition of IbD the basic philosophy for IbD and the components in IbD. The result of this discussions present recommendations as to the component of indicators for IbDI which is then used to assess MUDI.

Islamic-based Development

Basically, IbD can be defined in both positive and negative connotation. Positively, IbD has been defined as a development that engages human in a balanced manner with human being as the actor of development (Ahmad, 1979). IbD also has been defined with divine orientation in which it regards development as the fulfilling of obligations to God and aims to please Him (Manzoor, 1996). On contrary, Daud (2001) and Ramli (2003), both argued that IbD does not only involves the development of positive aspects but also the abolition of negative aspects. To illustrate this, Daud (2001) suggested the term "reform" (*islah*) as a definition of IbD. He claimed that the term describes not only the progressive aspects of IbD but also includes improvement elements that involves the change from a bad condition to a better one.

Ahmad (1979) portrayed four points that form the basis of IbD namely: 1) faith - relationship between God and man and between men; 2) *rububiyyah* – the oneness of God in governing the universe as a source of IbD; 3) *khilafah* (vicegerency) – status and man's role especially those involving human as the *vizier* of God on earth; and 4) *tazkiyyah* – purification of heart. According to Ahmad (1979), *tazkiyyah* act as an enabling factor for development to be carried out on the right track and the results will lead to *falah* or success in this world and the hereafter.

IbD is a process beyond the realm of this world and leads to the hereafter. It is a development that is rooted in oneness of God and aims to reap His pleasures. Both aspects are the key to the philosophy of IbD. Pramanik (2002) and Choudhury (2007) suggested Islamic *tasawwur* or worldview as the philosophical underpinning of IbD. Islamic *tasawwur* consists of *tawhidic* paradigm and epistemology (Abdullah & Nadvi, 2011) these paradigm and epistemology constitutes as the primary premise of Islamic *tasawwur* (Choudhury, 2007).

Tawhidic paradigm is the premise of Islamic epistemology (Bakar, 1991) and anchored to the concept of Allah as the only God (Al-Attas, 2005). Ahmad (1979) and Mawdudi (2002) stated that the paradigm adheres to the oneness and power of Allah. These authors state that the attestation to *tawhidic* paradigm is based on the words "*La ilaha illa Allah*," (there is no god but Allah) thus represents the utmost basic truth. Such a positioning signifies that *tawhidic* paradigm serves as the basis to Islamic epistemology.

Epistemology refers to the theory or the study of the sciences of knowledge. Pramanik (2002) and Abdullah and Nadvi (2011) explain that Islamic epistemology is the source of knowledge for *tawhidic* paradigm. Such epistemology discusses the physical and metaphysical knowledge regarding the existence and nature of Allah (Bakar, 1991). It is not only limited to the source of revelation like the Qur'an and the Sunnah of the Prophet Muhammad but also analogies from the Quran and Sunnah or *qiyas*, as well as consensus of Islamic scholars (*ijma'*).

These sources in Islamic epistemology prove that Islamic *tasawwur* does not depend solely to the '*aql*' (mind) as a means of interpreting knowledge but more importantly it is based on the revelation.

Besides *tawhidic* paradigm and Islamic epistemology, the discussions of Islamic *tasawwur* also involves two-dimensional relationship contained therein namely, vertical relationship between man and Allah (*hablumminallah*) and horizontal relationship amongst human and their fellow creatures (*hablumminannas*) (Ragab, 1980; Al-Attas, 1996; Pramanik, 2002; Choudhury, 2007). Based in these aspects of *tasawwur*, Islamic *tasawwur* can be summed up as "a true picture of Islam that explains the holistic manner of basic principles of Islam as correctly and completely." However, to obtain a more complete and detailed components of IbD, the succeeding section reviews literatures that discussed on the components of IbD.

The Components of Islamic-based Development

The analysis on IbD takes into account the opinions expressed by the authors about development that used Islamic *tasawwur* as its basis. Three opinions have been identified that can be used in constructing the components of IbD. The first opinion proposes *maqasid shariah* (objectives of the *shariah*) as the component of IbD. The second opinion is extracted from the development theory from the writings of Islamic sociologists, Ibn Khaldun (d. 808/1406). The third opinion involves the IbD principles.

The components of *maqasid shariah* is one of a method frequently used in the determination of IbD. *Maqasid shariah* means the ultimate objectives or goals for Islamic rules or laws. The objective of these Islamic rules or laws is to achieve *maslahat* (collective good) or benefits to mankind. According to Al-Ghazali (d. 505/1111), *maslahat* aims at creating uprightness, welfare or benefits and reject or eliminate disadvantages or harm (Dusuki & Abdullah, 2007). Such virtuousness remains subject to the commands of Allah even for public interest (Laluddin et al., 2012).

Al-Ghazali (1948) proposed five key components in *maqasid shariah* to meet the *maslahat* at the level of *al-daruriyyah* (essential). It consists of five components which are *deen* (religion), *nafs* (soul), '*aql*' (reason), *nasl* (lineage) and *maal* (wealth). The maintenance of these five *maqasid shariah* components involves both dimension of relationships i.e. the vertical and the horizontal relationship (Al-Shatibi, 1999; Chapra, 2008b). In line with the dimensions of the relationship, writings related to *maqasid shariah* also covers various aspects of life in accordance with the concept of an al-din which is not limited to the forms of rituals in worship (Haneef, 1995). However, this resulted in the components of *maqasid shariah* to include disciplines that are too broad and not focused specifically to list out the components for development.

On the other hand, Chapra (2008a) extracted a set of development theory from Ibn Khaldun's book of Muqaddimah containing the components of IbD which he called the development theory of Ibn Khaldun. He highlighted six development components consist of the human, progress and justice, Islamic laws, government and property. Chapra (2008a) highlights the human component as the most important component out of the six components in the development theory. He also argued that the analysis of Ibn Khaldun regarding the

development in his book specifically centered on man. Chapra (2008a) presented this opinion based on Ibn Khaldun's views that success and failure of any type of development is closely related to the state of the society in the said development. Components of progress, justice, institutions, government and property this theory of development are all intertwined with humans. Such linkages occur as each component has influence on one another and form a continuous intertwined cycle. Chapra (2008a) argued that the relationship between these components in IbD can generate prosperity and happiness for the society. According to him, the harmonious and effortless relationships between these components allows IbD to sustainably transpire and survive.

Another opinion that could be used in expounding the components for IbD other than the components in *maqasid shariah* and Ibn Khaldun's theory of development are the components contained in the Islamic-based development principles (IbDP) pioneered by Salleh (2003). He listed seven principles for IbD consist of: 1) Islamic *tasawwur* as the mold for development; 2) man as the actor of development; 3) the spirit world, this world and the hereafter as the scale of time for development; 4) *fardhu 'ain* (compulsory obligations) as the framework; 5) worship as a means of carrying out development; 6) natural resources as the tools; and 7) the pleasures of Allah as the development's ultimate goal.

According to Salleh (2003), these principles emerged from the first principle of Islamic *tasawwur* as the mould which has been discussed in the basic philosophy of IbD. These development principles also involve both vertical and horizontal dimensions of relationship as contained in Islamic *tasawwur*. The vertical relationship is contained in all the principles while the horizontal relationship can be seen particularly in the second principle where human beings act as the actor of development and the sixth principle, natural resources act as tools of development.

The discussion in this section has presented three views containing the components for forming the components of IbD. These views consist of, *maqasid shariah*, Ibn Khaldun's development theory and IbDP. The components contained in these three viewpoints are summarised in Table 1.

Table 1

Components in maqasid shariah, Ibn Khaldun's development theory and Islamic-based development principles

Maqasid Shariah	Ibn Khaldun's DT	IbDP
Religion	Institutions	Islamic <i>Tasawwur</i>
		Worship
		Pleasures of Allah
		Time frame – spiritual realm, this world & the hereafter
Soul	Man	Man
Lineage		
Mind		<i>Fardhu 'ain</i>
Assets	Assets	Natural Resources (i. Economy)
		Natural Resources (ii. Environment)

	Justice	
	Development	
	Government	

Table 1 sum up all the components incorporate in the three chosen scholarly works to present the components for IbD. It shows that these three perspectives complement each component hence can be used to propose the components of IbD as shown in Table 2.

Table 2

Components for Islamic-based Development

Maqasid Shariah	Ibn Khaldun's DT	IbDP	Proposed Components for IbD
Religion	Institutions	Islamic <i>Tasawwur</i>	⇒ Islamic Laws
		Worship	⇒ Worship
		Time Frame – spiritual realm, this world, and the Hereafter	⇒ Time Frame – spiritual realm, this world & the Hereafter
		Allah Pleasures	⇒ Pleasures of Allah
Soul	Human	Human	⇒ Human
Lineage			
Mind		<i>Fardhu'ain</i>	⇒ Knowledge
Asset	Asset	Natural Resources (i. Economy)	⇒ Economy
		Natural Resources (ii. Environment)	⇒ Environment
	Justice		⇒ Justice
	Government		⇒ Government
	Development		

Table 2 shows the components of IbD designed by a combination of *maqasid shariah*, Ibn Khaldun's development theory and IbDP. A total of ten components of IbD are proposed based on the above combination. However, Islamic *tasawwur* is not listed in this list of components because Islamic *tasawwur* acts as the philosophical underpinning for all of the components in IbD. Instead, the components of Islamic laws are suggested to represent the religious components and institutions as each of these two components is presented in *maqasid shariah* and Ibn Khaldun's development theory. Based on these proposed components of IbD, the component of indicators for IbDI can be offered.

Component of Indicators for Islamic-based Development Index

IbDI is a development index constructed according to the concept of IbD. Guided by the components postulated by the concept of IbD discussed earlier, the component of indicators for IbDI are proposed. Analysis carried out earlier suggests ten components for the concept of IbD comprise by Islamic laws, worship, timescale that pervades the three life, the pleasures of Allah, human, knowledge, economy, environment, justice and government.

However, most of the components of IbD, which has been listed in the earlier section connote abstract definitions such as the component of Islamic laws, religion, human, justice and government. In addition, there are the components of IbD which are intangible in nature such as the component for time scale and pleasures of Allah. To overcome this problem, proxies are used. Zaman and Rahim (2009) suggested two guidelines in submitting proxy as a gauge to measure in an index. First, the proxy must be measurable. Second, the proxy must be specifically used to measure the goals set forth. In this study, the goals refer to the components of IbD itself. Ten components of indicators are proposed based on the ten components of IbD presented in the previous section. The list of IbDI's component of indicators are shown in Table 3.

Table 3

Component of indicators from the components of IbD

IbD Components	Components Indicator
Islamic Laws	Islamic Legislations
Worship	Pillars of Islam
Time scale – spiritual realm, this world and the hereafter.	Crimes
Pleasures of Allah	
Man	Health
	Family
Knowledge	Education
Economy	Economy
Justice	Distribution of economy
Government	Political Transparency
Environment	Environment

Table 3 shows the indicators proposed by IbD. Eight of the components of the proposed indicators are proxies to represent components of IbD. The indicator consists of eight components which are Islamic legislations, pillars of Islam, crime, health, family, education, economic distribution and political transparency. The other two component of indicators used are derived directly from the components of IbD which are the components on the economy and the environment. Of all the components of the proposed component of indicators, the component of indicator for crime is a proxy to components of IbD on time scale and the pleasures of Allah which are negative characteristically.

The usage of these component of indicators negatively accords with the definition of IbD as a reform platform (*islah*) that had been discussed at the beginning of this paper. According to Wan Mohd. Nor Wan Daud (2001), *islah* as a definition of IbD portrays IbD as a development which involves the removal of the negative aspects as well as the movement of a negative situation into a positive situation. These component of indicators for IbDI act as an analytical tool for assessing MUDI as an IbDI.

Malaysia Ummah Development Index as an Islamic-based Development Index

MUDI is a development index published by the Institute of Islamic Understanding Malaysia (IKIM). MUDI was first introduced in 2007 (Hamid, 2007). The research team of MUDI

holds the view that Islamic-based development must be built based on the seven core basis of development. First, the scope of physical and spiritual development shaped from the worldview of Islam. Second, man as the actor of development. Third, the time scale covers the development of the spiritual realm, this world and the hereafter. Fourth, the framework for the development consists of personal obligatory form of worships (*fardhu ain*) as well as the collective obligatory form of worship (*fardhu kifayah*). Fifth, development efforts as acts of worship. Sixth, natural resources act as the source for development. Seventh, the goal of this development is to be succeed in this world and in the hereafter or *al-Falah*.

According to Hassan and Osman (2009), these principles should be considered in the formation of IbDI thus eventually become the philosophical underpinning for MUDI. Based on these principles, a total of 21 indicators were proposed to establish the development index, that is, MUDI. These 21 indicators cover sub-indexes for economic development, social development and spiritual development. According to Jamil Osman (2007), the sub-index was created in order to meet the target of MUDI to measure the progress of development of the Muslim community in Malaysia in terms of material or economy, social as well as spiritual. These indicators for MUDI enable the grouping of several groups which are known as component of indicators. Component of indicators that are derived from the indicators of MUDI are grouped as shown in Table 4.

Table 4
Component indicators in MUDI

Sub Index	Component Indicators
Economics Development Index	
1. Average household monthly income	Economy (+)
2. Gini coefficient	Economic distribution (-)
3. Unemployment Rate	Economy (-)
4. Poverty Rate	Economy (-)
5. Rate of corporate equity ownership	Economy (+)
6. Deposit rate on the banking system and non-banking financial institutions	Economy (+)
7. Per capita zakat collection ratio	Economic distribution & Pillars of Islam (+)
Social Development Index	
8. Enrolment rate to Institutions of Higher Learning	Education (+)
9. Rate of graduates per 10,000 population	Education (+)
10. Numbers of doctors per 10,000 population	Health (+)
11. Average life expectancy	Health (+)
12. Ratio of marriage	Family (+)
13. Ratio of divorce	Family (-)
14. Average number of offspring	Family (+)
Spiritual Development Index	
15. Number of <i>masajid</i> per 10,000 population	Pillars of Islam (+)
16. Number of zakat payer per 10,000 population	Economic distribution & Pillars of Islam (+)

17. Number of Tabung Haji account per 10,000 population	Pillars of Islam (+)
18. Number of registered professional muslim per 10,000 population	Education & Economy (+)
19. Number of Islamic religious school students per 10,000 population	Education (+)
20. Number of crimes on integrity per 10,000 population	Crime (-)
21. Number of drug addicts per 10,000 population	Crime (-)

Source: Hassan and Osman (2009).

Table 4 shows the component of indicators of MUDI. Seven components of indicators have been identified in MUDI. These component of indicators consist of economy, economic distribution, the pillars of Islam, family, health, education and crime. These MUDI's component of indicators are then used to analyze this index in greater depth. The analysis involves an evaluation of component of indicators in MUDI based on the component of indicators of IbDI developed earlier. In addition, the analysis and assessment is also conducted on the definition and philosophy of MUDI. Analysis of MUDI is divided into three parts. First, the definition of IbD submitted by MUDI. Second, the IbD philosophy contained in MUDI. Third, analyze and evaluate MUDI by comparing the component of indicators of MUDI with the component of indicators of IbDI.

Although there was definition of IbD being stipulated, the indicators presented through MUDI demonstrate that the definitions of IbD inherently entailed within this index is corresponds to the definition of IbD as mentioned earlier in this paper. This study has defined the four main aspects of IbD. These aspects comprise the physical element, the spiritual element, as well as reformation that contains the process of abolishing negative situation and the move towards a positive situation. Moreover, all of these aspects oriented towards divinity simultaneously making the definition of IbD as a development that is planned and implemented within the framework of Islam.

The physical element in this index can be seen through the component of indicators of economy, health and education. The spiritual element is visible through the indicators on pillars of Islam, the family and educational indicators. Elements of the reform involving the abolishment of negative situations and movement towards better is reflected in the component of indicators such as crimes. Reformation is also reflected by several indicators such as in the component of indicators of economy such as the Gini coefficient indicator, unemployment and poverty as well as indicators of divorce in the component indicator of family.

The divinity-orientation in MUDI is also envisaged by the component indicator of pillars of Islam. This divinity-orientation is depicted through the component of indicators comprising of indicators relevant to prayers, zakat and hajj. In Malaysia alone, there is no enforcement of the laws that oblige Muslims to implement these three pillars of worship in Islam. The absence of law enforcement is thus suggesting that the indicators in the component indicator on pillars of Islam requires Muslims to be involved in contributing to the statistics to have an awareness

and appreciation of Islamic teachings. Adding such values in the component indicator will reflect the divine orientation among the Muslim community in Malaysia, thus indicates that MUDI as an index has the divinity orientation. Divinity orientation that contains the element on the oneness of Allah has also in the preceding discussion as the foundation of IbD.

The earlier discussion about Islamic *tasawwur* as a philosophy of IbD has shown that Islamic *tasawwur* does not exist by itself. On the contrary, Islamic *tasawwur* is formed based on the *tawhidic* paradigm as its keystone with epistemology of Islam as the source of knowledge. Two-dimensional relationship is contained within Islamic *tasawwur*. First, the vertical relationship between man and Allah as the Creator. Second, the horizontal relationship between people and natural resources which are all creatures of Allah.

The vertical dimension of the relationship contained in Islamic *tasawwur* can be seen in the first, third, fourth, fifth and seventh principle. The first principle discussed on the worldview of life, physically and spiritually. The third principle involves time scale, which includes the development of the spiritual realm, this world and the hereafter. The fourth principle involves the knowledge on *fardhu 'ain* and *fardhu kifayah* as a framework. The fifth principle comprises worship as an operational effort while the seventh principle discussed on the success of both in this world and the hereafter as the goal of development. The horizontal relationship can be seen in all the seven basic principles put forward by MUDI including the second and sixth. The second principle acknowledge man as actors of development while the sixth principle recognize natural resources as the source for development to occur.

Review on these seven bases of development presented as the philosophical underpinning of MUDI shows similarities with the IbD philosophy. Thus, it can be concluded that the philosophy of IbD is encompassed in MUDI. As shown in Table 4, MUDI has seven components of indicators consisting of the component of indicators of economy, economic distribution, the pillars of Islam, family, health, education and crime. Comparison between the component of indicators of MUDI with the component of indicators of IbDI that have been formed in the preceding section are composed in Table 5.

Table 5
Component of indicators of MUDI and component of indicators of IbDI

Component of Indicator MUDI		Component of Indicator IPBI
Economy	↔	Economy
Pillars of Islam	↔	Pillars of Islam
Crime	↔	Crime
Family	↔	Family
Health	↔	Health
Education	↔	Education
Economic Distribution	↔	Economic Distribution
		Islamic Legislations
		Political Transparency
		Environment

Comparison of the component of indicators of MUDI and IbDI in Table 5 shows that there are three component of indicators that are not available in MUDI. They are the components of the environment, political and Islamic legislations. Even though prior discussion found that MUDI was built in accordance with the IbD concept, however the index has a shortfall, particularly in presenting components related to Islamic legislations, political transparency and environment. The deficiency faced by MUDI depicts that the index is still not complete to measure IbD holistically. As a result, MUDI is not able to measure development effectively. This deficiency may also cause the role of MUDI as a development index in assessing the effectiveness of development policies related to Muslim in Malaysia to be affected.

Shortage faced by MUDI could perhaps be caused due to MUDI being an alternative index and a supplementary index to complement existing development indexes in Malaysia and not as a stand-alone and complete development index (Hassan & Osman, 2009). Thus, MUDI only considers component of indicators that are not available in existing indexes in particular the spiritual dimension. MUDI as a complement to conventional development index is likely will cause an assimilation between the conventional development philosophy and the philosophy of IbD. Such assimilation is contrary to the opinion that IbD should be raised from its own philosophy without assimilating with conventional philosophy.

Conclusion

Definition, philosophy and components of MUDI corresponds with the IbD concept has been analysed in this paper. Based on this analysis, an evaluation shows that there are some gaps that can be filled to improve MUDI. This so-called Islamic development index has not encapsulated the components related to environment, politics and legislations which represent the component of indicators for IbDI which are also an important element in development as whole. These findings imply that there is still a for improvement to develop MUDI further, particularly on the component of indicators. Such improvements will prove that MUDI delivers the basics that forms its philosophy. Thus, allowing this index to be a development index which is more accurate not only in measuring development of the Muslim communities as its main aim but also IbDI holistically.

Acknowledgement

This paper is a part of a study funded by Universiti Sains Malaysia for Research University (Individual) Grant (1001/CISDEV/816272).

References

- Abdullah, M. & Nadvi, M.J. (2011). Understanding the Principles of Islamic World-View. *The Dialogue*, 4(3), 268-289.
- Ahmad, K. (1979). *Economic Development in Islamic Framework*. Leicester: The Islamic Foundation.
- al-Attas, S.M.N. (2005). Islamic Philosophy: An Introduction. *Journal of Islamic Philosophy*, 1, 11-43.
- Al-Ghazali, A.H.M. (1948). *Al-mustasfa min 'ilm al-usul*. Mesir: Amiriyya.
- Al-Shatibi, I.M. (1999). Al-muwafaqat fi-usul al-shari`ah. In `Abd Allah Darraz (Ed.), *Abi Ishaq Ibrahim ibn Musa al-Lakhmi al-Shatibi al-Gharnati: i`тана bi-hadhihi al-tab`ah*. Beirut: Dar al-Ma`rifah.

- Bakar, O. (1991). *Tawhid and science: Essay on the history and philosophy of Islamic science*. Pulau Pinang: Secretariat for Islamic Philosophy and Science.
- Balassa, B. & Hughes, H. (1969). Statistical Indicators of Levels of Industrial Development. In *Economic Department Working Paper No. 45*. Washington: International Development Association.
- Chapra, M.U. (1990). Towards a just monetary system. *JKAU Islamic Economics*, 2, 109-115.
- Chapra, M.U. (2008a). Ibn Khaldun's theory of development: Does it help explain the low performance of the present-day Muslim world? *The Journal of Socio-Economics*, 37, 836-863.
- Chapra, M.U. (2008b). *The Islamic vision of development in the light of maqasid al-shariah*. Jeddah: Islamic Development Bank.
- Choudhury, M.A. (1997). Theory and practice of Islamic political economy. In: Masudul Alam Choudhury, Abdad M. Z. & Muhammad Syukri Salleh (Ed.), *Islamic political economy in capitalist-globalization: An agenda for change* (3-40). Kuala Lumpur: Utusan.
- Choudhury, M.A. (2007). *The universal paradigm and the Islamic world-system: Economy, society, ethics and science*. New Jersey: World Scientific.
- Daud, W.M.N.W. (2001). *Pembangunan di Malaysia: Ke arah satu kefahaman baru yang lebih sempurna*. Kuala Lumpur: ISTAC.
- Ghazali, A. (1990). *Development: An Islamic perspective*. Selangor: Pelanduk Publications.
- Hamid, A.S.A. (2007). *Islamic perspectives on management: What we need to know and why*. Retrieved from <http://www.slashdocs.com/xwtp/islamic-perspectives-on-management.html>
- Haneef, M.A.M. (1995). *Contemporary Islamic Economic Thought: A Selected Comparative Analysis*. Kuala Lumpur: Ikraq.
- Hassan, N.M.N. & Osman, J. (2009). *The Malaysian Ummah Development Index (MUDI)*. Proceeding LIFE 2009. Kedah: Kolej Universiti Insaniah.
- Laluddin, H. et al. (2012). An analysis of masalah's development through al-Ghazali pre and post al-Ghazali periods. *International Business Management*, 6(2), 187-193.
- Manzoor, P. (1996). Ideology of development: An Islamic critique. In: Kadir H. Din (Ed.) *Development and the Muslims* (33-46). Bangi: Penerbit UKM.
- Mawdudi, A.A. (2002). Political theory of Islam. In Khurshid Ahmad (Ed.), *Islam: Its meaning and message* (147-172). Kuala Lumpur: Islamic Book Trust.
- Mayer, A. L. (2008). Strengths and weaknesses of common sustainability indices for multidimensional systems. *Environment International*, 34, 277-291.
- OECD (Organisation for Economic Co-Operation and Development) (2009). *Society at a Glance – Asia/Pacific Edition*. Korea: OECD/Korea Policy Centre.
- Pramanik, A.H. (2002). Islam and development revisited with evidences from Malaysia. *Islamic Economic Studies*, 10(1), 39-74.
- Sadeq, A. H. M. (1996). Muslim and economic development: Present state and future potentials. In: Kadir H. Din (Ed.) *Development and the Muslims* (47-60). Selangor: UKM.
- Salleh, M.S. (2003). *Tujuh Prinsip Pembangunan Berteraskan Islam*. Kuala Lumpur: Zebra Editions.
- Zaman, A. & Rahim, F. (2009). Corruption: Measuring the unmeasurable. *Humanomics*, 25(2), 117-126.