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Hasan, Zubair

Professor Emeritus INCEIF, Kuala Lumpur

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# Human Development and Muslim Countries: Need fulfillment versus basic universal income from Islamic perspective

Zubair Hasan  
Professor Emeritus, INCEIF\

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## Abstract

Human beings are the most important source of economic progress as well as end users of its fruits. The performance of both the sectors – public and private – is a function of workers' efficiency – moral and professional. The moral dimension is internal to human beings. It is difficult to measure and separate from the professional. The objective criteria in material terms, as opposed to spiritual, emphasize the reduction of income inequalities and eradication of poverty. But it misses a vital causative ingredient - inequality of access to knowledge and information which is essentially systemic and structural in modern social orders. In mundane measures for promoting equality, the concern for meeting the basic needs of the masses – food, clothing, shelter, education and health care – has long remained on the scene. With the turn of the century, however, need fulfillment seems losing ground to the guaranteeing of a universal minimum income to each national ensuring a reasonably decent living. This paper looks at the two alternatives from an Islamic perspective. It supports in conclusion need fulfillment as a better measure to universal income for ameliorating the fate of the poor.

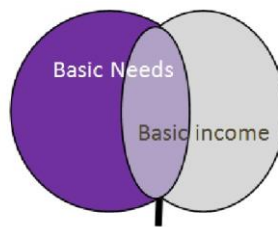
**Key words:** Human development, Basic needs, Universal basic income, Islamic perspective.

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## 1. INTRODUCTION

Fulfillment of basic needs in physical terms, however defined, must need a minimum income in money terms. Contra wise, fixation of a basic income implies a notion of minimal physical satisfaction for the recipient. Thus, in a social welfare framework meeting basic needs and fixation of basic income must overlap as Figure 1 shows.

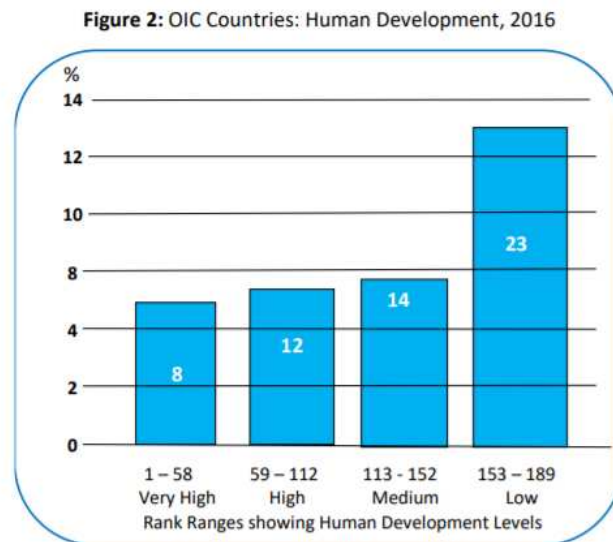
**Figure 1: Basics  
Needs vs. Income**



Presumably, the fulfillment of basic needs first emerged as a policy focus in early Muslim societies (Rahman 1946, 86). In the United Nations' Development programme (UNDP) launched in 1970s, the concern was no different than the meeting of the basic needs of the masses. The annual reports of the Programme continue using the criteria then laid down for measuring the relative human development across countries. Need fulfillment was promoted as a major objective of Islamic economics conference held at Islamabad in 1982. Munawar Iqbal edited the five papers selected from the contribution which were published in a 1988 volume with the title *Distributive justice and need fulfillment in an Islamic economy*. Hasan (1997) discussed the subject at length, the basic needs comprising of food, clothing, shelter, education and health care, suggesting for the target group the below *nisab* income as the poverty line. He argued that international standardization of basic needs, as in the UNDP Programme, could only be arbitrary – basic needs basket must be determined and upgraded contextual to economic conditions of various countries.

### 1.1 OIC countries and human development

UNDP's Human Development Index (HDI) is essentially a comparative measure over time and space. It incorporates basic needs in terms of longevity, education and income defined in a specific way and combining them in a composite entity. These indices are used to rank countries from the highest as 1 down the line to the lowest in four categories of human development – very high, high, medium and low. The categories can be used as indicators for countries' performance on basic needs. One finds, for example, the state of OIC countries on the point as shown in Figure 2 as per UNDP Report 2018.



Note: Figures in bars show the number of countries in the group in each case  
Source of data: Human Development Report 2018

One can see that 20 OIC countries fall in the high human development group, 14 in the medium range and 23 in the low development group, mostly from sub-Sahara Africa. The overall situation is not alarming as OIC countries are yet all in the category of emerging economies. Noticeably, the per capita income of these countries taken together is higher and better distributed compared with the other developing countries (Hasan 2019).

However, OIC is a very heterogeneous group, especially with reference to population distribution among countries in the present context. Their ranking based on HDI is not adequately revealing. It has analytical difficulty in that a low index value shows a higher human development and vice versa. It would be more logical and consistent with reality on ground to base ranking on the numerical *value* of the index. Let us see what happens if these values are used using country population as weights. Let us, for example, take the case of eight OIC countries the UNDP puts in the very high human development group. We have assigned higher ranks to countries with higher index values reversing the HDI method.<sup>1</sup>

The reversal of ranks establishes their positive correlation with the corresponding population figures implying that, given the index, a country with larger population signifies a better effort at promoting human development as Table 1 shows.

**Table 1: Readjusted Ranks**

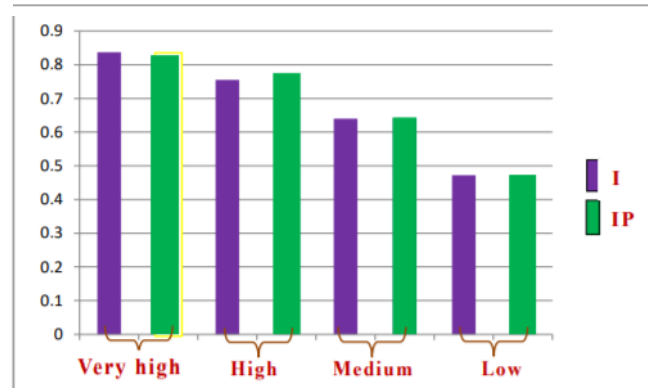
Countries	Index People Product			Ranks	
	Million			Low to high	
	I	P	I*P	I	IP
UAE	0.863	19	16.397	8	6
Qatar	0.856	3	2.568	7	3
Saudi Arabia	0.853	34	29.002	6	8
Brunei	0.653	0.4	0.341	5	1
Bahrain	0.846	2	1.692	4	2
Oman	0.821	5	4.105	3	4
Malaysia	0.802	32	25.664	2	7
Kazakhstan	0.801	18	14.418	1	5
Total	6.895	113.4	94.187		
Mean	0.837		0.831		

<sup>1</sup> The World Bank *Poverty and shared prosperity* Report (2018) adopts a similar scheme in using population weights to annualize per capita growth rates over the period 2010 -2015 and found some interesting departures from the usual data.

Notice that the use of population weights has significantly changes the relative rankings. For example, Brunei slips from a high of 5 to the lowest 1. In contrast, Kazakhstan improves from a lowly 1 to a high 5. Thus, (IP – I) if negative shows a deterioration in the relative position, if positive, an improvement. Larger populations with the same HDI rank are better performers. The correlation coefficient between rank improvement and population is positive and significant in all four categories. In the illustrative case  $r = +0.74$  between rank differences (IP – I) and population (P).

To compare group means, we use the county population ratios to the group aggregate as weights. It does not change the IP ranks but helps keep their mean less than 1 facilitating comparisons. Figure 3 compares the means so calculated. The means of I and IP indices remain almost the same for each group though they understandably change from group to group.

**Figure 3:** Simple mean I Weighted mean IP



Even as the UNDP continues to produce need based HDIs yearly, another suggestion of providing a *universal basic income* (UBI) to all citizens, especially the poor, is gaining currency in the literature on poverty eradication. Let us have a look at this new policy suggestion and see its efficacy vis-à-vis the age long need fulfillment concept.

It may be noted that the current UNDP indices contain average income as the third of its components additional o health and education. The UBI advocacy now singles out this component enlarging it to include the coverage of basic needs. To reiterate, the two schemes overlap. In the following discussion, we shall examine the pros and cons of the UBI concept and its efficacy for ameliorate the lot of the deprived. In the following Section 2 we examine the position of Islam on the modern advocacy for guaranteeing a universal income to all relative to its classical focus on the need fulfillment before closing the discussion with a few concluding remarks.

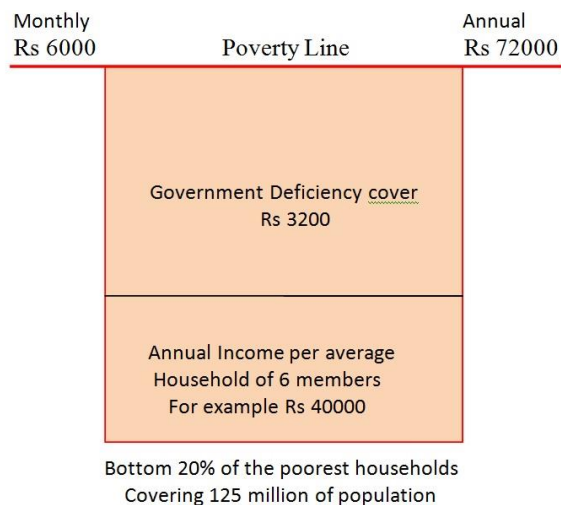
## 2. THE BASIC INCOME

A basic income may be defined as a periodic minimum cash payment delivered to all nationals of a country as a matter of right with or without means or work requirement. The payment has assumed various names across the world such as universal basic income (UBI) or citizen's basic income (CBI) as in the UK or citizen' guaranteed income (CGI) as in the US and Canada. Basic income can have variants. For example, it could vary with age, periodicity of payment – weekly, monthly or yearly – entitlement to people with or without means, payment basis being individual or family or the income shortfalls from a poverty line covered by state funding.

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A variant of UBI recently mooted in India is interesting: it assumes a poverty line and the shortfall of family incomes from that line is to be covered by state funding. On the eve of the 2019 parliamentary elections in the country the Indian National Congress had announced in their manifesto that, if voted to power, they would ensure the availability of a minimum monthly income - Rs 12,000/- to each household of five in the country. The scheme was estimated to cover the bottom 20% of the poorest comprising 250 million of the nationals. It was a making-up program to meet the shortfall of the household income from Rs 12,000. The

Figure 4: The proposed Congress model



guarantee was likely to entail an expenditure of Rs 36,000 billion in five years. Opponents question the operability of the program on several counts including its overlap with some poverty alleviation schemes already in place and the size of its yearly financial requirement – 1.5% of the GDP, (The Indian Express, March 26, 2019 PP. 1 and 2). Figure 4 depicts the scheme.

The pros and cons of a minimum income guarantee programme we shall soon discuss. Of immediate interest is the Congress's claim that the guarantee is the first ever mooted scheme to help the poor out of poverty. This is rhetoric. Granting of minimum income has a history

### ***2.1 The background***

In mainstream literature the idea of a state ensured minimum basic income to its citizens dates back to early 16th century in the Utopia of Sir Thomas More (Covert, B; 2018, 33) and writings followed by practice soon proliferated.<sup>2</sup>

However, the notion originated much earlier in Islam with its advent in the seventh century. The principle follows from the Qur'anic insistence that even as living beings could differ in the quantum of sustenance granted to them; they are all equal to a right to sustenance from the resources that Allah has created in abundance for all without distinction (2:29; 15:20; 41:10). Based on such injunctions in the scripture, Rahman (1969, P. 148) in Chapter on Scholarships) derives not only an obligatory grant of a basic income to its citizens from the treasury but also identifies in detail those considered legible to receive it and in what measure for entry into a register maintained in the Caliphate for the purpose - problems the modern states are grappling with even to this day. To illustrate, the list included beggars, widows, orphans, people with insufficient sustenance, persons in debt, travelers and so on.

### ***2.2 The variants***

The basic income idea is universally welcome but, as said earlier, its models of operation differ from country to country influenced, as they are, by the local economic, political and social dynamics. Paul (2011) for instance indicated that:

- Public authorities can provide for a minimum income guarantee – they do not allow income to fall below levels set for various household types, and maintaining the levels by paying means-tested benefits. The Indian National Congress program outlined above replicates this model

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<sup>2</sup> It was so, especially in the early decades of the twentieth century in the ethical writings, for example, of Bertrand Russell (1918); and E. Mabel and Dennis Milner Scheme (1918)

- Social insurance can pay benefits in the case of sickness, unemployment, or old age, on the basis of contributions paid. In fact the basic income concept grew out of a social insurance notion dominant in the eighteenth century writings.

Universal unconditional payments, such as the UK's Child Benefit for children as a sort of subsidy are available to many weaker groups in the Indian economy.

### ***2.3 The evaluation***

In developing countries like India, the idea of a universal basic income owes its popularity to political economy, rather than to hard core economic principles as a vote catching device. It assumes different forms, especially as loan waivers, or cash hand outs, as relief to farmers in trouble or to pacify volatile unemployed youth in the name of scholarships. Of late, the advocacy for UBI has assumed increasing significance as a tool of ameliorating the lot of the hard core poor. It is not that the issue of poverty remains unattended and the UBI is a novel idea to address the issue as some have claimed. Petty farmers and teaming job seekers, mostly young, are the usual vulnerable groups in need of succor. Subsidizing farm inputs like quality seeds, fertilizers, irrigation, power, and provision of minimum support prices, crop insurance and the like help the farmers. Cheap health care, subsidized rural housing and other social welfare schemes further benefit them. Fixation of minimum wages, unemployment allowances, free or subsidized education, on job training facilities, concessional financing of start-ups, and the like ease the rigors of those who are on jobs and are in their search. Many apprehend if such welfare programs would be withdrawn or slimmed if the UBIs were introduced? Such apprehensions are uncalled for. Welfare schemes and the UBIs can go and are, in fact, going on together when and where introduced. The real difficulty with the programme resides elsewhere.

#### ***2.3.1 Problems with UBI***

Broadly, three most common concerns voiced against introducing the UBIs in developing countries are:

1. The determination of the UBI amount payable to a family or individual to keep them out of poverty would largely be arbitrary. For example, the rationale of fixing Rs 6000 a month in the Congress program is not clear. Economies are dynamic, income, composition of families, their amount and inflation rates all vary over time, sometimes abruptly. A UBI fixed today could become irrelevant tomorrow. A constant vigil and frequent readjustment may be required which would be of a tall order.
2. Enforcement of a UBI program requires colossal funding. Some experts believe that the amount may necessitate massive cuttings in existing welfare subsidies. To that extent UBI



would only be a replacement program making little dent on poverty. 3. Finally, making basic income universal invites ticklish problems such as technical hurdles about farmers' eligibility linked to land ownership or defining the unemployed. It also gives the poor a lifeline and options without being attractive enough for a perception of better living. Others do not find this line of argument substantive. Furthermore, even as inequality sharpens fault lines, a hand out, framed as a rich versus poor, can perhaps hardly be considered an answer.

Difficulties apart, many are attracted to the UBI notion as poverty is grinding and the income inequalities abhorrent. Funding a UBI program to them is not such a big deal; it may not need the curtailing of the existing subsidies.<sup>3</sup> For instance, the Congress's UBI proposal discussed earlier entails additional resources estimated at Rs 3.6 trillion, constituting just lower than 2% of the Indian GDP which is growing merrily at 7.0 to 7.5 percent a year. The amount involved is only one-third of the amount that is regularly given away as tax concessions to corporate and rich individuals (Ghosh 2019).

### 2.3.2 *Real issues*

The real difficulty of UBI program is not the fiscal costs it involves as argued above. It is about its workability and the possible availability of better feasible alternatives. First, see the practical hurdles in implementing the program.

a) The target of the program are of necessity a percent of the households, say 20%, at the lowest rungs of income distribution – the poorest of the poor. First is the issue of identifying these households, especially in a huge population like the Indian. Next step is to ascertain the income of each household –its working members - in the selection. This must be extremely difficult to do objectively and precisely. For instance, all governmental poverty lists in India have so far been ridden with data flaws. The reason is that there are no extrinsic verifiable criteria for measuring the monetary income of a household in the informal sector of the economy where the poor mostly belong. The lists inevitably become dependent on the discretion of officials and politicians opening flood gates for corruption. Despite the difficulty, suppose we are somehow able to have a data set to work with for the current year. But social organism is not static; it is changing all the time. A data set considered worth working with this year would in all probability need revision next year. Implementing the UBI must be an uphill task. Complexities multiply.

b) Even earnest attempts at measuring incomes for UBI schemes are most likely to face problems at the other end of the scale. The respondents may want to game the system. They

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3 Political economy may not find it expedient to withdraw or scale down for example maternity benefits or scholarships For, such payments target specific welfare needs.

might be tempted to under report their incomes to have larger top-ups. In the case of those who are self-employed, usually half of the force, income measurement is notoriously difficult, if not impossible. Even regular or casual paid workers often have incomes that vary by week or month; to estimate the bottom percent of such workers would require estimating the income of all such workers - a logistical nightmare and an expensive and oppressive process.

c) Finally, the process of delivering incomes to the recipients is also cumbersome. It would pose massive problems. The poorest and the most deprived people in the society mostly live in far flung and more backward and less accessible regions of the country with poor connectivity with a chronic lack of banking institutions. Transmitting money to the right person could be difficult.

The critics of the UBI argue that there are better alternative s available to address the twin problem of acute destitution and massive unemployment among the poor that the program seeks to resolve.

### **3. THE ALTERNATIVE - ASSURED JOBS**

Several ways are suggested that can be tried if the intention is to help the poor out of their deprivations. The variants tend to converge on what follows.

Arguably, a poor help program may better include universal employment guarantee with pensions including for the elderly and the disabled. It means providing good job to every adult – man and woman - in the expanding public sector avenues like health and education, for 100 days a year at a minimum wage, in both urban and rural areas. Such a program could actually be much more effective in ensuring a minimum income guarantee to all adults and, therefore, to households as well. The program would include some on job skills improving education and training elements. Such a multidimensional program, says Ghosh (2019), would create significant multiplier effect that would lead to substantial secondary expansions in economic activity. There is likely to be a major positive impact on employment, directly and indirectly, encompassing skilled workers as well. Thus job creation, such a worrying concern of modern day economies, would be galvanized. The total cost of the combinational program would, of course, be much higher than the UBI implementation. However, it would affect the bulk of population and would ensure better access to health care and educational facilities. It would create and expand opportunities for a more equal society. The multiplier effect on income would bring the government more revenue as well making the net costs lower.

Given the political wall and earnestness to eradicate poverty, the program chalked out about above looks a more feasible, effective and just tool to ameliorate the fate of the poor than the trouble ridden UBI program. However, to be effective it must be

supplemented, says Piketty (2019) “by a total package of social, educational and fiscal measures to address inequality and poverty.

3.1 *Ideological angle* the job assurance program outlined above relies on restrictive intervention and initiation on the part of the government following a welfare economy norm. It comes into conflict with the freewheeling economists and their followers at home in developing economies drawing inspiration from abroad, especially from the World Bank. The Bank has, of course, expressed its concern in its reports about glaring inequalities and agonizing poverty across countries. It has also developed poverty lines of expressed in per day consumption expressed in dollar terms –currently \$1.96. Thus, the Poverty and Shared Prosperity series of the Bank provides a global audience with the latest and most accurate estimates on trends in global poverty and shared prosperity. Its 2018 edition — piecing together the poverty puzzle —broadens the ways we define and measure poverty. The Report presents:

“... A new measure of societal poverty, integrating the absolute concept of extreme poverty and a notion of relative poverty reflecting differences in needs across countries. It introduces a multi-dimensional poverty measure that is anchored on household consumption and the international poverty line of \$1.90 per person per day but broadens the measure by including information on access to education and basic infrastructure. Finally, it investigates differences in poverty within households, including by age and gender.” (World Bank 2018)

Evidently, the generalized form of the Bank’s approach, its definition of poverty line or the data it produces does not fit into the poverty related programs of most developing countries. That few would dispute. Questioned are the solutions the Bank advocates for resolving the issues. It holds that the liberal growth model run by free markets will by itself take care of poverty, inequalities and unemployment. But this has not happened over the century. or the data it produces does not fit into the poverty related programs of most developing countries. That few would dispute. Questioned are the solutions the Bank advocates for resolving the issues. It holds that the liberal growth model run by free markets will by itself take care of poverty, inequalities and unemployment. But this has not happened over the century.

“The central promise of market reforms was that freeing the economy for global private capital would spur millions of jobs, so everyone would be better off even if wealth inequality grew on a quantum scale. We have seen in the past decades of high growth that these have not expanded decent work opportunities. The logical remedy would be to search for a new growth model that’s not dependent on a trickle -down, but that one which bubbles up from below” (Mandek H. 2019).

The ideological angle takes one to Islamic economics. For, Islam combines the fulfillment of basic needs with an income floor.

#### **4. ISLAMIC POSITION**

Islam is a pro-poor religion without being anti-rich. It has a unique attitude towards wealth – natural or produced. The scripture grants equal right to everyone in the use of natural treasures, Allah has provided. People hold wealth as trustees. The rights of others are invoked in their wealth which must be honored. Wealth cannot be hoarded, nor can it circulate only among the rich of society. A minimum of prosperity is granted to all via a just distribution. But just distribution of what; opinions differ. The mainstream welfare economists committed to market arbitration advocate for maximization of utilities in consumption to erect a parallel with profit maximization in production. Thus, in distribution their norm is equitable distribution of utilities. However, equity cannot be ensured without cardinal measurement of utilities or satisfactions. This is not possible. So, welfare economics deceives itself with the thought that money incomes can be so distributed as to converge to equitable utilities' distribution, an operational impossibility.

Islam does not entertain any such utilitarian ideas. Other difficulties apart, equitable distribution of utilities falsely assumes that people have equal ability to enjoy income and that human welfare is dependent only on how much money one has to spend; nothing else affects it. For equity considerations, Islam focuses on money incomes in a straight forward manner. The scripture unceasingly talks of expenditures, incomes, revenues and so on not excluding their monetary expressions. Its insistence that the basic needs including food, clothing, shelter, education and healthcare must be met for all implies the assurance of an income floor (Hasan 1988, 38). Such a floor was being provided during the era of Right Caliphs as scholarships (Rahman 1946).

Provision for basic needs calls for defining a poverty line. Following classical jurists, this line could be the nisab - the income that separates the Zakah payers from its recipients. But this has generalization difficulties in modern times. And there is no bar on fixing a poverty line independent of nisab in the light of conditions prevailing today in Muslim countries. One such attempt was made by Hasan in 1997. Somehow, it went unnoticed in the discipline. Its brief reiteration may not be out of place.

The mean income of each selected countries - five in number - was taken as the poverty line for that country and those having income lesser than that were treated as the poor. The mean expenditure of the poor so defined on five basic needs was compared with the mean, the poverty line. The shortfall was expressed as a percentage of the country's annual budget to construct a Basic Needs Gap Index (BNGI) for fiscal policy guidance. The merit of the method is that it sees poverty and basic needs not with reference to some exogenous criterion like that of the World Bank but contextual to the conditions obtaining in a country. Second, the method lends an in-built adjustability to the exercise over time with the change in the

magnitude of the selected variables; it presents a dynamic model akin to the construction of the Human Development Index.<sup>4</sup> Both combine basic needs and the UBI in their own way.

## 5. CONCLUDING REMRKS

This paper has focused on human development in Muslim countries and the fulfillment of basic needs versus minimum guaranteed income to the poor. In fact, the two approaches combine both basic needs and UBI in their own way. Our summary points are as follows. We find that Muslim countries have done fairly well in human development. Of the 57 OIC members 34 have medium and above development levels, 23 sub-Saharan countries are lagging behind. Overall, levels of poverty and distributional inequalities are also lower in OIC members relative to other developing nations (Hasan 2019). Nevertheless, the need for improvement is substantive and persistent.

Poverty and inequalities have always characterized human societies and would always remain with us as these concepts are both perceptive and relative. People do not want to become rich, they want to become richer. Also, perfect income equalities being more unjust, may perhaps cause greater upheavals – even bloodshed – than the current inequalities. This does not mean that perceptions do not matter in living societies; they eventually shape realities, and enforce measurements – incomes are the inevitable targets. Historically, two methods as discussed have been suggested and tried to address poverty and inequalities in civil societies. There has been an urge for the identification of basic human needs their quantification in physical terms and arrangements for their fulfillment. The market value of the basket constituted the need fulfilling money income. This monetary valuation of needs gave rise to supplementary solution – the guarantee by the state of a universal basic income (UBI) to every citizen. Over time, the idea of UBI got detached in the literature from basic needs fulfillment. It has gained currency in recent times as a political economy instrument. Many raise doubts about the success of the UBI Program on the financial ground but the real difficulties lie elsewhere. Ghosh (2019) writes:

The criticisms of this scheme are not about cost. Rather, they are about its workability and the possibility of other and better ways of using fiscal resources. The identification of households is just the first problem. Contrary to what is being claimed, the Socio -Economic and Caste Census in 2011 did not even attempt to measure the incomes of households. Instead, it used a variety of other methods to estimate multidimensional poverty, which in turn, became the basis for identifying possible beneficiaries of the schemes intended for the poor.

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<sup>4</sup> The data for this exercise was mainly taken from the Human Development Report for manipulation for the year of study. Later, a student at the International Islamic University of Malaysia (IIUM) refined and expanded the model for his PhD degree (Kipanga, 2008)

The observations of Ghosh are contextual to India but they do highlight the sort of difficulties an implementation of the UBI schemes could encounter in other places as well. The construction of the Human Development Index and the Islamic program of mitigating poverty and reducing inequalities, though different, combine need fulfillment with the grant of a minimal income to the targeted poor. Such combination seems preferable, though it may have its own difficulties. However, in either case the programs must be freed of political economy and governments must show earnestness in their implementation.

Finally, efforts at mitigating poverty will stand neutralized, nay aggravate, unless growing inequalities in the availability of quality education and information are simultaneously addressed. It is not an easy task because such inequalities are systemic and structural, unattended, if not perpetuated, by political orders.

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