HUMAN CAPITAL UNDER ISLAMIC SCHEME OF DEVELOPMENT: A CASE STUDY OF INDIAN MUSLIMS

ABSTRACT

THESIS

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By

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ABSTRACT

The backwardness of Muslims is often blamed on Islamic beliefs and behavioural injunctions. Present research shows how these claims are incorrect and presents a better explanation for the underdevelopment of Muslim communities worldwide. On the other hand, the researcher elaborates the Islamic perspective on dimensions of development and enumerates the methodological, social and historical factors that stunted development in Muslim societies.

Muslims constitute the second largest but the most backward community of India. The backwardness of Muslims is not an Indian phenomenon; they are an underdeveloped community the world over. In view of this fact, one can say that the basic factors responsible for the backwardness of Indian Muslims are universal, although there may be some local factors, complicating the situation. Given the want of a systematic study in this area, the present work is an effort towards the investigation of common as well as local factors responsible for the present state of Indian Muslims, and is intended to initiate the process of analysing their condition with an Islamic perspective.

Islam is a universal civilization with a global community and Quranic worldview. The ghettoization of a minority, Muslim or otherwise, is not in conformity with the universality of the message of Islam. In a society inspired by the Quran, people are supposed to strive for universal justice. An Islamic society cannot be a closed society. It has to be a universally interactive society where Muslims are engaged with other communities, effecting change of behaviour in fellow citizens and influencing policies of the government even in secular states like India, and thus playing an active role in securing justice for
the deprived sections of the society. Accordingly, Islamic economics can be a working economics in all settings—ideal or otherwise. The main problem with the conventional discourse of Islamic economics is that it has been invariably visualized as an economic system based on assumed Islamic axioms within certain ideological and legal framework, most specifically, that of an Islamic state. Such a treatment of Islamic economics stops short of offering a blueprint for the welfare of Muslims, let alone the humanity at large, in secular settings like India.

In Islamic worldview, man is a means as well as an end of all economic effort. Islam recognizes human beings not only as a factor of production but as the goal of all development. In comparison, modern-Western concept of development has viewed man as a capital and, thus, a mere factor of production to achieve the target of higher economic growth. However, the concept of human development as employed in the UN Human Development Reports (since 1990) is a broader and relatively ethical concept which views wide-ranging freedoms as the real measure of development of the human capital. This development in modern economic thought provides Islamic economists with an opportunity for engagement with the larger environment.

With ever-increasing economic, political and legal integration, the world today is a global village. Present work is a call for the Islamic economists to get out of their romantic involvement with the idea of the “Islamic state,” and work towards ensuring socio-economic justice for the deprived sections in global settings. With Muslims as active agents of change across the globe, Islamic economics can offer an effective methodology for ensuring socio-economic justice for all people in all societies and nations. Thus, Islamic economics can be independent of an Islamic economic system in its ideal setting, and, instead of Islamic economics, can be better termed as “Islamically-oriented economics.”
The present thesis proceeds through chapters one to five. Chapter one entitled: "Conceptual Framework and Basic Issues," discusses issues of economic ethics in Islam and conventional economics, relevance of Islamic economics in India and underdevelopment of Indian Muslims. The chapter also offers an overview of the importance and objective of the study and a general review of the existing literature in this area, and proposes a hypothesis and a plan of study outlining the methodology adopted for present research.

The present research analyses the Indian Muslim problem from the perspective of the Quran and sunnah. It focuses on the Islamic scheme of human development as provided for in the above-mentioned fundamental sources of Islam. Muslim socio-economic condition has been analysed in the light of the Quran and sunnah. In course of the analysis of the problem, arguments have been substantiated with the data already made available by Indian Human Development Reports, National Sample Survey Organization, National Council of Applied Economic Research, National Family Health Survey, Newspapers Journal, Books and Articles, Records of the Muslim Funds.

Islam is mainly concerned with the rectification of human behaviour. In most of the cases the behaviour of a man is the reflection of his worldview. For the rectification human behaviour the change in the worldview is necessary. For this change, Islam cultivates God-consciousness in human beings which is already present in their pristine nature (fitra).

Although conventional economics acknowledges the behavioural transformation of human beings as a prerequisite for development, for most of the development theorists this means modernization. Lately, the modern economists have come to realise the importance of ethics in economics. The importance of factors such as human rights, cultural freedom, political participation, freedom of expression etc. are finding a place in the Human Development Reports since 1990.
As far as the general objectives and the tools of analysis of Islamic economics are concerned they are the same as of general economics. Interestingly, one can find apparent similarities between certain aspects of modern economic systems and Islamic economics because the former are undeniably the product of human mind/experience mix which is nothing other than the unfolding of fitra.

At the operational level there is difference in the institutional setting, that is, the means to achieving the common goals are not exactly the same as in conventional economics. There can be no question about Islam having certain pivotal institutions such as the prohibition of ribā (interest), the private-public mix of property-ownership, the spiritual-material mix of success, zakah, awqaf etc.

Chapter two entitled: the “Concept of Development: Western and Islamic Perspectives,” discusses issues such as the concept of development in Western perspective, faith and reason, the Islamic worldview, the Islamic concept of development, society and its nature, and rise and decline of societies. The chapter also includes a discussion on the process of the evolution of Islamic society and the strategy of development in Islamic framework.

There is a fundamental difference between the Western and Islamic concepts of development. In Western concept of development there is no place for religion. It identifies development with economic development and the modernization of society, economy and polity on the lines of the West. In other words, it advocates secularization of society, economy and polity. Contrary to this, development in Islamic sense is not judged by material advancement of a community but by its faith, righteous deeds and commitment to the establishment of justice. In the Quranic context, only those societies are developed whose prosperity is accompanied by above mentioned attributes. The righteous deeds are universally recognised acts of virtue: mercy, compassion, forgiveness, justice, generosity, truthfulness, kindness, love.
pursuit of knowledge and wisdom, defending the oppressed, protecting the weak, and being peaceful. By linking righteous deeds to faith, Islam visualizes a society whose acts of worship are socially meaningful and rules out empty ritualism and thus, enhances the possibilities of their actualization in the society. By emphasizing faith, Islam gives proper direction and framework for multidimensional development of man and society in which all faculties of human personality get their due attention. An adequately Islamic society is beneficial for every nation and state because it has potentiality to contribute positively in all democratic settings for human well-being.

A society has its own nature, psychology and temperament on which its rise and fall depend. When a community abandons the mission of enjoining "what is right and forbidding what is wrong" it becomes prone to disunity, moral degeneration and corruption which lead to its downfall. In Islam, faith accompanied by righteous deeds is the basic factor of development. Therefore, weakening or rejection of faith is the real cause of rise and fall of nations and societies.

Islam implements its plan of human development through an adequately active Islamic society. It is the Islamic society from where Islamic systems originate. Therefore, for human welfare, first of all, Islam emphasises building an adequately active Islamic society. In order to initiate the process of development, Islam banks on activation of the human factor on which the development and progress of a society basically depends. It starts from transforming human heart and rectifying its deviation from its primordial nature. Islam strengthens faith by cultivating God-consciousness in man. Islam also provides a system of prayer and worship so that man may not become heedless to the signs of his Lord. The enlightened souls bring reform in the society by orienting people towards their Creator and following the Divine guidelines for restructuring society.

In an adequately active Islamic society, faith does not create hindrance in the process of progress and change. In Islam, there is no conflict between
faith and reason. Islam provides full space to the thinking faculty of human beings. It gives full freedom for research, investigation and taking benefits from the knowledge and experiences of the larger humanity. In this process of universal interaction, what is required by the Islamic faith is adherence to the limits set by Allah in all affairs of life. The rationale of these limits is that Allah, who is the creator of man and universe, knows where the welfare of man and society lies. This adherence to the limits of Allah gives a balanced path of development for man and society.

Chapter three entitled: "The Islamic Scheme of Human Development," discusses the principles of human development in Islam, human development in Islamic polity, economic problem and its Islamic solution. The chapter also includes treatment of issues of health and education in the Islamic scheme of human development. Further, a detailed discussion of the role of Islamic institutions in human development is also included.

The whole system of Islam is aimed at the welfare of human beings. For their all-round welfare, Islam takes an integral view of human existence. It does not divide the individual into body and soul, into conflicting intellectual and spiritual sides. It holds that the values of this life are material and spiritual at one and the same time, and that no division is possible in such a unity. Islam gives primary importance to spiritual and ethical aspect with due consideration for the material aspect of human existence. Islam guarantees freedom of human beings by establishing the supremacy of Divine authority in all areas of life and ensuring justice for all individuals in an adequately active Islamic society irrespective of their caste, religion and ethnicity.

The principles of Islamic scheme of human development can be broadly categorized into five points: (i) God-consciousness with shariah (ii) equality of all human beings; (iii) justice and magnanimity; (iv) free will and responsibility; and (v) shura.

Allah has created man from dust and breathed His spirit in him. He measures out for him riches and poverty, place of birth, family, tribe, nation,
caste and ethnicity etc. Man has no right to claim superiority on these bases. Keeping in view the universal human equality, Islam is not in favour of giving any special treatment to any person or group of persons on the basis of religion, caste, colour or creed. Fundamental rights to all human beings are ensured by the Quran without any discrimination. The Islamic state, which is the reflection of adequately active Islamic society, has no power to infringe the fundamental rights of any person or group.

Justice is a comprehensive term and may include all virtues that are legally binding and are the basis of the relationship between state (or a system) and the social and individual. The human relationships are governed, in Islam, by *ihsan* which means doing of good deeds even where perhaps they are not strictly demanded by justice (or law) such as returning good for evil, or obliging those who in legal terms have no claim on the person concerned.

The Quran unambiguously lays down the principle of freedom of choice. Man is free to choose between good and evil and he is responsible for the consequences of the choices he makes. With free will (and, its corollary, individual freedom) goes the individual and social responsibility. The reverse of this proposition is also true: the exercise of responsibility ensures that men/women should be free, economically, socially, and politically. The one implies the other.

In the Islamic system all matters are resolved by the mutual consultation under the guidance of Allah and His Messenger. The general principle of Islam is that believers are supposed to conduct their affairs by mutual consultation at every level and each areas of life. Through principle of *shura*, Islam provides for democratic consultation in the decision making process from lower to top level, that is, from family to the national policies.

The economic life of man is governed by two types of interests i.e. self-interest and social-interest. Sometimes the self-interest buttresses the social interest but many a times the social interests of human beings clash with their
personal interests. The confrontation between self and social interests is one of the main causes of many economic problems. There is necessity of bringing harmony between them. In order to bring agreement between social and self-interests, Islam adopts a two-fold strategy, firstly, spiritual transformation of man which proceeds from the fundamental Islamic belief in the Hereafter, thus giving man a long-term perspective of self-interest and secondly, instituting economic laws and establishing economic institutions sanctified by shariah.

Although differences in natural resources, labour forces, technology and capital investment are also important, they alone cannot explain the variations in the performances between developed and backward economies. The reason for variations in their performances is differences in their economic policies and institutions. Such differences are the main determinants of differences between the developed and underdeveloped economies. Effects of economic policies depend on these institutions. If economic institutions are developed, the economic policies will be effective.

There are two types of institutions: formal institutions and informal institutions; and together they define the incentive structure of societies and, in particular, economies. Formal institutions include laws and regulations and informal ones include conceptual behaviours, social norms, codes of conduct, etc. In Islam, both formal and informal institutions actively participate in the economy and there is an exchange of feedback effects between them. Distribution is the hallmark of all Islamic economic institutions.

The Islamic approach to distribution begins from an earlier point: human rights. It is a comprehensive, detailed and realistic approach. It deals with every aspect of distribution as it has a well-defined framework of ensuring equitable distribution of property, income and wealth through assigning a specific role to the market as well as institutions, society and the state.

In Islam, work and need are the basic criteria of distribution. A society comprises of four groups. First one consists of people who have intellectual
and practical powers for earning luxurious living, a second group is one which can work only to produce for their own needs, and a third group which can hardly provide for all their basic needs through their own earnings, and a fourth group which cannot work due to physical or mental handicaps, or other such causes. In order to provide livelihood to the fourth group and to meet the unfulfilled needs of the third group Islam fixes a share for them in the wealth of the affluent people.

For ensuring distributive justice in the production process Islam favours a participatory economic system. As a matter of principle, all factors of production can participate on the basis of fixed reward or risk-taking. In the Islamic scheme of redistribution, mutual responsibility plays a very significant role. It is a unique idea in economic theory which can be said to be exclusive to the Islamic system. In Islam, charity begins at home. The basic institution in an Islamic society is the family. Family is the basic unit of economy. In a Muslim family, members are mutually responsible. If a person faces economic problem, it is the duty of his relatives to take care of him. Islam extends the system of mutual responsibility to the neighbours and the poor and the needy of the society. Islam intends to convert each village and each ward of a town and city into a unit in which every individual and family share the happiness and sorrow of each other. The Quran urges people to care for and share with their neighbours and the poor and needy.

Islam prescribes a very dynamic role for Muslims in the establishment of justice in the world. Its plan of justice includes all humanity and is not confined to a particular group or community. The Quran enjoins Muslims to strive for the cause of the deprived sections of society and wants them to play an active role in the establishment of justice in all settings, Islamic or otherwise. The most significant point to be noted in this context is that, whenever the Quran refers to the rights of the neighbours, the poor and the needy, it never mentions their caste, creed, colour etc. Being a neighbour or the poor and the needy is enough ground to be cared for by the society. The verses
that enjoin people for encouraging others to feed the poor and the needy imply that in any society it is the responsibility of the Muslims to strive for the economic amelioration of the deprived sections. Most of the verses relevant in this context were revealed in Mecca where Muslims were a minority living in an unfriendly and hostile environment. This means that Islam is against the ghettoization of the Muslim community. Any effort for the development of a particular section of population is very much against the spirit of Islam. Islam is in favour of justice for all, not for any particular section. The Quranic injunctions to Muslims to encourage others to feed the poor and the needy imply that they should also form charitable trusts, and make pressure groups to influence government’s decisions and policies for this purpose.

Islam gives a well-defined and well-organized system of land ownership which gives due consideration to private and social needs of the individuals. Through the demarcation of land between public and private it provides for a system of private and communal use of land and prevents concentration of land ownership in the hands of individuals and disallows state monopoly. Similarly, the Islamic law of inheritance presents a system for the most equitable distribution of ancestral property. Other Islamic measures of distribution are gifts, ritual sacrifices and atonement of sins with cash or kind.

The importance of health and education in Islamic scheme of development is underscored by the fact that the first and second revelations of the Quran are related to knowledge and sanitation respectively. The Quran extols the characteristics of knowledge and good health as those of an ideal leader and a prophet. The Quran says that Allah loves those who keep themselves pure and clean. By linking the issue of health and education with faith Islam facilitates its actualization in society with minimum costs.

In Islamic education there is no dichotomy between religious and secular education. Islamic education’s ultimate relation to the Quranic revelation and Hadith does not make it purely religious, nor does it render its
other elements exclusively Islamic or absolute. Keeping in mind the dual nature
of human beings, material and spiritual, the knowledge, whose ultimate source
is Allah, can be classified into two types. The first is spiritual knowledge which
is revealed through prophets. The second kind of knowledge refers to
knowledge of sciences, which is acquired through experience, observation and
research; it is discursive and deductive and refers to objects of pragmatic value.
The first kind of knowledge, which is compulsory for every one as it gives
ultimate vision to human life, works as the foundation for the second type of
knowledge and gives direction to it.

Islam wants people to be healthy and fit. One of the first Islamic
revelations contained verses about personal cleanliness. Many of the famous
Hadith collections contain chapters on personal cleanliness in the very
beginning of the book. Further, books on *fiqh* also contain a chapter on
personal cleanliness in the very beginning. The distinction of Islamic teachings
is that they relate the issue of health and sanitation with faith. A Muslim by his
religious conviction follows these guidelines without any outside compulsion.
Another distinct feature of Islam is that it puts greater emphasis on prevention
rather than on cure. For example, in the present world AIDS and other sexually
transmitted diseases have created havoc all over the world which is the result of
promiscuity and sexual permissiveness propagated by modern materialistic
civilization. The world is spending millions of dollars to combat the problem of
AIDS, a disease which can never emerge in an Islamically pious society. Islam
has prohibited extra-marital sexual relationship and prescribes very stringent
laws against it. Sexual modesty as prescribed by the Islamic code prevents a
person from deadly diseases like AIDS.

To ensure socio-economic justice in the society, Islam provides
institutions of mosque, *zakah* and *waqf*. These institutions function on the basis
of God-consciousness. Accordingly, their potentiality can be actualised in all
settings—Islamic or otherwise. The institutions of *waqf* and *zakah* play their
assigned roles in the process of development but their role is not foundational.
Abstract

These institutions are basically the tools of redistribution while the roots of poverty lie in productivity and level of economic development. For poverty eradication the primary focus must be given to economic development. Depending solely on institutions of zakah and waqf for economic development of the community is not a correct idea. Moreover, zakah and waqf give required results only in an adequately active Islamic society. For the optimum benefits of these Islamic institutions, the optimal condition is to be created first. Therefore, the prime importance should be given to mental and spiritual transformation of society. There should be relentless effort to cultivate faith and create in the community the culture of doing righteous deeds for its multidimensional development.

Chapter four entitled: “The Muslim Society in India and the Islamic Scheme of Human Development,” discusses features of Indian Muslim society. This discussion gives accounts of the condition of Islamic institutions, including financial institutions, and the political and educational condition of the Indian Muslim community.

Contrary to the message of Islam, Indian Muslims are more or less a ghettoized community with no or little interaction with the majority on issues of common concern. There is little discourse among Muslims on the human development of the Indian community at large. The thesis enumerates some internal and external factors for emergence of such phenomenon.

In the Indian Muslim society, democratic values are lacking and it is plagued by sectarianism, fanaticism and conservatism. The community does not give the rightful place to the women as prescribed by Islam. The Indian Muslim community is preoccupied with trivial issues and beset by ritualism and dogmatism. Accordingly, the attention of the community has diverted from more important issues of faith and universally recognized righteous deeds which Quran upholds. The main reason behind such phenomenon is the lack of clear vision of Islam which has also resulted in corruption of the Islamic faith of the community.
Despite the fact that Islam upholds equality of all humans, caste is the defining feature of the Indian Muslim society, with some regional variations. Although, the caste problem among the Indian Muslims is not as acute as among Hindus, as they have no practice of untouchability, yet associated notions of caste-based superiority and inferiority do play an important role in caste based segregation among them. In most parts of India, Muslim society is based on numerous occupation-specific caste groups that practice endogamy, have their own caste appellations and are generally ranked in hierarchical order.

In Indian Muslim society the Islamic principle of human equality has never been followed. The Muslim high class, the ruling class of medieval India, never treated lower class Muslims and other weaker sections of Indian population on equal basis, and, thus, restricted them from undertaking the administrative responsibilities during their reign of about eight hundred years. The only exception in this regard was Muhammad bin Tuglaq. The ulama, in general, never strived to develop an egalitarian Islamic society in India that treated the so-called ashrat and ajlaf as equals. Instead of eradicating this evil from the society they promoted such an un-Islamic practice and even gave it religious sanction. As a consequence, pretensions of superiority with regard to the ajlaf still prevail in the Indian Muslim society.

The ajlaf, who constitute the major portion of the present Muslim population have been a subjugated and exploited lot from the very inception of Muslim rule in India. In fact, the backwardness of the majority of the Indian Muslims (ajlaf) is the result of their social structure which has been obtaining and thriving in India for hundreds of years. The predominant issues discussed in the Indian Muslim political circle, before and after independence, were not concerned with the welfare of the deprived sections of Muslim population but only with the interests of the elite classes.
Educational backwardness of the Muslim community is affecting its over-all development. The low level of education in the community has roots in the social structure of earliest Muslim society in India. During Muslim rule the ruling class Muslims never encouraged dissemination of education among the so-called low caste Muslims and, on occasions, even discouraged them from acquiring knowledge. Another important factor for the educational backwardness of the community is its poverty which has also roots in the social evils of the community. Moreover, unhealthy social values, lack of educational infrastructure, lack of political resourcefulness and government apathy have further reinforced the educational backwardness of the community.

Among the Indian Muslim community there is prevalence of both types of education, secular as well as religious. The madrasa education in India is based on a mere course of study on religion and religious law or inculcation of Islamic mores. Religious education which is prevalent today differs from Islamic education that involved a comprehensive training as received by earlier generations of Muslims, even though it maintains remnants of the Islamic educational institutions of earlier generations. As far as synthesis of modern and traditional education is concerned, there exists no practical model in India.

One of the principles of human development is that there should be people’s participation in the process of policy-making in the economy. Muslims have little or no space for participation in decision-making process in the Indian polity. The most important reason for the low participation of Muslims in affairs of the country is their political powerlessness. The causes of political powerlessness include: annulment of the right to separate electorate given to Muslims in British India, absence of common political platform for Muslims, lack of visionary political leadership, lack of grass-root political activism and majority communalism.

Muslim participation in contemporary Indian politics is subject to the Hindu secular political leadership. Muslim politicians of secular political
parties have been so far unable to make any significant impact on government policies regarding issues concerning Muslim masses. The reason for this is that their freedom to raise Muslim issues is subject to the interests of their respective political parties. Presently, the welfare of Muslim community is not an important issue for secular political parties. Moreover, most of the Muslims join politics not to serve the community but for self-aggrandizement.

Political powerlessness has inflicted immense harm on Indian Muslims in respect of government jobs also. They have been deliberately marginalized from Indian mainstream through the anti-Muslim policies adopted by the successive governments since Independence. Earlier, the representation of Muslims in government jobs was in proportion to their population in the country and in some cases was even greater. Whereas, in Independent India representation of Muslims in most of the government services has reduced to less than three percent of the total jobs, much less than their proportion in Indian population. The lack of political empowerment of Muslims has also facilitated advancement of the anti-Muslim agenda of the majority communalists.

In India, the institutions of mosque, zakah, and waqf are in paralyzed condition. The pathetic condition of Islamic institutions is told by the loaning transactions of the Muslim Funds which show the lack of philanthropic attitude among Indian Muslims. Generally, the poor have to deposit the security of ornaments for a few hundred rupees to meet their basic necessities which could be easily met if there would have been organized system of zakah. In the absence of the organized system of zakah, the Muslim Funds rely on the interest earning of their deposits to meet the requirements of welfare activities. If there would have been a well-organized system of zakah the loan advances which are incurred to meet the basic necessities, could be used to generate employment for the poor sections of the population. Though the Muslim Funds have done a remarkable job in helping thousands of the poor and the needy, in comparison to the downright deprivation of the Muslim community, the
activities of Muslim Funds are very limited. Accordingly, they are unable to show any discernable improvement in the socio-economic condition of the community.

As said earlier, the Islamic economic institutions give required results only in an adequately active Islamic society. For the optimum benefits of the Islamic institutions such as zakah and waqf the optimal condition is to be created first. Therefore, the prime importance should be given to mental and spiritual transformation of society. In the Indian Muslim society, Islamic values have become very weak and this decline has affected other Islamic institutions. There should be relentless effort to cultivate faith and create the culture of doing righteous deeds in the community for its multidimensional development.

Thus, the thesis reaches to the conclusion that the basic reason for overall backwardness of Muslims lies in the non-existence of adequately active Islamic society. The educational backwardness and political powerlessness are the two other important reasons for the underdevelopment of Indian Muslims. In the process of building Islamic society special attention is needed for educational advancement and political empowerment of the Muslims in India. A close observation would reveal that the educational backwardness and political powerlessness are also a consequence of non-existence of adequately active Islamic society. Therefore, for the development of the community the starting point should be mental and spiritual transformation of the Muslims so that an adequately active Islamic society may evolve.

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To Whom It May Concern

This is to certify that the thesis "HUMAN CAPITAL UNDER ISLAMIC SCHEME OF DEVELOPMENT: A CASE STUDY OF INDIAN MUSLIMS" is a record of genuine research carried out by Mr. Abu Shariq, Enrolment No. X-6373. The candidate has completed the research work under my supervision and guidance for the full period prescribed under clause of VI and of the Ph.D. ordinance and that the thesis embodies the result of his own investigation conducted during the period. He worked as full time Ph.D. research scholar.

The present work is suitable to be submitted for the award of Doctor of Philosophy degree in Economics, Aligarh Muslim University, Aligarh (India).

I recommended this thesis for evaluation.

(Prof. Masood Hasan)
Supervisor
To...

Ammi & Abbu
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PREFACE

Muslims constitute the second largest but the most backward community of India. The backwardness of Muslims is not an Indian phenomenon; they are an underdeveloped community the world over. In view of this fact one can say that the basic factors responsible for the backwardness of Indian Muslims are universal, although there may be some local factors, complicating the situation. Given the want of a systematic study in this area, the present work is an effort towards the investigation of common as well as local factors responsible for the present state of Indian Muslims, and is intended to initiate the process of analysing their condition with an Islamic perspective.

Islam is a universal civilization with a global community and Quranic worldview. The ghettoization of a minority, Muslim or otherwise, is not in conformity with the universality of the message of Islam. In a society inspired by the Quran, people are supposed to strive for universal justice. An Islamic society cannot be a closed society. It has to be a universally interactive society where Muslims are engaged with other communities, effecting change of behaviour in fellow citizens and influencing policies of the government even in secular states like India, and thus playing an active role in securing justice for the deprived sections of the society. Accordingly, Islamic economics can be a working economics in all settings—ideal or otherwise. The main problem with the conventional discourse of Islamic economics is that it has been invariably visualized as an economic system based on assumed Islamic axioms within certain ideological and legal framework, most specifically, that of an Islamic state. Such a treatment of Islamic economics stops short of offering a blueprint for the welfare of Muslims, let alone the humanity at large, in secular settings like India.

In Islamic worldview, man is a means as well as an end of all economic effort. Islam recognizes human beings not only as a factor of production but as the goal of all development. In comparison, modern-Western concept of development has viewed man as a capital and, thus, a mere factor of production.
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With ever-increasing economic, political and legal integration, the world today is a global village. Present work is a call for the Islamic economists to get out of their romantic involvement with the idea of the “Islamic state,” and work towards ensuring socio-economic justice for the deprived sections in global settings. With Muslims as active agents of change across the globe, Islamic economics can offer an effective methodology for ensuring socio-economic justice for all people in all societies and nations. Thus, Islamic economics can be independent of an Islamic economic system in its ideal setting, and, instead of Islamic economics, can be better termed as “Islamically-oriented economics.”
## CONTENTS

**Acknowledgements**

**Preface**

**Contents**

**List of Tables**

### CHAPTER ONE
**Conceptual Framework and Basic Issues**
- Economic Ethics in Islam and Conventional Economics
- Relevance of Islamic Economics in India
- The Issue of Indian Muslims
- Literature Review
- Importance and Objective of the Study
- Hypothesis
- Research Methodology
- Plan of the Study

### CHAPTER TWO
**Concept of Development: Western and Islamic Perspectives**
- Development in Western Perspective
- Faith and Reason
- Islam and Modernity
- The Islamic Worldview
- Islamic Concept of Development
- Strategy of Development in Islamic Framework
- Society and its Nature in the Light of Quran
- Rise and Decline of Societies
- Process of the Evolution of Islamic Society

### CHAPTER THREE
**The Islamic Scheme of Human Development**
- Principles of Human Development in Islam
  - God-Consciousness and Shariah
  - Equality of Human Beings
  - Justice and Magnanimity
  - Free Will and Responsibility
  - *Shura*
- Human Development in Islamic Polity
  - Limits of State Authority in Islam
  - The Goals of Islamic Polity
  - Fundamental Rights of Human Beings
- The Economic Problem and the Islamic Solution
  - Distribution in Islamic Economy
    - Production and Distribution
    - Prohibition of *Riba*
• Distribution of Land and Law of Inheritance 54
• Mutual Responsibility and Distribution 56
• Other Provisions for Distribution 61
• Role of Islamic Institutions in Human Development 62
  • Mosque 63
  • Zakah 65
    • The Poor and the Needy 67
    • Administrators of Zakah Fund 69
    • Muallafah al-Qulub 69
    • Freeing of Slaves 70
    • Indebted 70
    • In the Way of Allah 71
    • Wayfarer 71
    • Zakat-al-Fitr 72
    • Zakah and Economic Development 73
  • Waqf 74
• Health and Education in the Islamic Scheme of Development 77
  • Knowledge and Islamic Education 78
  • Health, Cleanliness and Nutrition: Issues and Islamic Responses 81

CHAPTER FOUR
The Muslim Society in India and the Islamic Scheme of Human Development 85-118
• Features of Indian Muslim Society 85
  • Ghettoization 86
    • The Ulama 86
    • The British Rulers 87
    • Partition of the Country 88
    • Communalism 88
  • Caste and Class Segregation 89
  • Sectarianism 94
  • Gender Bias 95
  • Undemocratic Attitude 96
  • Fanaticism and Conservatism 96
• Islamic Institutions in India: The Prevailing Condition 97
  • Mosque 97
  • Zakah 98
  • Waqf 99
• Islamic Financial Institutions 101
• Education 107
  • Determinants of Education 107
  • Educational Backwardness of Muslims: Some Basic Issues 108
    • Historical Factors 108
    • Poverty 110
    • Social Values 111
# LIST OF TABLES

- Financial Strength of Muslim Funds: 1998-2002
- Financial Performance of Muslim Funds
- Amount of Expenditure on Public Welfare Activities by Muslim Funds
- Demographic Characteristics among Social Groups I
- Demographic Characteristics among Social Groups II
- Literacy and Enrolment Rate of Population Groups
- Percentage Distribution of Persons of Age 15 and Above by General Education Level
- Literacy and Ever Enrolment Rate (6-14) in Selected States
- School Attendance Rate (per 1000) by Age Groups
- Political Participation Rate of Muslims
- Muslim Representation in Lok Sabha, 2004, State-Wise Deprivation Level
- Percentage Distribution of People in Household Types—Rural and Urban India
- Percentage Distribution of Employed Persons (1999-2000)
- Percentage Labour Force & Work Force Participation Rates
- Unemployment Rates
- Distribution of Persons by Household Monthly Per Capita Expenditure Class (MPCE)
- Distribution of Persons by Monthly Per Capita Expenditure Class—Rural India
- Distribution of Persons by Monthly Per Capita Expenditure Class—Urban India
- Monthly Per Capita Expenditure
- Ownership of Assets by Social Groups and States
- Per Capita and Household Income of Different Communities of India
- Hindu and Muslim Representation in UP Public Services
- Community Wise Breakups of Jobs and Profession
- Representation of Muslims in Police Force
The primary human need of earning livelihood is as old as humanity itself. With the evolution of the society, this occupation of man acquired more refined and complex forms. This was the beginning of economics. Although we may find thinkers, intellectuals and philosophers in history discussing economic issues but economics was not a separate discourse for them. Modern economics as a distinct field of study has evolved in late 18th century secularizing Europe, which was going through a long confrontation with the Church. Consequently, in modern economics one can hardly find the role of religion and ethics. Although, the rejection of dogmatic religion of the Church, which gave little space for free thinking and enquiry, contributed to the material development of Europe and the world, it is also equally true that the excessive materialistic orientation of economics has created imbalances in human society.

Besides having a characteristic of its own, society is an aggregate of individuals. Broadly, a human individual is a complex whole of matter, mind and spirit. It would not be rational to concentrate only on the material development of human beings by neglecting their spiritual dimension. It is necessary, therefore, that for a developed society, all these three dimensions must be equally and harmoniously developed in individuals. An exclusive emphasis on any one of them at the cost of other two will necessarily create imbalances in social relations. Hence, for a multidimensional and balanced development of man and society there should be proper synthesis of all aspects of human personality.

**Economic Ethics in Islam and Conventional Economics**

Islam is mainly concerned with the rectification of human behaviour. The Quran explains the behaviour of believers, nonbelievers and hypocrites. In
most of the cases the behaviour of a man is the reflection of his worldview. Therefore, in order to rectify human behaviour the change in his worldview is necessary. With the aim of the rectification of the worldview Islam cultivates God-consciousness of human beings which is present in their pristine nature. The basic mission of all prophets has been to cultivate the God-consciousness in human beings through reciting Allah’s signs (ayat) and, thus, to rectify their deviation from their fitra (primordial nature). Islamic faith transforms the thinking of human beings about the purpose of creation, their role in this world and their relationship to their Creator and the whole universe created by Him. By this process Islamic society evolves as a God-fearing society which works as a basis for the implementation of the Islamic scheme of human development. Acceptance of Divine authority gives a proper direction to the development of man and society. In short, in Islamic framework the process of development begins with mental and psychological transformation of individuals and consequently the society. Without this transformation it would be difficult to imagine development under Islamic scheme.

The Quran says that all economic problems in man’s life emerge due to his unjust behaviour in his practical life and his thanklessness of the Divine bounty (Quran 14:32-34). For the rectification of injustice and inequity, Islam concentrates on cultivation of a faith that brings mental and spiritual transformation of individuals and ultimately the society. It is mentally and spiritually transformed individuals who make for an Islamic society, which in turn plays a key role in the process of development. The whole Islamic system, whether it is economic or political, emerges only after the formation of an adequately active Islamic society.

Although conventional economics acknowledges the behavioural transformation of human beings as a prerequisite for development, for most of the development theorists this means modernization. Conventional economics recognizes self-interest of man as the prime motivator and does not give enough weightage to his philanthropic aspect of nature. Earlier it was held that
fulfillment of self-interest by the people will automatically serve their social-interests. But after the realization of the limitations of self-interest in the achievement of socio-economic goals the era of more government intervention in the economy started. Today the role of public policies to ensure the welfare of people has become very significant. But little emphasis has been on the spiritual and ethical development of human beings and society to achieve the goal of their welfare. Lately, the modern economists have come to realize the importance of ethics in economics. The importance of factors such as human rights, cultural freedom, political participation, freedom of expression etc. are finding a place in the Human Development Reports since 1990.

Though conventional economics has finally recognized the importance of ethics, human rights, freedom of expression, democracy, cultural freedom etc. for the overall welfare of man but Western civilization as a whole has failed to evolve a universal scheme to ensure their place in a society. At this point the role of the revealed message of Islam becomes decisive. By liking the universally recognized virtues with faith, Islam enhances possibilities of their actualization in a society. Moreover, in Islam there is also the provision of certain institutions which, if activated properly, can ensure wide-ranging freedom of individuals in a society.

Relevance of Islamic Economics in India

The doctrine of Islamic economics is perhaps an offshoot of a broad campaign, which emerged towards the end of British rule over India, to preserve the religious identity and traditional culture of a sizable Muslim minority in India that comprised more than one fifth of the total population. It is not clear who introduced the term of Islamic Economics into Indo-Islamic discourse but it is clear that it gained currency through Sayyid Abul Aala Maududi’s sermons, speeches and publications. The period when Maududi launched Jamaat-e-Islami in 1941, different political and economic models were in vogue.
Maududi’s Islamic state was, in fact, a response to this prevailing discourse. Since economics is an integral part of a political system, the emergence of the idea of Islamic economics was but inevitable. Similarly, in parts of the world where the Islamic resurgence made an appearance, the idea of Islamic economics emerged as a part of Muslim political response to the Western political domination. Perhaps this is one reason that the theme of most of the writings on Islamic economics since 1940s has been the superiority of Islamic economic system over conventional systems, proved in rhetorical terms. Consequently, Islamic economics was seen simply as a branch of economics such as ‘capitalist economics’, ‘socialist economics’, ‘welfare economics’ etc. In other words, Islamic economics was treated as a sub-set of Economics having its own assumptions and peculiarities. Just like the Islamic state, Islamic economics was visualized as an economic system based on assumed Islamic axioms within certain ideological and legal framework. Therefore, it would not be wrong to conclude that the discourse of Islamic economics is the result of the assertion of Islamic identity the world over.

Defining Islamic economics in the framework of a system restricts its scope of universal applicability because under it the discussions can only be carried on under a set of assumptions which may not be relevant for other systems. However, if we study economics in the framework of human behaviour it will be applicable to all human beings and societies. It would be helpful in studying economic behaviour of human beings and societies without relying on unrealistic assumptions. The problem with conventional economics is that it is evolved in a secularist-materialist setting and has a non-holistic view of human behaviour. Consequently, it is unable to explain the economic behaviour of man in different and diverse situations. Islamic economics, in this researcher’s view, must be viewed beyond its systemic framework. The uniqueness of Islamic economics lies in the principle of Islam being a revealed

religion. It assumes the Holy Quran as Divine revelation and the most reliable source of knowledge that can provide the basis for an understanding of the economic behaviour of diverse people in a universal setting.

As far as the general objectives and the tools of analysis of Islamic economics are concerned they may be the same as of conventional economics. Interestingly, one can find apparent similarities between certain aspects of modern economic systems and Islamic economics because the former are undeniably the product of human mind/experience mix, which is nothing more than the unfolding of human fitra. The difference, of course, lies in the institutional setting, that is, the means to achieve the common goals are not exactly the same as in conventional economics. There can be no question about Islam having certain pivotal institutions such as the prohibition of riba (interest), the private-public mix of property-ownership, the spiritual-material mix of success, zakah, awqaf etc. ²

Islam is a universal religion and wants the believers to evolve as a universally interactive community that strives for universal justice. The ghettoization of any community is not in conformity with the spirit of Islam. In a society inspired by the Quran the believers are supposed to play an active role in ensuring justice for all people irrespective of their caste, colour, religion and creed. An Islamic society cannot be a closed society but a universally interactive society where Muslims are engaged with other communities. At several places Quran makes it compulsory for the well-off people to take care of the deprived people and warns of severe punishments in the world and the Hereafter for negligence of this duty. Keeping in view the universality of the Islamic message there ought to be an effort to work out a vision of the role of Islam in the welfare of larger humanity even in secular settings like the Republic of India where the largest Muslim population of the world exists as a minority. In secular states like India, the believers can play an active role in
getting justice for the deprived sections of Indian population by influencing the policies of the state. In this way the Islamic economics offers a very clear vision for ensuring socio-economic justice for all people in all societies and nations. Islamic economics can be a working economics in all settings, Islamic or otherwise. With Muslims as active agents of such a change, Islamic economics can be independent of an Islamic economic system in its ideal setting. For want of a better term, this idea of Islamic economics can be called “Islamically-oriented economics.”

The Issue of Indian Muslims

The Indian Muslims constitute the largest community of India after Hindus. They are also the most backward religious community of India (For statistical information see appendices A, B and C). The writers enumerate various reasons for their backwardness. But when one looks at the global scenario he finds that the Muslims are the most backward community the world over. They are backward even in countries where they are the majority, which means that there are some common factors also responsible for the backwardness of the Muslim community globally. Therefore in the analysis of the backwardness of the Indian Muslims common as well as local factors will have to be taken into consideration.

Before discussing the issue of development of Indian Muslims there should be conceptual clarity about the concept of development. Any development model which is contradictory to the philosophy of Islam would be difficult to implement in the Muslim society successfully.

Literature Review

There is no systematic study on the backwardness of Indian Muslims from an Islamic perspective. Whatever studies have been conducted so far about the

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backwardness of Muslims are from secular perspective. Following list gives a cursory glance of the works that have been done so far in this area.


**Importance and Objective of the Study**

In view of the fact that there hardly exists any systematic study on the backwardness of Indian Muslims from an Islamic perspective, the present work proposes to initiate the process of analysing the condition of Indian Muslims with a universally applicable Islamic perspective. Moreover, the present work will attempt to offer a blueprint for Muslims, especially those in India, to initiate the process of their multidimensional development without compromising their religious values and healthy traditions. Further, it may not only be able to remove the misconception that Islam is an impediment in the way of progress and development but also demonstrate that the larger world
can also benefit from the revealed message of Islam in ensuring a multidimensional development of humanity.

**Hypothesis**

This thesis attempts to answer a few questions. These are as follows:

What is the fundamental difference between the concepts of development in Islam and conventional economics? What is the scheme of human development in Islam? What are the basic causes of the backwardness of Indian Muslims in the light of Quran and *sunnah*? What strategy should be adopted to tackle the problem of backwardness of Indian Muslims?

In the light of above mentioned questions the hypothesis of the present study is: The backwardness of Indian Muslims whether political, economic or otherwise, is the result of the lack of clear vision of Islam and the non-existence of adequately active Islamic society.

The Islamic society is an egalitarian society characterized by equality of man, freedom with responsibility, justice and magnanimity and democratic values etc. The Islamic political and economic systems are the outcome of Islamic society. Without the presence of Islamic society the existence of an Islamic system cannot be imagined. In India, contrary to the spirit of Islam, the Indian Muslim society has been a caste and class based society in which a majority of the so-called lower-class Muslims was a subjugated and exploited lot from the very inception of Muslim rule in India. The institutions of mosque, *zakat* and *awqaf* are nearly in paralyzed state in India. Moreover, the Indian Muslim society is ghettoized, undemocratic, gender biased and plagued by sectarianism, fanaticism and fatalistic tendencies. Thus, the Indian Muslim society is far away from the model of Islamic society through which Islam executes its scheme of human development.

The educational backwardness and political powerlessness are the two other important reasons for the underdevelopment of Indian Muslims. In the
process of building an adequately active Islamic society special attention is needed for educational advancement and political empowerment of the Muslims in India. A close observation would reveal that the educational backwardness and political powerlessness are also the result of non-existence of adequately active Islamic society. Therefore, for the development of the community the starting point should be mental and spiritual transformation of the Muslims so that an Islamic society may evolve.

**Research Methodology**

The present research analyses the Indian Muslim problem from the perspective of the Quran and *sunnah*. It focuses on the Islamic scheme of human development as provided for in the above-mentioned fundamental sources of Islam. Muslim socio-economic condition has been analysed in the light of the Quran and *sunnah*. In course of the analysis of the problem, arguments have been substantiated with the data already made available by Indian Human Development Reports, National Sample Survey Organization, National Council of Applied Economic Research, National Family Health Survey, Newspapers, Journals, Books and Articles and Records of the Muslim Funds.

**Plan of the Study**

The present study proposes to investigate the causes of the backwardness of Indian Muslims from an Islamic perspective. The first step in this direction will be to seek clarity about the concept of development in Islam. Subsequently, effort will be made to find out the Islamic approach to human development. The condition of Indian Muslims will be analysed under the framework of the Islamic scheme of human development as developed in the thesis. After a detailed statement of the conclusions of the thesis suggestions have been made for the human development of the Muslim community in India.

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CONCEPT OF DEVELOPMENT: WESTERN AND
ISLAMIC PERSPECTIVES

At the centre of any civilization is a worldview which acts as a fulcrum on which the society flourishes or falls. The other parameters of civilization—namely, culture, values, and norms, social and political organization and science and technology—derive their legitimacy from the worldview. The way the society is organized, the dominant values which shape its political structure and social organization, how its material problems are solved, and how the individual members as well as the society as a whole seeks its cultural aspirations—all stem from the worldview. There is a fundamental difference between the concepts of development in Western and Islamic perspectives because of their different worldviews. The conventional economics gives little importance to morality and ethics in the formulation of economic theories and models due to its anti-religious and materialistic approach, whereas, Islamic economics draws inspiration for its policies from fundamental Islamic values and ethics. As we are dealing with the concept of development in Islam it would be worthwhile to know how it is different from the one in Western perspective. Let us briefly discuss the concept of development in Western perspective.

Development in Western Perspective

Although there exists diverse opinions and views on ‘development’ yet all unanimously perceive ‘development’ as a socio-political and economic change for stable, prosperous and economically and politically autonomous state. Gunnar Myrdal says: “I understand development as an upward movement of

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the whole system. In other words, in it not only production; distribution of the produce, and modes of production are involved, but also levels of living, institutions attitudes and policies."

In other words, development is synonym of modernization. Development in Western perspective means that there should be modernization of every area i.e. society, polity and economy. Let us define the concept of modernization.

Modernization is a process through which a traditional or pre-technological society passes, as it is transformed into society characterized by machine technology, rational and secular attitudes, and highly differentiated social structures. The process of modernization, according to David E. Apter, involves a diffusion of world culture -based on: (1) advanced technology and the spirit of science (2) rational view of life (3) a secular approach to social relations, and (4) a feeling for justice in public affairs and on the acceptance to be the modern means to see life as alternatives, preferences and choices.

In short, we can summarize the characteristics of development and modernization: (i) it is based on the economic and technological changes; (ii) it has ethnocentric assumption that the Western civilization is superior to the non-West and (iii) development implies the westernization, adoption of the socio-economic, cultural and political pattern of the West.

Now let us move into the discussion of the dimensions and stages of modernization and development. According to C.E. Black, there are four phases of modernization (i) confrontation of the traditional society with the modernity; (ii) emergence of a new modernizing leadership; (iii) social and

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5 *Ibid.*, 43-80
economic transformation, and (iv) integration of society. There are three important dimensions of modernization- (i) technological (ii) organizational and (iii) attitudinal. Technology implies the industrialization in the society; organization implies the differentiation and specialization in a complex society and attitude stands for secularization. Obviously, all these dimensions indicate that modernization or development is not concerned only with technological or industrial transformation but ultimately it is linked with inner dimension of man’s individual and collective life, namely, faith, religion, ethics, and value system.

For modernists and developmentalists, ‘control over nature’ is development. Accordingly, modernization may also be defined as the process by which historically evolved institution are adopted to the rapidly changing function that reflect the unprecedented increase in the man’s knowledge, permitting control over his environment, that accompanied the scientific revolution. Clearly, modernization here implies control over nature described as environment, and control over environment signifies the independence of man from God and nature and man becoming sovereign and independent through his scientific and technological advancement.

The focus of the development theorists remained on the material aspect of life with no, whatsoever, concern for the higher goals of spiritual values. Huntington has pointed out five broad goals of development (i) growth; (ii) equity; (iii) democracy; (iv) stability and (v) autonomy. Obviously, the first two are the economic goals whereas; the third and the fourth are the political goals and last is both economic and political goal.

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Of course we find somewhere on the margin a critique of this mainstream blinkered vision of development. Michael P. Todaro is of the opinion that development must be conceived as multidimensional process involving major changes in social structures, popular attitudes, and national institutions as well as the acceleration of economic growth, the reduction of inequality and the eradication of absolute poverty. Development in its essence must represent the entire gamut of change by which an entire social system moves away from condition of life widely perceived as unsatisfactory and towards a situation or condition of life regarded as materially and spiritually better.\(^{10}\)

As is well-known, the conflict between revelation and reason during the period of Renaissance and Enlightenment provided the epistemological background which gave rise to modernization theory and the whole concept of modernization was anchored on the philosophy of opposition to (biblical) revelation. Ultimately revelation was relegated to the background and reason emerged dominant and challenging.\(^{11}\)

As stated earlier, the material development which ensued the free thinking and enquiry in Europe, exacted a heavy price with the excessive materialistic orientation of modern economics creating imbalances in human society.

Recently, the need for correcting this materialistic orientation in economic theory has been recognized by the contemporary economists. They realize the harm, which has been inflicted on economics by not giving importance to the ethics in economic discourse. According to Amartya Sen—“Distancing of economics from ethics has impoverished welfare economics and also weakened the basis of good deal of descriptive and predictive


Cristovan Buarque, a Brazilian economist, is of the view that the failure of economics lies in ignoring social and ethical values. “Social values”, he says, “have been subordinated and viewed as a consequence of technical progress rather than as the purpose of civilization. Ethical values, meanwhile, have been discarded.” Therefore there is need for fundamental change of approach and a total reordering of priorities. He comes to the conclusion: “Just as physics stumbled upon the need for regulatory ethics the moment it became aware of its catastrophic potential, so economics sorely needs to rediscover Ethics. The present dilemma will not be dispelled merely by re-evaluating the means and totting up new costs—as one does in project assessment. Rather it is the matter of changing the core objectives of the social process delivering it from the economistic strait jacket of the last two centuries….Without subverting the traditional notion of progress, it will be impossible to grapple with the problem of growing poverty and inequality, and impossible to incorporate ecological balance into social purposes. The issue of economic development thus demands a fresh theoretical approach founded on three pillars: an ethics for redefining the very objective of civilization; a new definition of the object and field of study capable of taking in the ecological dimension; and a new rationale for economics as a discipline.” The result of this approach would be that: “Technological options must be determined by an economic rationale subordinate to social objectives formulated by ethical values. The hierarchical order: technical values / economic rationale / social objectives / ethical values, would thus be reversed.” According to James Robertson: “Unlike both the capitalists and socialist version of conventional economics: the 21st century economy must be based on recognition that people are moral beings whose freedom as such should not be narrowly bound to impersonal parameters laid down by market and state. The 21st century economics.”

14 Ibid., p.12.
15 Ibid., p.164.
economy must accept, as an aspect of self reliance, that people need space in
which to exercise moral responsibility choice in their economic lives. Measures
designed to allow this free space to people as individuals, and also to groupings
of people in local economies and national economies (especially in the Third
World), must be part of new economic order ... The new economics must thus
transcend the materialist assumptions of a conventional economics: that
economic life is reducible to production and consumption; that wealth is a kind
of product that has to be created before it can be consumed; and that wealth
production and wealth consumption are successive stages in a linear process
which converts resources in to waste. It must reinterpret the manipulative
concern of conventional economics with the production and distribution of
wealth and the allocation of resources, into a developmental concern with how
to enable people to meet their needs; develop themselves, enhance the
resources and qualities of the natural world. It must be that because human
beings are moral beings the basic questions about economics are moral
questions.”

Faith and Reason

The conflict between faith and reason was inevitable in Christianity which
sanctified dogmas. As far as Islam is concerned it fully favours questioning
dogmas. A central Quranic concept is the extreme importance of reason and
contemplative thought in the attainment of faith. The Quran continually
expounds the rational proofs of Allah’s omnipotence: the wonders of creation,
such as gestation of animals, the movements of the heavenly bodies,
atmospheric phenomena, the variety of animal and vegetable life so

5 Robertson, James (1990): Future Wealth: A New Economics for the 21st century, Cassell

17 When it is said to them: “Follow what Allah hath revealed.” They say: “Nay! We shall follow the
ways of our father.” What! even though their fathers were void of wisdom and guidance? (2:170)
What! Do they take for intercessors others besides Allah? Say: “Even if they have no power
whatever and no intelligence?” (39:43)
“Fie upon you, and upon the things that ye worship besides Allah! Have ye no sense?” (21:67)
Ye people of the Book! Why dispute ye about Abraham, when the Torah and the Gospel were
revealed till after him? Have ye no understanding? (3:65)
marvelously well adapted to man’s needs. All those things “are signs (ayer) for those of insight.” Repeated about fifty times is the verb aqala which means “connect ideas together, reason, understand an intellectual argument.” Thirteen times we come upon the refrain, after a piece of reasoning: a fa-la taqilin – “have ye then no sense?” (2:41-44, etc.). The infidels who, those who remain insensible to Prophet Muhammad’s preaching, are stigmatized as “a people of no intelligence,” persons incapable of the intellectual effort needed to cast off routine thinking (5:53-58, 102-103; 10:42-43; 22:45-46; 59:14). In this respect they are like cattle.

The Quranic term kafir, which interpreters most often render as “disbelievers,” comes from the root kafara, which means “to cover or conceal.” In Quranic usage, it has the general sense of one who conceals or rejects, consciously or unconsciously, a divine gift, a divine favour, or truth. When talking of such people, the Quran asks, almost incredulously, “Do they not travel through the land, so their hearts may thus learn wisdom?” (22:44); “Do they not examine the earth?” (26:7); “Do they not travel through the earth and see what was the end of those before them?” (50:6); “Do they not look at the camels, how they are made?” (88:17); and “Have you not seen the seeds which you sow?” (56:63). The implication behind all these questions is that evidence of the truth of this message is to be found in the study of history, cultures, the earth, the cosmos, and nature, among others. The Quran insists that it contains signs for those who “are wise” (2:269), “are knowledgeable” (29:42-43), “are endowed with insight” (39:9), and who “reflect” (45:13).

In matters other than faith, Islam gives full freedom for benefiting from the knowledge and experiences of other communities, though, of course, within the limits set by Allah. Submission to the will of Allah regulates and gives proper direction to the thinking faculty of man, who, thanks to the constantly receiving the favour of Allah thinks himself independent of the need for Him.
Proclaim! (or Read) in the name of thy Lord and Cherisher, Who created -Created man, out of leech-like clot. Proclaim! And thy Lord is Most Bountiful. He Who taught (the use of) the Pen. Taught men that which he knew not. Nay , but man doth transgresses all bounds. In that he looketh upon himself as self-sufficient.

(96:1-8)

The above quoted verses show that all knowledge and capacities of human beings come as a gift from Allah. But man due to non application of reason mistakes Allah's gift, which may be strength, beauty, wealth, position, power, or the more subtle gifts of knowledge and talents in individuals or in most advanced forms such as science, art, government, and organization, for his own achievements. Thus according to the Quran transgression of the bounds of Allah is not the sign of rationality but an irrational behaviour.18

Islam and Modernity

Human society is predisposed to change towards either of the two possibilities: development or decline. There is always the possibility that the changes and new ideas and values that spring up in a particular period may be disadvantageous and injurious for mankind. Islam has set up indicators along the path of mankind. On the one hand, these indicators point towards the right course and the right destination. and, on the other hand, they warn against the dangerous signs of deviation and decline. All Islamic injunctions consist either of the first kind of indicators, or the caution signals of the second kind. Islam has ordained permanent laws for permanent human requirements, and has maintained a flexible attitude towards varying requirements. Some requirements, which may be personal, individual, general or social, are

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unchanging and permanent. They are same forever. The discipline that human beings maintain in respect of their instinctive urges and the discipline that they establish for society is, as a general rule, always the same. Another section of human requirements comprises varying human needs which call for varying and non-permanent laws. Islam links varying conditions of human needs with invariable and stable principles. These invariable principles are the basis for *ijtihad*. Correctly understood, it is a reapplication of the Islamic principles in a changed condition rather than a modification of religious rulings according to prevailing circumstances.¹⁹ There are dynamism and flexibility in Islamic laws that can accommodate development of civilization and culture, and go along in conformity with the changing pattern of life. It is through *ijtihad* that Islam adapts itself to the changed circumstances without loosing its principles and spirit.

Moreover, Islam has itself guaranteed the fundamental practical ground plan for the development of civilization, by encouraging the factors which develop culture and civilization, that is, science, industry, piety, determination, courage and perseverance. As for Islamic instructions, they are concerned only the spirit, meaning and aim of life and the best course that a man adopts to attain the final aim. Islam keeps the aims under its own authority but leaves the forms, models and tools to the realm of knowledge and skill. It does not meddle with the outward patterns and forms of life, which are totally dependent upon the standard of human knowledge. By this Islam is able to keep away all conflict with the development of culture and civilization.²⁰

In every political and economic system there is a series of supreme exigencies which are in conflict with each other. Islam has established the degree of importance of these exigencies. Islam has permitted that, under these circumstances the degree of importance of the exigencies should be determined

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and the more pressing exigencies be selected for which Islam has laid down some guiding principles. The *fuqaha* call these principles *al-qawaid al-hakimah* (governing principles), such as the policy of *la haraj* (no blame) and *la darar* (no harm). The purpose of this series of principles is to harmonize apparently conflicting laws. In fact, Islam has acknowledged for these principles the right of veto over discretionary precepts. This gives Islam the property of eternal mobility and adaptability.  

**The Islamic Worldview**

Man lives by intellect not by mere instinct. Nature has acknowledged the independent status of man and withdrawn its direct control from him. Man is free to choose right or wrong path and by that very account they cannot be immune from transgression, ignorance, self-aggrandizement and wrong doings. In the same place where the Quran mentions the unique ability of human beings to bear the burden of trust and responsibility, it goes on without pause, to ascribe them their tendency to be transgressors, and ignorant also.

Man is not free in absolute terms. Islamic concept of freedom is linked to *tawhid*. Allah is free and independent and no creature can have this attribute. Compared to Allah, all creatures dwell in utter slavery. Human beings are *abds* (servants) by nature and they need to become Muslims, that is, recognize this fact and submit to Him voluntarily. However, they are free to accept or reject the offered guidance. By submitting themselves to Allah, they free themselves from everything other than Allah. To be free from everything other than Allah, the human beings have to reject every form of *shirk* and establish *tawhid*. The Quran says that *tawhid* lies in the original human nature (*fitra*) because human beings were created knowing that "there is no god but

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22 *We did indeed offer the Trust to the Heavens and the Earth and the Mountains, but they refused to undertake it, being afraid thereof: but man undertook it:—he was indeed unjust and foolish.* (33:72)

23 He is "independent of all the worlds." *(3:97)*

24 O ye men! It is ye that have need of Allah: but Allah is the One Free of all wants, worthy of all praise. *(35:15)*

25 ...a sovereign doer of what He desires. *(11:107, 85:46)*
To serve anyone/anything other than Allah is to betray the fundamental impulse of the original human nature. *Shirk*, or associating others with Allah also implies following one’s own desires or anything other than the guidance of Allah.

Though the human *fitra* recognizes *tawhid*; people are often misled by their immediate environment. This is due to the human proclivity of forgetfulness. By forgetting Allah people put others in His place. They attribute His qualities to themselves and to the forces of nature and society. Hence forgetfulness and heedlessness are in certain ways equivalent to *shirk*. According to Quran, Allah can forgive anything except *shirk*; the association of others with Him. Man can overcome the influences of his immediate environment if he is not heedless to the signs of Allah manifest in his own creation and in the larger world outside. But the heedless people are unable to recognize the signs of Allah. Another external factor responsible for the misguidance of man is *Iblis* or Satan, the embodiment of rebellion against Allah who (mis)leads human beings away from their Lord by inviting them towards excessive material pursuit.

The remedy of forgetfulness and heedlessness is *dhikr* (remembrance) of Allah. Allah sent prophets in order to remind people (*tadhkir*) of their original Covenant (of *Alast*). This mission was accomplished by the last Prophet by

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25 When thy Lord drew forth from the Children of Adam—from their loins—their descendants, and made them testify concerning themselves, (saying): “Am I not your Lord (Who cherishes and sustains you)?” They said: “Yea! We do testify!” (This), lest ye should say on the Day of Judgement: “Of this we were never mindful”: or lest ye should say: “Our fathers before us took false gods, but we are (their) descendants after them: wilt Thou then destroy us because of the deeds of men who followed falsehood. (7:172-73)

26 Then seest thou such a one as takes as his god his own vain desire? (45:23)

27 “Every child is born according to *fitra*. Then his parents make him into a Christian, a Jew, or a Zoroastrian.” [Sahih Muslim (1978). Vol. 4, Kitab-al-Qadr, Translated by Abdul Hamid Siddiqui. Kitab Bhavan, New Delhi, pp. 1398-99]

28 And how many a Signs in the heavens and the earth do they pass by? Yet they turn (their faces) away from them! And most of them believe not in Allah without associating (others as partners) with Him! (12:105-106)

29 But verily, many among mankind are heedless of Our signs (10:92) And those who heed not Our Signs their abode is the Fire. (10:7-8)

Many are the Jinns and men we have made for Hell: they have hearts wherewith they understand not, eyes wherewith they see not, and ears wherewith they hear not. They are like cattle,—nay more misguided: for they are heedless (of warnings). (7:179)
reciting Allah’s verses, purifying man and society and giving them the knowledge of the scripture and wisdom.\(^{30}\) The Quran also invites human beings to return to their fitra by becoming God conscious, performing salah and avoiding shirk from their life. Thus we can say that returning to his fitra is the true development of man in Islam.\(^{31}\)

Another important aspect of the development in Islam is the consciousness of man’s final destiny, that is, akhirah. The Quran informs that the final destination of all human beings is akhirah. Therefore, man should face various situations keeping in mind his final destination. The faith in akhirah regulates and controls human actions, which is necessary for the welfare of society from an Islamic perspective. The faith in akhirah is fundamental to the Islamic belief and also implies the faith in qada-wa-qadr (measuring out) all of which are directly related to tawhid. There are certain Quranic verses whose main theme is the tendency of men to fail to recognize their own proper places in Allah’s providence. If they experience goods, they think they deserve it, but of they experience evil, that is lack of good, they think they are being mistreated. This is kufr (truth concealing and ingratitude) since it contradicts the necessities of both faith and gratitude.\(^{32}\)

The Quran at several places says that Allah measures out good and evil to test people’s faith and to allow people to prove their own worth. Islam says that the proper response to good, mercy and blessing is gratitude, while the proper response to evil, wrath and harm is patience.\(^{33}\) Allah tests human beings

\(^{30}\) “In that We have sent among you a Messenger of your own, rehearsing to you Signs, and purifying you, and instructing you in Scripture and Wisdom and in new Knowledge”. (2:151)

\(^{31}\) So set thou thy face truly to the religion being upright, the nature in which Allah has made mankind: no change (there is) in the work (wrought) by Allah: that is the true Religion but most among mankind know not. Turn ye in repentance to Him, and fear Him: establish regular prayers, be not ye among those who join gods with Allah (30:30-31)

\(^{32}\) Now, when trouble touches man, he cries to Us; but when We bestow a favour upon him as from Us, he says, “This has been given to me because of a certain knowledge (I have)!”. Nay, but this is but a trial, but most of them understand not! (39:49)

\(^{33}\) We broke them up into sections on this earth. There are among them some that are the righteous, and some that are the opposite. We have tried them with both prosperity and adversity: in order that they might turn (to Us). (7: 168)
to find out which of them have faith and do righteous deeds and which of them conceal the truth and work corruption.\textsuperscript{34} Trial does not involve only evil, pain and suffering. Benefits and pleasure are also trial. If people forget Allah, whether in suffering or joy, they have failed the test. And even, remembering Allah must take the right form. Simply recognizing Allah’s gift is not sufficient. Gratitude (shukr), after all, is inseparable from faith (iman) and faith demands submission to shariah.\textsuperscript{35}

The Quran says that Allah measures out knowledge, power, mercy, goodness and so on. No created things are able to control its share of these qualities. Everything gets its share up to the extent that Allah gives them. Allah is on the giving end; and created things are on the receiving end.\textsuperscript{36} Allah measures out carefully what he gives to His creatures. Otherwise, they would over step their bounds and work corruption in the created order. Limitations imposed upon creatures by their created attributes give them their identity.\textsuperscript{37}

In short, one of the implications of the verses on the measuring out is that Allah has His own purpose for giving people what He gives them. There is mercy and wisdom behind His activities, even if we fail to see the wisdom and

\textsuperscript{34} Be sure We shall test you with something of fear and hunger, some loss in goods, lives and fruits (of your toil), but give glad tidings to those who patiently persevere. Who say, when afflicted with calamity: “To Allah we belong, to Him is our return.” (2: 155-56)

\textsuperscript{35} That which is on earth We have made but as a glittering show for it, in order that We may test them—as to which of them are best in conduct. (18:7) Blessed be He........ who created Death and Life, that He may try which of you is best in deed. (67:1-2)

\textsuperscript{36} Now, as for man, when his Lord trieth him, giving him honour and gifts, then saith he, (puffed up), “My Lord hath honoured me.” But when He trieth him, restricting his subsistence for him, then saith he (in despair), “My Lord hath humiliated me!” Nay, nay! But ye honour not the orphans! Nor do ye encourage one another to feed the poor! And you devour inheritance—All with greed, and ye love wealth with inordinate love! (89:15-20)

\textsuperscript{37} Verily, all things have We created in proportion and measure. (54:49) And there is not a thing but its (source and) treasures (inexhaustible) are with Us; but We only send down thereof in due and ascertainable measures. (15:21)

If Allah were to enlarge the provision for His Servants, they would indeed transgress beyond all bounds through the earth; but He sends (it) down in due measure as He pleases. For He is with His Servants, Well-acquainted, Watchful. (42:27)
even we suffer because we feel that our share has been stinted. However, tawhid implies that people have nothing positive that is strictly their own. on the contrary, all good is in Allah's hand. If people experience good they experience it on Allah's initiative through no merit of their own. Hence, Thamud and Aad who prided on their technologies, power and prosperity were in fact heedless people and underdeveloped in Islamic view and were wiped out ultimately.

Islamic Concept of Development

For a society to be fully developed in Islamic terms, it needs to become muhsin. that is, conscious of its final destination which is akhirah and act accordingly. Ihsan plays very important role in an Islamic society which may be translated as 'to do what is beautiful, or to make (something) beautiful.' Strictly, ihsan is to act as if one is seeing Allah. Ihsan demands people to be aware of Allah's presence in all circumstances and act appropriately. It is not enough for outward activity to be correct; rather inward thoughts and attitudes must conform exactly to outward activity. The human personality needs to be harmonious; balanced; and whole; and free of tendencies and impulses pulling in different directions.

Quran gives the picture of developed community in following verses:

"By the time, Verily man is in loss. Except such as have faith and do Righteous deeds and (join together) in mutual enjoining of truth, and of patience and constancy".

(103:1-3)

Above quoted verses show that development in Islamic sense is not judged by material advancement of a community but by its faith, righteous
deeds and commitment to the establishment of justice. Only those societies are
developed whose members have above mentioned attributes.

The key to success in this life and the Hereafter is stated in above quoted
verse and other places in Quran. The Quran maintains that only “those who
have faith and do righteous deeds” (in Arabic: *allathina aaminu wa amilu al
saalihat*) will benefit from their earthly lives (Quran 2:25, 82, 277; 4:57, 122;
45: 31:8; 32:19; 34:4, 37; 35:7; 38:24; 41:8; 42:22, 23, 26; 45:21, 30, 47:2, 12.

From the Quran the partial list of righteous deeds may be composed and
it consists of those acts and attributes that are universally recognized as
virtuous. One should show compassion (2:83, 215; 69:34), be merciful (90:17).
forgive others (42:37; 45:14; 64:14), be just (4:58; 6:152; 16:90), protect the
weak (4:127; 6:152), defend the oppressed (4:75), seek knowledge and wisdom
(20:114; 22:54), be generous (2:177; 23:60; 30:39), truthful (3:17; 33:24;
33:35; 49:15), kind (4:36), and peaceful (8: 61; 25:63; 47:35), and love others
(19:86).

The Quran says that one should teach and encourage others to practice
these virtues (103:3) and by implication, learn and grow in them as well. We
can find in Quran that prophets used to encourage their communities and
families to adopt such ethics. Therefore, the Quran upholds the universal truth
which has been recognized by all individuals of the world. But the Quran does
not state that the successful in life are only “those who do righteous deeds”;
rather, they are only those who unite faith with righteous living, those who
“have faith and do righteous deeds.”

Therefore, the Quran maintains the utter indivisibility between faith and
good deeds. The mention of the first is almost always conjoined to the second.
Faith should inspire righteous deeds, which, in turn, should nurture a more
profound experience of faith, which should incline one to greater acts of goodness, and so on. with each a function of the other, rising in a continuous increase. From this viewpoint, all humanitarian and worldly activities are brought into the domain of worship. Good deeds become simultaneously God-directed and man-directed acts.

In short, only those communities are developed who have faith and translate their faith into righteous deeds and enjoin one another for justice and patience and steadfastness. Those communities which do not possess these qualities cannot be called developed in Islamic sense.

**Strategy of Development in Islamic Framework**

In Islam, the centre of economic activity is the welfare of humankind. The Quran says that human beings were created to be Allah’s vicegerent. They alone, among all creatures, were taught all the names (2:30-31): hence they have power over all other things. The Quran refers to human power by pointing to the subjection of creatures to people; subjection that, of course, was established by Allah. Keeping in view this privileged position of man in the world Islam can never encourage the treatment of humans as mere capital for economic growth. Islam gives primary importance to the spiritual and ethical development of human beings and faith plays a key role in the process of development in Islamic framework regulating the material development of man and society. It is through mental and spiritual transformation of human beings that Islam develops an Islamic society.

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40 Do ye not see that Allah has subjected to your (use) all things in the heavens and on earth? (31:20)
Seest thou not that Allah has made subject to you (men) all that is on the earth? (22:65)
It is Allah who hath created the heavens and the earth and sendeth down rain from the skies, and with it bringeth our fruits wherewith to feed you; it is He who hath made the ships subject to you, that they may sail through the sea by His Command; and the rivers (also) hath he made subject to you. And He hath made subject to you the sun and the moon, both diligently pursuing their courses; and the Night and the Day hath He (also) made subject to you. And He giveth you of all that ye ask for. But if ye count the favours of Allah, never will ye be able to number them. Verily, Man is given up to injustice and ingratitude. (14:32-34)
Society and its Nature in the Light of Quran

A society is characterized by the synthesis of minds and thoughts and of wills and wishes of its individuals. And this synthesis forms a social spirit, on which development and backwardness of a society depends. In the Quran one can find the idea of a common history, a common destiny, a common record of deeds, a common consciousness, understanding, sensibility, and a common conduct of societies. The Quran recognizes a certain kind of life which is collective and social.

To every People is a term. Appointed: when their term is reached, not an hour can they cause delay, nor (an hour) can they advance (it in anticipation).

(7:34)

Every nation will be called to its Record.

(45:28)

....thus have We made alluring to each people its own doings.

(6:108).

Every nation judges things according to its own standards. Every nation has its own special way of perception and comprehension. It is the social atmosphere that moulds the taste and perception of the individuals of a nation according to its value-system. When the value system of a society is deviated from righteous path there would be collective disobedience and opposition to truth. This results in collective retribution and punishment of the nation by heavenly natural laws.

....And every People plotted against their prophet, to seize him, and disputed by the means of vanities, therewith to obliterate the truth: but it was I that seized them! And how (terrible) was My Requital.

(40:5)
In the Holy Quran the action of one individual of the people of Thamud for hamstringing the camel has been attributed as the action of the whole nation. This was so because his action was approved by the whole nation, and therefore, the whole nation was annihilated by Allah.\(^1\)

The Quran occasionally associates the acts of an earlier generation with the latter generations. In its judgment on nations and societies having religious or national prejudices or having a unique social thinking, the Quran regards the latter generations punishable for the actions of the earlier generations. A present generation is regarded accountable and punishable for the actions of those who have passed away.

The Quran explains that nations and societies qua nations and societies have common laws and principles that govern their rise and fall in accordance with certain historical process. The concept of common fate and collective destiny implies the existence of certain definite laws governing the society. The Quran says about the tribe of Bani Israel:

\[\text{And We decreed for the Children of Israel in the Book, that twice would they do mischief on the earth and be elated with mighty}\]

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\(^{1}\) Then woe to those who write the Book with their own hands, and then say: “This is from Allah,” to traffic with it for a miserable price! Woe to them for what their hands do write, and for the gain they make thereby. (2:79)

Shame is pitched over them (like a tent) wherever they are found, except when under a covenant of protection from Allah and from men: they draw upon themselves wrath from Allah. And pitched over them is (the tent of) destitution. This is because they rejected the Signs of Allah, and slew the Prophets in defiance of right: this is because they rebelled and transgressed beyond bounds. (3:112)

\(^{2}\) The Thamud (people) rejected (their prophet) through their inordinate wrong-doing. Behold, the most wicked Man among them was deputed (for impiety). But the messenger of Allah said to them: “It is a she-camel of Allah! And (bar her not from) having her drink!” Then they rejected him (as a false prophet), and they hamstrung her. So their Lord, crushed them for their sin and leveled them. (91:11-14)
arrogance (and twice would they be punished)! When the first of the warnings came to pass, We sent against you Our servants give to terrible warfare: they entered the very inmost parts of your homes; and it was warning (completely) fulfilled. Then did We grant you victory over them: We gave you increase in resources and sons, and made you the more numerous in manpower. If ye did well, ye did well for yourselves: if ye did evil, (ye did it) against yourselves. So when the second of the warning came to pass, (We permitted your enemies) to disfigure your faces, and enter your Temple as they had entered it before, and to visit with destruction all that fell into their power. It may be that your Lord may (yet) show Mercy unto you; if ye revert (to your sins), We shall revert (to Our punishments): and We have made Hell a prison for those who reject (all Faith).

(17:4-8)

The last sentence, i.e. "if ye revert (to your sins), We shall revert (to Our punishments)" shows that the Quran is addressing all the people of the tribe and not an individual. It also implies that all the societies are governed by a universal law.

However, the Holy Quran, while attributing character, personality, reality, power, life, death, consciousness, obedience, and disobedience to society, it also explicitly recognizes the possibility of violation of social law by an individual.

When angels take the souls of those who die in sin against their souls. They say: "In what (plight) were ye?". They reply: "Weak and oppressed were we in the earth". They say: "Was not the earth of Allah spacious enough for you to move yourselves away (from evil)?" Such men will find their abode in Hell—what an evil Refuge.

(4:97)
Chapter-2

O ye who believe! Guard your own souls: if ye follow (right) guidance no hurt can come to you from those who stray.

(5:105)

The teachings of the Quran are entirely based upon the notion of human responsibility, that is, man is responsible for himself and for society. The dictum: al-amr bil maruf wa al-nahy an al-munkar (enjoining what is right and forbidding what is wrong), is the Quranic code of conduct prescribed for individual to save society from chaos, disorder, and destruction. Tales and stories embodied in the text of the Quran deal mostly with the theme of the individual’s revolt against a corrupt social order.

To conclude, a society has a comparatively more permanent existence independent of the existence of individuals and it is distributed and dispersed among its individual members, and manifests itself in their existence. It has natural laws and traditions more permanent and stable than those of individuals, who are its components. Under these laws the components of society which are human individuals produce an originally composite structure, but at the same time the relative independence of the individual is preserved. Because the existence, nature and achievements of an individual are not dissolved totally in the collective existence of the society. That is to say, biological laws, psychological laws, and sociological laws, together, govern human beings, but they while being the constituent parts of the society in its intellectual and volitional activity, retain their individual freedom, and therefore, their individual existence precedes their social existence. The individual human being or the individual spirit is not determined by the social spirit: rather it preserves its right to think and act freely. Therefore, development and progress of a society basically depends on the human factor. In order to initiate the process of development, Islam banks on activation of
this human factor. It starts by transforming human heart and rectifying its deviation from its primordial nature.

**Rise and Decline of Societies**

The Quran says that only that community is developed and has potentiality to rise in world arena whose members have faith, do righteous deeds, and emerge as a group whose members mutually enjoin each other for justice, patience and steadfastness. It exhorts believers for eradication of injustice and for establishment of justice in society. When a community abandons the mission of *al-amr bi al-maruf wa al-naḥy an al-munkar* (enjoining what is right and forbidding what is wrong) it becomes prone to disunity, moral degeneration and corruption which leads to its downfall. The reason cited by Quran for the downfall of Bani Israel is that they had abandoned the practice of *al-amr bi al-maruf wa al-naḥy an al-munkar*. According to Quran the basic reason for abandoning the practice of *al-amr bi al-maruf wa al-naḥy an al-munkar* is the heedlessness of the people from the signs (*ayat*) of Allah which results in the weakening and corruption of faith. Therefore, weakening, or rejection of faith is the real cause of rise and fall of nations and societies.

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44. *And the Firmament has He raised high, and He has set up the Balance (of justice), in order that ye may not transgress (due) balance. So establish weight with justice and fall not short in the balance. (55:7-9)*

45. *You are the best of Peoples, evolved for mankind. Enjoining what is right forbidding what is wrong, and believing in Allah.* (3:11)

46. *And hold fast all together by the rope which Allah (stretches out for you) and not be divided among yourselves; and remember with gratitude Allah’s favour on you, for ye were enemies and He joined your hearts in love, so that by His Grace, you became brethren: and ye were on the brink of the Pit of Fire, and He saved you from it. Thus doth Allah make His Signs clear to you: that ye may be guided. Let there arise out of you a band of people inviting to all that is good, enjoining what is right, and forbidding what is wrong: they are the ones to attain felicity. Be not like those who are divided amongst themselves and fall into disputations after receiving clear Signs: for them is a dreadful chastisement.* (3:103-105)

47. *If only there had been of the generations before you, men of righteousness who prohibited men from mischief in the earth (but there were none) except a few among them whom We saved (from harm)? But the wrong-doers pursued the enjoyment of the good things of life which were given them, and persisted in sin. Nor would thy Lord be the One to destroy the towns unjustly while their people are righteous (11:116-117)*

48. *Curses were pronounced on those among the Children of Israel who rejected Faith, by the tongue of David and of Jesus the son of Mary: because they disobeyed and persisted in Excesses. Nor did they forbid one another the inequities which they committed: evil indeed were the deeds which they did.* (5:78-79)

From above discussion it is evident that society has its own nature, psychology and temperament on which its rise and fall depend. Individuals can change the direction of society by revolting against wrong social order and by establishing just society.

**Process of the Evolution of Islamic Society**

In the strategy adopted by Prophet Muhammad we find that firstly he concentrated on establishing a God-fearing society. For this he relied on mental and spiritual transformation of human beings. When such type of society came into existence, Allah started revelation of rules, regulations and principles regarding different areas of life. For multidimensional development of human beings it is necessary that they must be free from all types of constraints. The various Islamic institutions will give their required results only when there is an adequately active Islamic society where freedom and justice is ensured. In an adequately active Islamic society freedom and justice are ensured for all of individuals irrespective of their religious faith and community. Ibn Taymiyyah says “God upholds the just state even if it is unbelieving, but does not uphold the unjust state even if it is Muslim”.\(^4^7\)

There are certain principles laid down in the Quran according to which the spiritual and intellectual foundation of society is considered prior to its material basis.

...*Verily never will Allah change the condition of a people until they change what is in themselves ...*  

(13:11)

In other words, the destiny of a people never changes unless they change their mental and spiritual attitudes. Islamic consciousness attaches foremost importance to the belief in *tawhid* and *akhirah*. This method of cultivating the consciousness has been used by the Quran and also by the prophets of the past.

The prophets awakened among the people the awareness of their origin and goal. The primary concern instilled by the prophets into people’s consciousness is the concern and sense of accountability towards akhirah. The concern for social responsibility is only a part of the concern for akhirah. The Meccan surahs, revealed to the Prophet during the first thirteen years of his mission, bring into focus little except the issues of origin and resurrection.

The prophets started their work by strengthening the faith and correcting the worldview. This was so because the actions and deeds of human beings are the reflection of their faith and ideology. It is faith and ideology on which the whole structure of a system is built. By Islamic consciousness man realizes the nobility and honour of his position in the universe that is clearly mentioned in the Quran and which has been discussed above. It leads to the awareness of one’s social rights and responsibilities towards the fellow creatures. For Islam establishment of justice is necessary because it upholds the higher human values. For guarding one’s rights Islam never appeals to base psychological complexes and never relies on envy, jealousy, or lustful passion as the motivation for arousing the oppressed. The prophets mobilized the society by awakening this awareness and cultivating this cosmic consciousness, and preaching notions of God’s pleasure. His sovereignty, reward and retribution.

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And why should ye not fight in the cause of Allah and of those who, being weak, are ill-treated (and oppressed)?—men, women, and children, whose cry is: “Our Lord! Rescue us from this town whose people are oppressors; and raise for us from Thee one who will protect; and raise for us from thee one who will help!” (4:75)

To those against whom war is made, permission is given (to fight), because they are wronged;—(They are) those who have been expelled from their homes in defiance of right,—(for no cause) except that they say: “Our Lord is Allah”. Did not Allah check one set of people by means of another, there would surely have been pulled down monasteries, churches, synagogues, and mosques, in which the name of Allah is commemorated in abundant measure. Allah will certainly aid those who aid His (cause);—for verily Allah is full of strength, Exalted in Might, (able to enforce His Will). (They are) those who if We establish them in the land, establish regular prayer and give Zakat, enjoin the right and forbid wrong: with Allah rests the end (and decision) of (all) affairs. (22:39-41)

Allah loveth not the shouting of evil words in public speech, except by one who has been wronged ... (4:148)

In thirteen places the Quran makes mentions of the ridwan (good pleasure) of God (3:15,162,174; 5:2,16; 9:21,72,109; 4:78; 57:20,27; 59:8). This shows the kind of spiritual motivation employed by Islam for mobilization of society of believers.
THE ISLAMIC SCHEME OF HUMAN DEVELOPMENT

The Human Development Report defines human development in the following words, "Human development is about much more than the rise or fall of national incomes. It is about creating an environment in which people can develop their full potential and lead productive, creative lives in accord with their needs and interests. People are the real wealth of nations. Development is thus about expanding the choices people have to lead lives that they value. And it is thus about much more than economic growth, which is only a means—if a very important one—of enlarging people's choices. Fundamental to enlarging these choices is building human capabilities—the range of things that people can do or be in life. The most basic capabilities for human development are to lead long and healthy lives, to be knowledgeable; to have access to the resources needed for a decent standard of living and to be able to participate in the life of the community. Without these, many choices are simply not available, and many opportunities in life remain inaccessible. This way of looking at development, often forgotten in the immediate concern with accumulating commodities and financial wealth, is not new. Philosophers, economists and political leaders have long emphasized human well-being as the purpose, the end, of development. As Aristotle said in ancient Greece, 'Wealth is evidently not the good we are seeking, for it is merely useful for the sake of something else.' In seeking that something else, human development shares a common vision with human rights. The goal is human freedom. And in pursuing capabilities and realizing rights, this freedom is vital. People must be free to exercise their choices and to participate in decision-making that affects their lives. Human development and human rights are mutually reinforcing."
helping to secure the well-being and dignity of all people, building self-respect and the respect of others."

The whole system of Islam is aimed at the welfare of human beings. For their all-round welfare, Islam takes an integral view of human existence. It does not divide the individual into body and soul, into differing intellectual and spiritual sides. It holds that the values of this life are material and spiritual at one and the same time, and that no division is possible in such a unity. Islam gives primary importance to spiritual and ethical aspect with due consideration for the material aspect of human existence. Islam guarantees freedom of human beings by establishing the supremacy of Divine authority in all areas of life and ensuring justice for all individuals irrespective of their caste, religion and ethnicity.

Principles of Human Development in Islam

The Islamic approach to human development may be discussed on the following principles

God-Consciousness and Shariah

In order to implement its scheme of human development Islam’s method is based on two foundations: First, the human conscience which works within the human beings; and second a system of religious law, working in the social sphere. It unites these two factors by an appeal to the depths of feeling in the human consciousness. Islam gives prime importance to the reformation of human soul in all its aspects and from every side by strengthening his faith in Allah. The human conscience behaves as the guardian of the legal processes, to see that they are observed and maintained. For the observance of the considerable part of the Islamic laws, conscience alone is accountable.² Islam

2 And those who launch a charge against chaste women, and produce not four witnesses to support their allegations, -flog them with eighty stripes and reject their evidence ever after: for such men are wicked transgressors. (24:4)
   And for those who launch a charge against their wives, and have (in support) no evidence but their own, -let one of them testify four times by Allah that he is of those who speak the truth. And the
places great deal of reliance on an “educated” human conscience that makes a Muslim mindful of the fact that he is under minute observation of his Lord in all circumstances. This is called God-consciousness.

**Equality of Human Beings**

Allah has created man from dust and breathed His spirit in him. He measures out for him, the wealth and poverty, place of birth, family, tribe, nation, caste and ethnicity etc. Therefore, man has no right to claim superiority on these bases. Allah has created man as His vicegerent and inscribed in his conscience the sense of right and wrong and given him free will. It is by applying the free will and choosing the right path of Allah, man can become honorable and close to his Lord. All other criteria of superiority are meaningless. As far as material welfare and other fundamental rights are concerned Islam is not in favour of giving any special treatment to any one on the basis of religion, colour, tribe, caste, or social status, for that matter.

**Justice and Magnanimity (Al-Adl wa Al-Ihsan)**

The principle of justice and magnanimity is mentioned in the Quran in following words:

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(fifth (oath) should be) that he solemnly invokes the curse of Allah on himself if he tells a lie. But it would avert the punishment from the wife, if she hears witness four times (with an oath) by Allah that her husband is telling a lie, and the fifth (oath) should be that she solemnly invokes the wrath of Allah on herself if (her accuser) is telling the truth. (24:6-9).

O ye who believe! When ye deal with each other, in transactions involving future obligations in a fixed period of time, reduce them in writing. Let a scribe write down faithfully as between the parties: let not the scribe refuse to write, as Allah has taught him. So let him write. Let him who incurs the liability dictate, but let him fear Allah his Lord and not diminish and not diminish aught of what he owes. If the party liable is mentally deficient, or weak, or unable himself to dictate or his guardian dictate faithfully. And get two witnesses, out of your own men. And if there are not two men, then a man and two women, such as ye choose, for witnesses, so that if one of them errs the other can remind her. The witnesses should not refuse when they called on (for evidence). (2:282)

Seest thou not that Allah doth know (all) that is in the heavens and on earth? There is not a secret consultation between three, but He is the fourth of them, -nor between five but He is the sixth, -nor between fewer nor more, but he is with them, wheresoever they be: in the end will He tell them what they did on the Day of Judgment. For Allah has full knowledge of all things. (58:7)

It was We Who created man, and We know what suggestions his souls makes to him: for We are nearer to him than (his) jugular vein. Behold, two (guardian angels) appointed to learn (this) doings learn (and note them), one sitting on the right and one on the left. Not a word does he utter but there is a vigilant Guardian. (50:16-18)

If thou pronounce the word aloud, (it is no matter): for verily He knoweth what is secret and what is yet more hidden. (20:7).
Allah commands justice, the doing of good, and giving to kith and kin...

(16:90)

Justice is a comprehensive term and may include all virtues that are legally binding and are the basis of the relationship between state or a system and the social and individual. The human relationship are governed, in Islam, by ihsan which is the doing of good deeds even where perhaps they are not strictly demanded by justice (or law) such as returning good for evil, or obliging those who in legal terms have no claim the person concerned. The third item in this commandment is generosity towards one’s kith and kin, which is fulfilling socially recognized claims of relations. This claim is beyond legality and emphasised invariably in other places in the Quran and also in ahadith under the title of sila-e-rahmi. This social right is fulfilled not by having reciprocal relationships with one’s relative and participating in familial ceremonies but is fulfilled only when one is mindful of the social claims his or her relatives have on his/her property.

Free Will and Responsibility

The Holy Quran unambiguously lays down the principle of freedom of choice. Man is free to choose between good and evil and he is responsible for the consequences of the choices he makes. “Man, within a limited sphere of his existence, is absolute master of his conduct. He is responsible for his actions and for the use or misuse of the powers with which he has been endowed.”

With free will (and, its corollary, individual freedom) goes the individual and social responsibility. The reverse of this proposition is also true: the exercise of

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responsibility ensures that men/women should be free, economically, socially, and politically. The one implies the other.

Islam grants individual freedom in the most perfect forms; and human equality in most exacting sense. Society has its interests, human nature has its claims. To reconcile them Islam lays down the principle of mutual responsibility in various shapes and forms. In it we find the responsibilities which exist between a man and his soul, between man and his immediate family, between the individual and society, between one community and other communities, between one nation and the various other nations.  

Islam legislates for mutual responsibility in society in all shapes and forms, these forms arise from the basic principle that there is an all-embracing identity of purpose between the individual and society, and the life as a whole is interrelated. So Islam lays down complete liberty for the individual, within limits, which will not injure him and will not favour society at his expense. It safeguards the rights of society, and at the same time, specifies its responsibilities. Thus it enables the life to progress on a leveled and even path.

**Shura**

In the Islamic system all matters are resolved by the mutual consultation under the guidance of Allah and His Messenger. The principle of **shura** is based on the following Quranic verse:

*And who (conduct) their affairs by mutual consultation... (42:38)*

The literal meaning of **shura** is consultation. The general principle of Islam is that believers are supposed to conduct their affairs by mutual consultation at every level and each areas of life. The believers' conduct in life is open and determined by mutual consultation, between those who are entitled to voice, e.g. in private domestic affairs, as between husband and wife; or other responsible members of the household; in affairs of business: as between

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partners or parties interested, and in state affairs, as between rulers and ruled, or as between different departments of administration, to preserve the unity of administration.\textsuperscript{8} Thus Islam advocates for the complete democratization of the society from lower to top level.

**Human Development in Islamic Polity**

The Islamic polity is based on *tawhid*. The whole universe is created by Allah and running on the law prescribed by Him. Being the vicegerent of Allah, the human beings are accountable to Allah only. The ultimate ruler of the earth is Allah. He replaces less efficient people by more efficient people who are able to fulfill the responsibility of Allah’s vicegerency. Action on the line of law of nature is the prerequisite to attain the supremacy on the earth.\textsuperscript{9} A nation, which loses the capability to have authority over the earth; and undermines its potential by deviation from the law of nature, is bound to be wiped out from the face of the earth.\textsuperscript{10} Whichever people is the inheritor of the earth that alone is superior and more fit, that alone remains unharmed and powerful; and survival of such a people along is a forgone conclusion. In the same way Allah gives supremacy to the believers when He sees that they are more fit compare to other communities of the earth. Therefore, evolution of the Islamic state depends on the emergence of adequately active Islamic society.

The Islamic state is run by the principle of participation and representation of the faithful and fellow citizenry. The people would elect head of the state by their mutual consultation (*shura*). Islam prescribes democratic form of government. But it is different from the Western concept of democracy, which is based on the concept of popular sovereignty. In the Islamic democratic state sovereignty belongs to Allah only and His supremacy is accepted in all areas of life.\textsuperscript{11}

\begin{footnotes}
\footnotetext{8}{Ali, Abdullah Yusuf. *op.cit.*, p. 1487.}
\footnotetext{9}{*Quran*: 6: 133; 7: 69, 74, 129; 9: 39; 10: 14; 11: 57; 47: 38.}
\footnotetext{10}{*Quran*: 24:55; 35:39; 79:17-24; 89:6-11.}
\footnotetext{11}{Maududi, Sayyid Abul Ala (1967), *Khilafat-o-Mulukiyat* (Urdu), Markazi Maktaba Islami Delhi. pp. 23-24.}
\end{footnotes}
Limits of State Authority in Islam

The Islamic polity has two important constraints on its authority that act as safeguards against tyranny of the state: *shariah* and *shura*. *Shariah* is the *raison d’etre* of the Islamic state. If any laws, rules and regulations prescribed by Islamic state are against the spirit of *shariah*, people are free to oppose it.\(^{12}\)

The commitment to *shura* requires that in all the affairs of the state, the people should be involved and consulted. The political decision making must be done by the people themselves. Islam does not recognize any form of individual or inherited political privileges to any person or group.

The Holy Quran gives the principle of obedience in the following verse:

\[O\ ye\ who\ believe!\ Obey\ Allah\ and\ obey\ the\ Messenger,\ and\ those\ charged\ with\ authority\ among\ you.\ If\ ye\ differ\ in\ anything\ amongst\ yourselves,\ refer\ it\ to\ Allah\ and\ His\ Messenger,\ if\ ye\ do\ believe\ in\ Allah\ and\ in\ the\ Last\ Day:\ That\ is\ best,\ and\ more\ suitable\ for\ final\ determination\ \(4\:59\).\]

From the above quoted verse we can derive that in an Islamic polity people have the right to differ with or oppose the state policies and decisions. In matters of dispute decision should be taken according to the Quran and *sunnah* involving popular expert opinion (*shura*) and the state should have no monopoly on the interpretation of *shariah*.

**The Goals of Islamic Polity**

In Islam the whole system coalesces for the well-being of human beings. The concept of human well-being in Islam is different from the concept of well-being in the secular welfare state. In the welfare state the well-being of the

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\(^{12}\) *O Prophet! When believing women come to thee to take the oath of fealty to thee, so with Allah....and they would not disobey thee in any just matter that they will not associate in worship any other thing whatever. (60:12)*

*Help ye one another in righteousness and pietry, but help ye not one another in sin rancour. (5:2)*

*Therefore be patient with constancy to the Command of thy Lord, and obey not to the sinner or the ingrate among them. (76:24)*
people is measured by the yardstick of per capita income and per capita spending on social services and it ignores the spiritual and religious content of the human welfare as the secular welfare state does not recognize the spiritual existence of human beings. To achieve the goal of welfare of people, it relies on economic policies such as budgetary allocation to various welfare schemes. For the optimum benefits of these schemes a state needs to check corruption. For checking corruption the secular states rely on laws and bureaucracy. However, this strategy often fails as even the anti-corruption officials are prone to corruption. Moreover, excessive bureaucratization leads to increasing administrative costs and inefficiency. The distinct feature of Islam is that it gives a system for spiritual and ethical development of man. The Islamic polity is not only concerned with the material development of people but also with their spiritual development which checks corruption and contributes towards effective implementation of government policies. Similarly, in an Islamic economy welfare of the people is linked to the religious development of the whole society.

The goals of Islamic polity are stated in the following Quranic verse:

(They are) those who, if we establish them in the land, establish regular prayer and give Zakah, enjoin the right and forbid wrong.

(22:41)

The goal of the prophetic religions is the purification of human souls and rectification their deviation from tawhid, the original nature of man. It is the purification of human souls around which the whole Islamic system revolves and from which the overall welfare of human beings originates. It is the responsibility of Islamic society to establish the system of salah and zakah. Salah and zakah are the means to achieve the goal of purification of human personality. The importance of salah and zakah can be imagined from the fact
that Quran mentions them together at thirty-eight places.\textsuperscript{13} Islamic scholars often claim that Salah represents the right of Allah and Zakah represents the right of the people and the two obligations are complementary to each other.\textsuperscript{14} However, one can also claim that both are acts of worship and servitude towards Allah. The only purpose of Zakah that is mentioned in Quran is the purification of soul.\textsuperscript{15} By the provision of Zakah Islam checks the inclination of soul towards crass materialism. Keeping in view the redistributive aspect of Zakah we can say that the care of the poor and the needy is linked to the spiritual development of man. This may be the important reason that both prayers have been obligatory acts of worship in all prophetic religions.

**Fundamental Rights of Human Beings**

The aim of Islam is to establish justice for all human beings. Its concept of justice is not restricted only to a particular community but embraces all humanity. In an adequately active Islamic society (or state) there is no discrimination on the basis of faith and it is the duty of the society and state to uphold justice as provided for by Shariah. It is the responsibility of the Islamic society and state to ensure and protect the fundamental rights of all citizens that are very clearly mentioned in the Quran.

Islam upholds the universally recognised fundamental rights and presents a better recipe for their actualization in society. Security of life,\textsuperscript{16} property,\textsuperscript{17} honour,\textsuperscript{18} privacy,\textsuperscript{19} right to protest against injustice,\textsuperscript{20} social

\begin{itemize}
  \item Of their wealth take alms, that so though mightest purify and sanctify them... (9: 103)
  \item And establish regular prayer: for prayer restrains from shameful and evil deeds, and remembrance of Allah is the greatest thing in life) without doubt. (29:45)
  \item Or take life-which Allah has made sacred except for just cause. (17:33)
  \item O ye who believe! Eat not up your property among yourselves in vanities: But let there be amongst you traffic and trade by mutual good-will. (4:29)
  \item O ye who believe! Let not some men among you laugh at others: it may be that the (latter) are better than the (former); nor let some women laugh at others: It may be that the (latter) are better than the (former): nor defame nor be sarcastic to each other, nor call each other by (offensive) nicknames.....O ye who believe avoid suspicion as much (as possible): for suspicion in some
\end{itemize}
security, freedom of expression, freedom to form associations, safeguard against religious persecution and right to follow a faith of one’s choice, freedom from torture and arbitrary arrest, equality in opportunities etc. are all provided for in the Quran for all humanity without any discrimination. Since God-consciousness and total submission to the tenets of the Quran and sunnah is raison d’etre of Islamic polity, the fundamental rights of people cannot be infringed through any popular legislation as they are guaranteed by shariah.

The Economic Problem and the Islamic Solution

Islam neither agrees with Capitalism, which believes that the basic cause of economic problem is comparative shortage of natural resources in view of the fact that nature is limited, and nor to Marxism, which says that the economic problem is always the problem of inconsistency between the form of
production and the distribution relations. The problem, according to Islam, is but the problem of man himself, before anything else, and not the nature nor the forms of production.

*It is Allah who hath created the heavens and the earth and sendeth down rain from the skies, and with it bringeth our fruits wherewith to feed you; it is He who hath made the ships subject to you, that they may sail through the sea by His Command; and the rivers (also) hath he made subject to you. And He hath made subject to you the sun and the moon, both diligently pursuing their courses; and the Night and the Day hath He (also) made subject to you. And He giveth you of all that ye ask for. But if ye count the favours of Allah, never will ye be able to number them. Verily, Man is given up to injustice and ingratitude.*

(14:32-34)

These Quranic verses clearly show that Allah has pooled in this wide universe all the needs and beneficial things for man and has provided for him resources sufficient to meet his material and other needs. The economic problem is a creation of the ingratitude and transgression of man; that is to say, the ingratitude of “haves” towards Allah which implies contravention of the philanthropic norms that are schemed by Allah for the welfare of the “have-nots.” Thus the injustice of man in economic field is constituted by maldistribution; and when this injustice in the social relations of distribution is corrected, the economic problem of man is almost resolved.26

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26 Muhammad Baqir as-Sadr, foremost scholar in the area of Islamic Economics, has cited the above quoted Quranic verses in support of his argument that one of the causes of the economic problem of man is his thanklessness for the divine bounties, by which he means neglecting the exploitation of the natural resources. He says: "...when injustice in the social relations of distribution is wiped out and powers of man are pooled, to take advantages from nature and exploit it, the real problem disappears from the economic field". [As-Sadr, Muhammad Baqir (1982): *Iqisaduna* Vol. I Part II, World Organisation for Islamic Services Iran, p. 112.] This interpretation of thanklessness is questionable. As far as the neglect of tapping natural resources is concerned, it can hardly be cited as a cause for the economic problem of man. As against its frequent exhortations towards
The economic life of a man is governed by two types of interests i.e. self-interest and social-interest. Sometimes the self-interest buttresses the social interest but this is not a general phenomenon. Many times the social interests of human beings clash with their personal interests. The confrontation between self and social interests is one of the main causes of many economic problems.\(^{27}\)

It is generally held that the man cannot realize a social organization that might ensure all his social benefits and also be compatible with his nature and general constitution. The reason is said to be the incapability of man to comprehend the social attitude with all its characteristics, and the human nature with all its contents. But even in cases where his social interests are fully comprehensible to him, he is often (mis)guided by his self-interest. Therefore, there is necessity of bringing harmony between social-interest and self-interest of man.\(^{28}\)

Two very important forces which control human behaviour are: an inner urge on the part of the individuals to fulfill their obligations on their own preference, and the presence of incentives and deterrents to induce them to do so. As far as the inner urge is concerned, it comes from the innate goodness of the human nature. However, since man has freedom of will he may be tempted to act against their nature. In order to control the self-interest behaviour of human beings incentives and deterrents are indispensable. But the practical problem is that incentives and deterrents may not succeed in every case due to many clandestine ways to dodge the law enforcing authorities even if they are not corrupt and unfair. The other problem is that the creation of an elaborate and foolproof legal and bureaucratic mechanism for the effective enforcement of policies and schemes may increase transaction costs to an unbearably high

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\(^{28}\) Ibid., pp. 78-91.
level. Therefore, there must be a social mechanism that can convince majority of the people to abide by the social norms voluntarily under all circumstances. In this context, Amartya Sen has rightly remarked that "economics, as it has emerged, can be more productive by paying greater and more explicit attention to the ethical considerations that shape human behaviour and judgment."^29

The Islamic worldview teaches that this world is a temporary abode. The final destination of man is the world called Hereafter where every person will be held accountable before his/her Lord. The belief of the Hereafter gives a long-term perspective of self-interest by extending it beyond a person's life span in this world. This belief carries the potential for self-enforcement of values, particularly when doing so involves the sacrifice of self-interest. Therefore, it would be possible to ensure a greater extent of the observance of values and the well-being of all with minimum transaction costs if the institutions of the market, the society and the government are further reinforced by belief in Allah and the Hereafter.

In order to bring agreement between social and self-interests, Islam adopts a two-fold strategy, firstly, spiritual transformation of man and secondly, instituting economic laws and establishing economic institutions sanctified by shariah.

**Distribution in Islamic Economy**

In Islam, work is the main criterion in its distribution system and the other criterion is need. A society comprises of four groups. First one consists of people who have intellectual and practical powers for earning luxurious living. a second group is one which can work only to produce for their own needs, and a third group which can hardly provide for all their basic needs through their own earnings, and a fourth group which cannot work due to physical or mental handicaps, or other such causes. In order to provide livelihood to the fourth

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group and to meet the unfulfilled needs of the third group Islam fixes a share for them in the wealth of the affluent people.

And those in whose wealth is a recognised right for the (needy) who asks and him who is deprived (for some reason from asking)

(70:24-25)

The Prophet exhorted for work and discouraged begging. Instead of begging Prophet Mohammad encouraged people to give alms from their earnings. However, begging is not completely prohibited in Islam. A person can beg in a situation when he is himself unable to provide for his needs.

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31 "By Him in Whose Hand my life is, it is better for anyone of you to take a rope and cut the wood (from the forest) and carry it over his back and sell it (as a means of earning his living) rather than to ask a person for something and that person may give him or not." [Ibid., Hadith No. 549, p. 319. See also Sahih Muslim (1978): Vol. II, Kitab-al-Zakah Hadith No. 2268, Translated by Abdul Hamid Siddiqi, Kitab Bhavan, New Delhi, p. 498]

32 "It is better that anyone of you to take a rope (and cut) and bring a bundle of wood (from the forest) over his back and sell it and Allah will save his face (from the Hell fire) because of that, rather than to ask the people who may give him or not." [Sahih-Al-Bukhari Vol. II, Kitab-al-Zakah, Chapter 49, Hadith No. 550, p. 319]

33 "Hakim bin Hizam said "(Once) I asked Allah’s Messenger-PBUH-(for something) and he gave (it to me). Again I asked and he gave (it to me). And then he said ‘O Hakim! this property is like a sweet fresh fruit, whoever takes it without greediness he is blessed in it and whoever takes it with greediness, he is not blessed in it, and he is like a person who eats but never satisfied and the upper (giving) and is better than the lower (receiving) hand.” (Ibid., Hadith No. 551, p. 320)

34 "A man keeps on asking other for something till he comes on the Day of Resurrection having no flesh on his face.” (Ibid., Chapter No. 51, Hadith No. 553, p. 321; Sahih Muslim, Vol. II, Kitab-al-Zakah, 2265, p. 497)

35 "He who begs the riches of others to increase his own is asking only for live coals, so let his ask a little or much.” (Sahih Muslim, Vol. II Kitab-al-Zakah, Hadith No 2266, p. 497)

36 "Malik-al-Ashjai reported: We, nine eight or seven men, were in the company of the Messenger of Allah and he said: why don’t you pledge allegiance to the Messenger of Allah? while we had recently pledge allegiance. So we said: Messenger of Allah, we have already pledge allegiance to you. He again said: Why don’t you pledge allegiance to the Messenger of Allah? And we said: Messenger of Allah, we have already pledge allegiance to you. He again said: why don’t you pledge allegiance to the Messenger of Allah? We stretched our hand and said: Messenger of Allah, we have already pledge allegiance to you. He said (you must pledge allegiance) that you would not beg people of anything. (And as a consequence of that) I saw that some of these people did not ask any one to pickup the whip for them if it fell down.” (Sahih Muslim Vol. II, Kitab-al-Zakah, Hadith No. 2270, p. 498)

37 "No doubt, it is better for a person to take rope and proceed in the morning to the mountains and cut the wood and sell it, and eat from this income and give alms for it than to ask others for
Islam exhorts individuals to spend voluntarily in the way of Allah. A believer shows his gratitude towards Allah by spending for the welfare of the poor and the needy. Moreover, Islam exhorts individuals for mutual enjoining to take care of the poor and the needy. Apart from exhortations for charity Islam also provides laws to ensure the well-being of the poor and the needy.

The Islamic approach to distribution begins from an earlier point: human rights and distribution of property and land. It is a comprehensive, detailed and realistic approach. It deals with every aspect of distribution as it has a well-defined framework of ensuring equitable distribution of income and wealth through assigning a specific role to the market as well as institutions, society and the state.

For example, the Islamic approach to functional distribution of income begins with the distribution of the means of production. Ownership is viewed in *shariah* as a grant from Allah, who has made the non-human world subject to the human race. There are two types of ownership in Islam: public and private. The *shariah* institutes two kinds of public ownership: social community ownership and government public ownership. Social community property covers water, non-privately owned grazing land and natural forests that are close to villages and towns. Government public property includes underground and above ground minerals whether they are in public or private lands, energy sources, big water streams and open lands.

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32 Qubisa b. Mukhriq al-Hilali said: I was under debt and I came to the Messenger of Allah and begged from Him regarding it. He said "wait till we receive Sadaq, so that we order that to be given to you. He again said: Qubisa, begging is not permissible but for one of the three (classes) of persons: One who has incurred debt, for him begging is permissible till he pays that off, after which he must stop it; a man whose property has been destroyed by a calamity which has smitten him, for him begging is permissible till he gets what will support life, or will provide him reasonable subsistence; and a person who has been smitten by poverty; the genuineness of which is confirmed by three intelligent members of his people; for him begging is permissible till he gets what will support him. Qubisa beside these three (every other reason) for begging is forbidden; and one who engages in such consumer that what is forbidden. *Sahih Muslim* Vol. II, Kitab al-Zakah, Hadith No. 2267 & 2268, p. 498
The rule about such property is that it cannot be subjected to individual ownership; everybody should benefit from it. Through the introduction of public ownership Islam allows participation of all people in the utilization of such property. This is intended to reduce the disparity in productive resources and income between individuals. Accordingly, the private preserve in public property is prohibited in Islam. Of course, the shariah provides for private ownership on unclaimed land through the law of revivification. A person can claim ownership by bringing life into a piece of plain land. It is a way to gain private ownership on a piece of land which may be regulated by the government but, according to the fiqaha, it cannot abolish this right. However, there is scope for ijtihad on this issue in a modern Islamic polity as it directly relates to the modern phenomenon of ecological imbalance. Enclosures directly contradict the principle of the partnership of all human beings in the outward natural wealth of un-owned lands, while the prohibition of private preserves in public property confirms the principle of partnership. Another point to be noted in this context is that mere reserving a piece of unclaimed land by a person, other than the government for public use, does not entitle him to ownership.

Islam also concedes personal property rights to the individuals over owned lands and other items. The private property is not restricted in shariah to personal and consumer goods. This covers land, capital goods and means of production, and the ownership right gives private owners substantial authority to dispense. In Islam the right to personal property is limited to the life span of the owner, who has right to will up to a mere 1/3rd of his property according to his discretion. After the death of the owner his property is redistributed according to the Islamic law of inheritance.


Production and Distribution

For ensuring distributive justice in the production process Islam favours a participatory economic system. As a matter of principle all factors of production can participate on the basis of fixed reward or risk-taking.

*Shariah* recognizes at least four factors of production discussed in the conventional economic theory: land, capital, labour and entrepreneur. *Shariah* in fact distinguishes between the two kinds of labour. Firstly, the skilled or unskilled shop floor and/or managerial labour. This kind of labour can only be hired for an agreed reward and carries no risks of the production process. And secondly risk taking managerial executive labour. This kind of labour can only be contracted on risk taking basis, that is, on the basis of distributing the residual of the production process between the owner of the capital and/or land and risk taking management. The second kind of labour can also be the sole owner of a productive enterprise; in such a case risk taking management may contract land, capital and shop floor labour on the basis of pre-fixed rewards.  

As production projects involve certain risks there ought to be in any enterprise at least one risk taker. *Shariah* accommodates the principle that any of the owner of land, labour or managerial labour may enter in production process on the basis of the contractual fixed income or on the basis of risk taking, for which they have to agree on a fixed risk-sharing ratio. However, it must be pointed out that none of these three factors are permitted to participate on both bases simultaneously, that is, receive a fixed contractual reward and at the same time share the risk of the enterprise. The argument for this is that such double based relationship may lead to eliminating one another under certain circumstances e.g. the case when profit after deducting the fixed reward turns out to be less than the fixed reward given to one of the two risk sharing factors of production; thus making the fixed earning of the factor a non-sharer of risk. Non managerial labour, however, can only contribute on the basis of contracted

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fixed reward. Capital may also participate in the production process on the basis of contractual fixed income or on the basis of risk sharing. For obtaining fixed reward on capital the financial capital must be converted into physical capital and then rented to the producers and consumers. In other words, there must be creation of real assets in the production process; fixed reward cannot be obtained by providing financial capital to the entrepreneurs. In Islamic economics capital is defined as goods used to produce other goods and services. Islam treats money as a medium of exchange which facilitates economic activity. It never treats money as a commodity which can be purchased or sold in the market. The rationale is that when money is used as a commodity it hinders its circulation which hampers the creation of real assets in the economy.

Prohibition of Riba (Interest)

Islam emphatically prohibits *riba*, which is the excess in the principal amount lent to a borrower. The reasons offered by the scholars for the prohibition of interest, are its ill effects on the concentration of wealth in the society and its negative impact on the circulation of money and the level of investment. In fact, all the major religions of the world treat interest with contempt. In

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37 As-Sadr, Muhammad Baqir, *op. cit.*, pp. 130-142.
38 Those who devour usury will not stand except as stands one whom the Satan by his touch hath driven to madness. That is because they say: "Trade is like usury;" but Allah hath permitted trade and forbidden usury. Those who after receiving admonition from their Lord, desist, shall be pardoned for the past: their case is for Allah (to judge); but those who repeat (the offence) are Companions of the Fire: they will abide therein (for ever). Allah will deprive usury of all blessing, but will give increase for deeds of charity: for he loveth not any ungrateful sinner. Those who believe, and do deeds of righteousness, and establish regular prayers and give Zakat, will have their reward with their Lord: on them shall be no fear, nor shall they grieve. O ye who believe! Fear Allah, and give up what remains of your demand for usury, if ye are indeed believers. If ye do it not, take notice of war from Allah and His Messenger: but if repent ye shall have your capital sums: deal not unjustly, and ye shall not be dealt with unjustly. (2:275-79)
O ye who believe! Devour not usury doubled and multiplied: but fear Allah; that ye may (really) prosper. (3:130)
For the iniquity of the Jews We made unlawful for them certain (foods) good and wholesome which had been lawful for them; -- and that they hindered many from Allah's Way;--that they took usury though they were forbidden; and that they devoured men's wealth wrongfully;--We have prepared for those among them who reject Faith a grievous chastisement. (4:160-161)
That which of you give in usury for increase through the property of (other) people, will have no increase with Allah: but that which you give for charity, seeking the Countenance of Allah (will increase): it is these who will get recompense multiplied. (30:39)
Christianity usury (interest) was condemned till the beginning of the industrial revolution and Judaism permitted taking of usury only from the non-Jews. In Hinduism too, Manu's laws restricted the practice of usury-based transactions. Similarly, several of the ancient philosophers like Plato, Aristotle, Cicero, Seneca and Plutarch were against the practices of usury, for various reasons. St. Thomas Aquinas held that money was invented chiefly for the purpose of exchange; and lending and borrowing of money on usury was unlawful.

Prohibition of *riba* is one of the most discussed principles in Islamic economic system. There was a time when a few scholars differed with the mainstream opinion which identified interest with *riba*. However, the matter was finally put to rest by the unanimous decision in 1985, when the Islamic Fiqh Academy instituted by the Organization of Islamic Countries (OIC) declared prohibition of all types of interests. It adopted a definition of *riba* in following words: "any increase or profit on a loan which has matured, in return for an extension of the maturity date, in case the borrower is unable to pay. and any increase or profit on the loan at the inception of the loan agreement, are both forms of usury (*riba*), prohibited under the shariah."
Islamic economists question the reasonability of interest as price for capital. In fact, they view interest as the major reason for present day financial crises. According to them, interest leads to uneven business cycle resulting in boom and recession. It de-links the financial economy from the real one by using the tools of debt and speculation. It also leads to widening the gap between the rich and the poor, thus bringing social unrest and hatred in the society. Islamic economists’ critique on interest involves three basic points:

- Theoretical justification of interest as a price for capital.
- Moral justification of interest; (as all the major religions, philosophers and philanthropists had proscribed or deplored the practices of usury).
- Empirical justification; (Has interest been able to perform its assigned task efficiently, justifiably and led to growth and stability?)

Islamic economists point out that all the theories of interest: time preference, liquidity, and abstinence have failed to justify the existence of interest as price for capital as other factors of production are not assured of their fixed positive return. Another reason for interest being unjustified is that risks of the business are not distributed equally on all the factors of production. Other factors are, in fact, exposed to more risk when one of them is insured. This, apart from raising the cost of production, unnecessarily puts a restriction on entrepreneurial capabilities and innovations. Many of the very desirable investments are abandoned only because they are not feasible enough to cover the cost of interest. On the other hand, some of the undesirable economic activities, including speculations and gambling are freely undertaken for a high-expected return.

It is also argued that riba is detrimental to the overall health of the society as its ultimate effect is negative growth. It is the source of a continuous process of decline in social wealth. While arguing for the prohibition of riba.
Siddiqi holds that *riba* amounts to unlawful appropriation of others' property.\(^{43}\)

Taking cue from the Holy Quran (30:37-41) Siddiqi compares the verses in which the word *fasad* has been used in the Quran and concludes that taking of *riba* is a source of *fasad* in the Quranic usage as are: Destruction of crops and people (2:205), severing the ties of kinship (47:22), dividing people into classes and discriminating between them (28:4), shedding blood (2:30), giving people less than full measure and wronging them in their goods (11:85; 26:183), arrogance born of enormous wealth (28:77), and sexual perversion (29:28-30).

The practice of *riba* can only be justified by a sick mentality. As an antidote to this devouring mentality, Islam recommends *zakah* and *sadaqah*, which is an important tool of the redistribution of wealth in the society.

**Distribution of Land and Law of Inheritance**

On the basis of the *sunnah* land can be categorized as follows: In the first category lands inherited purchased, bequeathed, reclaimed and revived, etc. are included. This category of land remains in the private sector unless willfully given to endowments (awqaf). The second category covers all lands used by village/town communities for the common purposes such as non-privately owned grazing land and natural forests located in the neighborhood of the villages and the towns, public parks designated for the community ventilation and recreation, etc. If a land in this category is no more needed for community purposes it is transferred into government ownership. The third category includes land assigned for use of government facilities and projects. This category of land is acquired by the government through purchases, appropriation from unclaimed or abandoned land from the second category. The fourth category covers unowned lands of the mountains, villages, deserts, natural forests and grazing lands outside the second category. This land is under the overall control of the government but not exactly owned by it.

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Thus, Islam gives a well-defined and well-organized system of land ownership which gives due consideration to private and social needs of the individuals. Through the demarcation of land between public and private it provides a system of private and communal use of land and discourages concentration of land ownership in the hands of individuals or state monopoly. Similarly the Islamic law of inheritance presents a system for the most equitable distribution of ancestral property.

The human beings by their nature are inclined towards their offsprings, spouses, parents, and other relatives. In Islamic system of inheritance these relatives become the beneficiaries of his wealth after his death. A man knows that the fruits of his efforts will be transferred to his relatives; therefore he is more sincere to earn wealth for his family members. In other words, this system is in conformity with the nature of man and fulfills the aspirations of an individual that his relations may remain connected with the next generations in order to maintain his identity even in or after his death.

The Islamic system of inheritance is based on mutual responsibility and makes no discrimination between male and female. The distribution of property is based on the economic responsibilities which have been assigned by the Islamic law on males and females. The person who has more responsibilities towards the deceased has big share in the property distribution. Further, the Islamic system of inheritance gives priority to new generations within the family because new generations are the source of the development of human society. However, it does not deprive other relatives from a share in the inheritance.41

The Quran also allows for a person to will up to 1/3rd of his property to relatives or others with no legal share in his inheritance. According to a minority view, such a will can also be made in favour of legal beneficiaries of the bequeathed property. This view is based on the following Quranic verse:

41 See Quran 4:7-8, 11-12, 176.
It is prescribed when death approaches any of you; if he leaves any goods, that he make a bequest to parents and next of kin according to reasonable usage. This is due from the God fearing

(2:180)

According to this view, Islam takes extra care of the poor family members who cannot fulfill their needs by their regular share in the inheritance.45

Thus, the Islamic system of inheritance distributes wealth through a counter-concentration mechanism that is permanently active in an adequately active Islamic society and no individual or government can have a right to change it.

Mutual Responsibility and Distribution

Mutual responsibility is a unique idea in economic theory which can be said to be exclusive to the Islamic system. In the Islamic scheme of redistribution mutual responsibility plays very significant role. Islam’s aim is to convert each village and each ward of a town and city in a unit in which every individual and family share the happiness and sorrow of each other. The Quran orders people for good behaviour to their neighbours.46 The importance of neighbour has been widely reported in Hadith.47

46 Serve Allah; and join not any partners with Him; and do good to parents kinsfolk, neighbour who are of kin, neighbours who are strangers; the companions by your side, the way farer (ye meet) and what your right hand possess, for Allah loveth not the arrogant, the vainglorious. (4:36)
47 Islam gives great importance to the right of the neighbour irrespective of religion, caste, colour or creed etc. Islam recognizes forty houses adjacent to one’s house as neighbour. Few companions of Prophet are of the opinion forty houses of each four sides from the neighbour of a house. It is the responsibility of everyone to take care of his neighbours in all of their needs. There are various ahadith which indicate the importance to the right of neighbour. Few are as follows:
“By Allah, he does not believe! By Allah, he does not believe! By Allah he does not believe! I was said. “Who is that O Allah’s Messenger? He said “That person whose neighbour does not feel safe from his evil”. (Sahih-Al-Bukhari, Vol. 8. The Book of Adab 29:45, p. 28.)
Any body who believes in Allah and the last Day should not harm his neighbour. (Ibid, p. 29, Sahih Muslim Vol 1 The Book of Adab 31:47, p. 321.)
In Islam, charity begins at home. The basic institution in an Islamic society is the family. Family is the basic unit of the economy and its members are responsible to each other. If a person faces economic problem it is the duty of his relatives to take care of him. Quran mentions several verses in this regard. Every person is responsible to take care of his relatives according to his economic position.

Elaborating the system of mutual responsibility within family Siddiqi says that the predominant view is that the financial support of an indigent person devolves on those who inherit from him if he dies leaving some property, and this responsibility is to be shared in the same proportions in which that inheritance would be shared. The economics of the family is built around the husband’s obligation to support his wife and minor children financially. The jurists are also unanimously of the view that every person is obliged to support his parents and his adult offspring, including the unmarried, divorced, or widowed daughter, in case they have no means to support

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Any body who believes in Allah and the Last Day, should serve his neighbour generously (Sahih-Al-Bukhari, Vol. 8, The Book of Adab, 31:48, p. 29; Also quoted in Sahih Muslim Vol. 1, p. 321.) Gabriel continued to recommend me about treating the neighbours kindly and politely, so much so that I thought he would order to make them as my heirs. (Sahih-Al-Bukhari, Vol. 8, The Book of Adab 28:43 p. 27.)

Next-door neighbour has more right than the far one. There is a tradition narrated by Aisha in this regard: "I said, ‘O Allah’s Messenger I have two neighbours! To whom shall I send my gifts ?’ He said: ‘To the one whose gate is nearer to you. (Ibid., The Book of Adab 32: 49, p. 30.)

But kindered by blood have prior rights against each other (8:75)

Allah commands justice, the doing of good, and giving to kith and kin. (16:90)

Serve Allah; and not join any partners with Him; and do good- to parents, kinsfolk, orphans, those in need; neighbours who are of kin, neighbours who are strangers; the companions by vow side; the way-farer (ye meet) and what your right hands possess. For Allah loveth not the arrogant, the vainglorious. (4:36)

And render to the kindered their due rights, as (also) to those in want and to the wayfarer, but squander not (your wealth) in the manner of a spendthrift. (17:26)

So give what is due to the kindered the needy, and the wayfarer. That is best for those who seek the countenance of Allah, and it is they who will prosper. (30: 38)

See also Quran 31:14; 17:23-24; 33:6; 2:233

Allah puts no burden on any person what He has given him. (65:7)

Let the man of means spend according to his means and the man whose resources are restricted, let him spend according to what Allah has given him Allah on any person beyond what He has given him. (65:7)

But bestow on them (a suitable gift) the wealthy according to his means; and the poor according to his means. (2:236)

The mothers shall give suck to their offsprings for two whole years; for him who desires to complete the term. But he shall bear the cost of their food and clothing on equitable terms (2:233)
themselves, provided he has the means to do so. This obligation extends to some other blood relations too, but the jurists differ in details.  

The Importance of taking care of the poor and the needy in an Islamic society can be gauged from the fact that the earliest revelations of Quran, when there was no Islamic state and the Muslims were a microscopic minority in an un-Islamic setting, called for spending on the poor and needy and warned them of severe punishment in the Hereafter for escaping this obligation. The Quran not only warned of the punishment in the Hereafter but also in this world for failing to fulfill the duties towards the poor and the needy. In this context the Quran relates a story of a few persons who were punished by Allah when they intended to deprive the poor their share in their produce.  

It is not enough for a believer to spend his wealth for the poor and the needy but he is also assigned by the Quran the duty to encourage other individuals (believers or otherwise) to take care of the poor and needy. Failing to deliver on this count is an act of *kufr* and the person concerned will invite the wrath of Allah in the Hereafter.  

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51 *Every soul will be (held) in pledge for its deeds. Except the companions of the Right Hand (they will be) in Gardens of delight; they will question each other, and (ask) of the sinners: ’What led you into Hell Fire?’ They will say: ’We were not of those who prayed; nor were we of those who fed to indigent. (74:38-44)’*  
52 *And he that will be given his record in his left hand will say: ’Ah! Would that my record had not been given to me! And that I had never realized how my account (stood)! Ah! Would that (death) had made an end of me! Of no profit to me has been my wealth! My power has perished me. (68:19-33)’*  
53 *And be he that will be given his record in his left hand will say: ’Ah! Would that my record had not been given to me! And that I had never realized how my account (stood)! Ah! Would that (death) had made an end of me! Of no profit to me has been my wealth! My power has perished me! (The stern command will say): Seize ye Him, and bind ye him. And burn ye him in the blazing fire. Further insert him in a chain, where of the length is seventy cubits! This was he that would not believe in Allah Most High, and would not encourage the feeding of the indigent. (69:25-34)’*
priority to improving the living conditions of the poor. Negligence of the poor and the needy is the sign of un-Islamic (jahili, pagan) society.\textsuperscript{54}

The Quran enjoins the Muslims to strive for the cause of the deprived sections of the society and wants the believers to play an active role for the establishment of justice in all settings, Islamic or otherwise. The most significant point to be noted in this context is that, whenever the Quran refers to the rights of the neighbour, the poor and the needy, it never mentions their faith, culture, caste, creed etc. Being a neighbour or poor and needy is enough ground to get the attention of the wealthy section of the society. The verses which enjoin people for encouraging others to feed the poor and the needy imply that in any society it is the responsibility of the Muslims to strive for the economic amelioration of the deprived sections of the society. Most of the verses that are relevant in this context were revealed in Mecca where, as said earlier, the believers were a minority living in unfriendly and hostile environment. It means that Islam is against the ghettoization of the Muslim community. Any effort for the development of a particular section of population is very much against the spirit of Islam. Islam is in favour of universal justice, not of any particular section. Encouraging others to feed the poor and the needy implies that Muslims should encourage others individually and can also form charitable trusts, and make pressure groups to influence the government’s decision for this purpose.\textsuperscript{55}

Another inference that can be made from the above reference to certain Quranic verses is that the establishment of the socio-economic justice does not depend solely on the creation of an Islamic state. Even an Islamic state works in collaboration with voluntary sector for this purpose, as is evident from the

\textsuperscript{54} Nay, nay! But ye honour not the orphans. Nor do ye encourage one another to feed the poor. (89:17-18)

\textsuperscript{55} For corroboration see the interpretation of the Quranic verse: Then will be of those who believe, and enjoin patience, (constancy, and self restraint), and enjoin deeds of kindness and compassions. (90:17) in Maududi’s Tafhim-ul-Quran
first public address by Prophet Muhammad when he arrived at Madina and laid the foundation of the first Islamic state

"O people send forth (some good) for yourselves. By Allah, one of you will be certainly stunned leaving behind his sheep without a herdsman, then his Lord would say to him, Did not My Messenger come to you and convey (My message)? Islam granted you bountiful wealth and favoured you. So what did you then send forth for yourselves? Thereupon, he would look at the right and left and would find nothing there, and then he would look in front of him where he would see nothing but the Hell. Therefore any one could possibly save himself from the fire (of Hell) even though by the means of a portion of a date, he must do it. If he does not have (even) that, he (should secure safety from Hell) by uttering a pleasant word, because a good deed is rewarded from ten fold to seven hundred. May peace and God’s blessing and mercy be on you."\(^{56}\)

Islamic scheme of development is relevant in all settings, which is why Islam places greater emphasis on the voluntary sector of the economy. A Muslim by his religious commitment performs various duties without outside pressure. Muslims give zakah and create awqaf and other voluntary charity mainly due to their religious commitment. Poverty alleviation is thought to be the task of a state, for example, a welfare state or an Islamic one for that matter. The voluntary sector in Islam has the potential of alleviating poverty in an adequately active Islamic society even before materialization of the ideal of an Islamic state.

Other Provisions for Distribution

The mutual responsibility also finds its expression in the legal provision of diyah (blood-money) in cases of homicide or accidental killing which can be jointly fulfilled by members of aqilah of the killer that includes the people of his community. They are legally obliged to bear diyah, along with the killer if he is poor and unable to pay it alone. This is a wise strategy in the interest of both parties: the deceased and the killer, if he has killed by accident. The life of the deceased does not go without indemnity and the killer is saved from being destroyed financially.

This provision of diyah presupposes a tribal setting. According to some Muslim scholars, in modern times, this can be replaced by professional and vocational associations and unions.57

Although the system of diyah does not transfer income regularly from the rich to the poor, it certainly is a means of distribution through which a grieved family is provided financial relief without overburdening anyone.

Other examples of such occasional/irregular measures of distribution are gifts, ritual sacrifices and atonement of sins with cash or kind. The Prophet recommended exchange of gifts as it contributes to enhancing mutual love and affection. He said: “Shake hands; it will remove rancour, and make gifts to one another; it will remove malice and you will love each other.”

One of the forms of giving gifts in Islam is al-minah or al-manihah, which is, for example, a man gives his companion a she-camel or goat so that he derives benefits from its milk and wool for a specified period and then returns it.58 Manihah was one of the measures of redistribution taken by the Prophet for accommodating the first immigrants to Madinah which is known as muwakkhah. Islam encourages Muslims for lending durable articles of use, e.g.

58 Ibid., p. 184.
utensils, vehicles, equipments to fellow humans. Refusal to do so is condemned in the Quran as the characteristics of unbelief (107:7). Cases of various articles and assets being given in manihah are reported in ahadith.59

Similarly, it is obligatory for well-off Muslims and those performing Hajj to perform sacrifice of animals on days of Id-ul-Adha. There is a share of the poor and indigents in the meat of the sacrificed animals and their leathers are also used in the cause of the poor.60 Also, in Islam, there is a provision of making atonement of various sins by feeding the poor and indigent.61

Role of Islamic Institutions in Human Development

Economic institutions represent constraints that shape human inter-relationships and patterns of activities of economic agents. There are two types of institutions: formal institutions that include laws and regulations and informal ones that include conceptual behaviours, social norms, understanding, codes of conduct, etc. Both types of institutions together define the incentive structure of societies and, in particular, economies.62

59 From Ibn Masud from the Prophet who said: “Do you know which sadaqah is the best... al-minhah. You give your brother dirhams or the back of the animal or the milk of the goat...” (Musnad Ahmad)

Bukhari has narrated from Jabir that he said: “There were excess lands with some of us and they said: ‘We shall rent them out for 1/3r
d, 1/4
d and ½’ [share of the crop]. The Prophet said: He who has land must cultivate it or gift it out to his brother. If he refuses he may (i.e. is permitted to) hold on it.” [Sahih Fatah-al-Bari Vol. 5 (1986): Tradition No. 2632, Dar-ul-Rayyan, Li-Al-Turath, Cairo, pp. 287-288. Also recorded as Tradition No. 2341 with the following tradition in p.28 reported by Abu Hurairah ]

It is narrated by Ibn Abbas, he said: “The Holy Prophet did not prohibit the renting of land, but said: “If one of you gives it free to his brother it is better for him than taking a determined return.” [Ibid., Tradition No. 2342, p.28. This tradition has also been recorded by Ibn Maja. See Ibn Maja (1952): Edited by Muhammad Faud Abdul Baqi, Hadith No. 2456 & 2457, Dar-il-haya-al-Kutub-al-Arabiya, Isa-al-Babi & Company, Cairo.]

Bukhari has narrated from Abu Hurairah, who said: “The ansar said to the Holy Prophet: ‘Divide between us [and muhajrin] the date palms. He said: ‘No’. They then said: ‘Waive the costs and let us share the fruit’. They said: ‘We have heard and we obey.’” [Ibid., Tradition No. 2325, p.11.]

“The Holy Prophet said to the Ansar at the time of the conquest of Nadir: ‘If you like, I can divide amongst you the fai granted to me by Allah, and the muhajirin would stay as they are residing in your houses and sharing your wealth, and if you prefer I shall give it to them so that they may leave you.’ They chose the latter.” [Ibid. Vol. 7, Tradition No. 40322.]

60 Quran: 22:28, 36.
61 Quran: 4:92; 5:89; 95; 58:3-4.
Although differences in natural resources, labour forces, technology and capital investment, are also important, they alone cannot explain the variations in the performances between developed and backward economies. The reason for variations in their performances is differences in their economic policies and institutions.\textsuperscript{63} Such differences are the main determinants of international differences in the level of development. Effects of economic policies depend on these institutions. If there are developed economic institutions, the economic policies will be effective and vice versa.\textsuperscript{64}

In Islam both formal and informal institutions actively participate in the economy and there is an exchange of feedback effects between them. We have earlier discussed the informal institutions that are basic to the Islamic scheme of human development. We have also discussed some of the legal institutions in this context. In this section the role of institutions of mosque, \textit{zakah} and \textit{awqaf} will be discussed.

The potentiality of the Islamic institutions of mosque, \textit{zakah} and \textit{awqaf} to ensure socio-economic justice in the society, can be actualised in all settings—Islamic or otherwise; because these institutions are the reflections of the righteous conduct of the Islamic society and they are present in all Muslim societies all over world.

\textbf{Mosque}

The importance of mosque in Islam cannot be over emphasised. When Prophet Muhammad migrated from Mecca to Medina, the first work of the first Islamic city state established by him, was the construction of a mosque. The mosque played a key role in the overall development of the Muslim society throughout the early caliphate.


In the socio-economic development of Muslims, too, mosque plays a fundamental role. In an Islamic society every Muslim is linked to the mosque. In Islam, five times salah a day is compulsory on every adult. The Quran not only enjoins to offer salah but to establish it. It means Islam prescribes salah with congregation. Male members of the Islamic society cannot leave congregational prayer except on proper reasons. Islam also invites women to offer salah in mosque with congregation but it is not compulsory for them. Mosque is the place for offering salah in congregation Salah in congregation signifies that the whole community is unitedly submitted to Allah. Salah is means through which the people get educated of the commandment of Allah five times a day.

The mosque is not only the place of ritual prayers only but other spheres of life of Muslims are linked to it as well. The institution of mosque is the nerve center of the Muslim society. It is through the institution of mosque Islam gives decentralized and integrated model of development for the society and nation. In the period of the Prophet and early caliphs it was the responsibility of the head of the state and other administrators to lead the ritual prayers. It means that the secular and religious matters were integrated. The imams of the mosque were appointed by the state or elected by public through mutual consultation. The election of imam got sanction of the state. The imams were pious and knowledgeable persons and behaved as the head of the people of the neighborhood. The Friday khutba (address) were the means to educate the masses about activities of the state and was a forum for discussion of the various religious, socio-economic issues. The whole range of social-political and economic issues were discussed through the sermons of imam. In fact the institution of the mosque was the source of communication to the masses as well as taking feedback from them.

In the period of Prophet Muhammad the mosques were the center for the meetings of shura to decide on the affairs of the state. They were centers of governance and civil administration. They were used for military exercises.
Troops were recruited and send on military expeditions from there. They were also used for keeping prisoners of war. In the period of early caliphs foreign dignitaries were received in the mosque. Mosques were places for the distribution of *sadaqat* (charity) and *ghanimah* (war booty), settlement of disputes, marriages, treatment of patients, giving and receiving invitations and hosting feasts.

Mosques were the center of education for Muslims in the early period of Islamic history. Various mosques developed throughout Islamic history as big libraries and renowned seats of learning. In the Prophet's period itself a group of his companions, called *Ashab al-Suffa*, received education in *Masjid-e-Nabawi* (Prophet's Mosque).

In modern times also the institution of mosque can contribute significantly to human development of Muslims in all settings. It may used for settlement of disputes, collection and distribution of *zakah*, educating people on socio-economic issues, taking feedback from the masses, collection of data etc. This can help in reducing the responsibilities of the state and increasing the participation of the masses in governance. This will also be helpful in mitigating the administrative cost of the state and save private money. For example, if mosques are used for settlement of deputes of local residents it will contribute to their speedy settlements with minimum costs.

**Zakah**

The word *zakah* means “that which purifies” and “that what fosters”. The other word used for *zakah* in Quran and Hadith, is *sadqah*. *Sadqah* is derived from ‘*sidq*’, which means ‘truth’. It means that one who pays *sadqah* accepts the truth that he will be raised again on the Day of Judgement and will be held accountable before his Lord for his deeds. Therefore, *sadqah* is affirmation of faith.

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65 *Quran*: 9:10, 58, 60, 103.
66 *Quran*: 92:5-10.
Zakah has been the integral part of all prophetic religions. All of the prophets exhorted their followers to pay zakah.\(^6\) The Old and New Testaments contain various verses that encourage their followers to spend on the welfare of the poor and needy.\(^6\) Although Old and the New Testaments do not indicate any fixed heads of expenditure for zakah, the Quran has fixed it heads of expenditure of zakah which is mentioned in the following verse:

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\text{Alms are for the poor and the needy; and those employed to administer the (funds); for those whose hearts have been (recently) reconciled to truth; for those in bondage and indebt; in the cause of Allah; and for the wayfarer. (Thus it is) ordained by Allah. (9:60)}
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By fixing the heads of expenditure of zakah Islam has minimized the possibility of misuse of fund from the rulers and individuals. The primary goal of zakah is to ameliorate the living conditions of the poor and the needy. In the above verse the priority has been given to poor and needy. This is inferred from the fact that the heads of the poor and the needy have been mentioned in the very beginning. According to the principles of Arabic usage the most

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\(^6\) Quran: 2:83; 19:54-55; 21:73; 98:5

Whoso stoppeth his ears at the cry of the poor, he also shall cry himself, but shall not be heard. (Proverbs 21: 13-14)

He that hath a bountiful eye shall be blessed; for he giveth of his bread to the poor. (Proverbs 22:9)

He that giveth unto the poor shall not lack: but he that hideth his eyes shall have many curse. (Proverb 28:27)

If there be among you a poor man of one of thy brethren within any of thy gates in thy land which the Lord thy God giveth thee, thou shalt not burden thine heart, nor shut thine hand from thy poor brother. But thou shalt open thine hand wide unto him, and shalt surely lend him sufficient for his need, in that which he wanteth. (Deuteronomy 15: 7-8)

He that hath two coats, let him impart to him that hath none; and he that hath meat, let him do likewise. (Luke 3:11)

Then said he also to him that bade him, When thou makest a dinner or a supper, call not thy friends, nor thy brethren, neither thy kinsmen, nor thy rich neighbour; lest they also bid thee again, and a recompense be made thee. But when thou makest a feast, call the poor, the maimed, the lame, the blind: And thou shalt be blessed; for they cannot recompense thee: for thou shalt be recompensed at the resurrection of the just. (Luke 14: 12-14)

Give to them that asketh thee, and for him that would borrow of thee turn not thou away. (Matthew 5:42)
important things are mentioned first.\textsuperscript{69} The priority of the upliftment of the poor and the needy through zakah is also evident from ahadith. In order to assess the role of zakah in human development, an analysis of its heads of expenditure is given below.

**The Poor and the Needy**

The first head of expenditure of zakah is the poor and the needy. In Islamic jurisprudence there is difference of opinion on the criteria of the poor and the needy. According to Hanafi jurisprudence following types of persons are eligible to benefit from zakah:

- Those who have nothing for their subsistence and basic necessities of life.
- Those who own a house, furniture, means of conveyance etc., but can hardly afford their daily needs.
- Those whose wealth is less than nisab (the minimum wealth on which zakah is payable).\textsuperscript{70}

But according to Shafai, Hambali and Maliki jurisprudence that nisab wealth is not the criterion of richness and poverty. It depends on the condition whether a person is able to meet his basic requirements or not. On this criterion the poor and the needy are those who have no sufficient amount for their subsistence and their dependents. They have also not the opportunity of employment according to their status through which they can earn their living. In other words the person who has wealth more than nisab but is unable to meet his basic necessities and his dependents can be considered as the poor.

In Hanafi school of jurisprudence the person who has wealth equivalent to nisab cannot receive zakah. In other words the person who pays zakah cannot take it. According to Maliki, Shafai, Hambali schools of jurisprudence, if a person earns according to his need, he cannot avail of zakah whether he


\textsuperscript{70} Ibid., p. 369.
owns anything or not. If he is unable to earn according to his needs he will be eligible to take zakah even if he owns a furnished house and conveyance etc. According to Shafai and Maliki jurisprudence, richness and poverty will be determined on the basis of whether a person is able to manage basic necessities of life for him and his dependents or not.

In the light of the above discussion we can say that, according to a majority of the fuqaha (imams of Islamic jurisprudence), if a person has wealth that constitutes nisab or is more than that but is not enough to fulfill his basic needs and those of his dependents, can avail of zakah. This implies that a person can benefit from zakah only if he has no opportunity to work according to his qualification and status and earn sufficient amount to support his family.

From the above discussion it becomes clear that the purpose of zakah is to ensure such a living for the poor and the needy as is appropriate to the general standard of living. Islam does not compel its followers to sell-off their property to meet basic requirement of life but urges affluent people to come forward and provide them social security at the time of distress. Accordingly, in the distribution of zakah preference should be given to self respecting people over the professional beggars, as indicated in the Quran. There are two types of the poor and the needy. First, those who can earn their livelihood like craftsmen, traders, farmers etc. but they have not enough resources to start work. They can be helped by zakah to make them self-reliant. Second, those who cannot earn their living due to some handicap like the blind, the elderly, widows and orphans. For this type of the needy, the financial assistance by zakah can be given annually or on monthly basis according to their exigencies and convenience.

Further, Islam takes into consideration natural requirements of man other than food, shelter, and clothing. Accordingly, students, researchers, and

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(2:273) (Charity is) for those in need; who, in Allah’s are restricted (from travel) and cannot move about in the land, seeking (for trade or work). The ignorant man thinks, because of their modesty, that they are free from want. Thou shall know them by their (unfailing) mark. They beg not importantly from all and sundry.
scholars can also be helped by zakah if they are unable to continue their work due to financial constraints. Similarly, those who cannot marry due to financial constraints can also be helped by zakah.

**Administrators of Zakah Fund (Amilin)**

In Islam the poor and needy have not been left at the volition of the affluent but provided an institutional arrangement of social security. The verse specifying the heads of expenditure of zakah, mentions administrators of zakah just after the poor and the needy. This shows that Islam prefers an organized system of zakah for social justice. The collection and distribution of zakah is the state’s responsibility, but in the absence of the Islamic state the Muslim society must have institutionalized system of zakah.

**Muallafah al-Qulub**

The main purpose of this head of expenditure is to help the men and women who have been weaned from hostility to Islam, who would probably be persecuted by their former associates, and require assistance until they establish new connections in their new environment. This head of zakah is relevant particularly in societies where Muslims are a minority. Some of the very prominent ulama hold that this head of expenditure can only be managed by an Islamic state. But this is a matter open to *ijtihad* and Muslims can pick and choose from varied views of the independently thinking *fuqaha*, according to the suitability of the views to their environment.

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72 This view is corroborated even by Yusuf al-Qardawi, the celebrated author of *Fiqh al-Zakah*. He includes, among the beneficiaries of the head of *muallafah al-qulub*: (i) those who, if granted gifts, may embrace Islam and their tribe or community may also follow suit, (ii) Muslim leaders whose community has yet not accepted Islam. Gifts can be granted to them from the zakah fund with the expectation that nobles and chieftains of their community may also embrace Islam, (iii) Influential Muslims whose cooperation is required for the collection of zakah. By utilizing their influence on the community it would be easy to collect zakah. In this situation money can be granted to them from zakah fund, (iv) Muslims living in areas bordering a non-Muslim hostile state. They can be granted money from zakah so that they can protect the Islamic state from the enemy state. This articulation of the head of *muallafah al-qulub*, to say the least, is old-fashioned and irrelevant in modern, secular settings.
Freeing of Slaves (*Fi al-riqab*)

It is a widely held view that Islam stopped short of closing the door of taking slaves through war. Even if it is true, it might have been a contextual, reciprocal arrangement. But as far as the Quran is concerned it makes no mention of this or any door of taking slaves. While prescribing the model conduct for the Islamic state towards the war captives the Quran says that they should either be released generously or for a ransom:

> It is not fitting for a Prophet that he should have prisoner of war until he hath thoroughly subdued the land. Ye look for the temporal goods of this world; but Allah looketh to the Hereafter: And Allah is Exalted in might, Wise (8:67).

> Therefore, when ye meet the unbelievers (in fight), smite at their necks; at length, when ye have thoroughly subdued them, bind (the captives) firmly: therefore (is the time for) either generosity or ransom: until the war lays down its burden. (47:4)

Islam took various measures for uprooting the system of slavery. Apart from exhorting Muslims towards generous treatment and voluntarily freeing of slaves, it has fixed a permanent head of *zakah* to be used for securing freedom of slaves. In modern times this head of *zakah* can be spent in securing the release of innocent people unjustly captivated by the government. A special beneficiary of the head under discussion can be Muslims minorities living amid hostile majorities.

**The Indebted (Gharimin)**

Islam encourages Muslims to give interest free loans to their fellow humans. At the same time it urges creditor to grant time to debtor until his economic condition becomes better. In Islam waiving off the debt is the most admirable
act of virtue on the part of creditors. Moreover, Islam has fixed one of a head of zakah for debtors, alive or deceased. If a person cannot pay his debt by his own earning he will be helped by zakah fund. Islam does not ask the debtor to sell off his property to pay off his debt but ensures the payment of the debt through zakah. The debtor can be the owner of all basic amenities of life. The only condition is that the debtor must have taken debt for basic necessities sans extravagance. Some scholars are of the opinion that interest free loans can be given by zakah for making the small-time but, most often, skilled debtors self reliant so as to pay off their dues on their own. In this way, they hold, the benefits of this head of zakah can be multiplied in favour of future candidates. This arrangement of paying debt on behalf of debtor saves him from dishonour and the assurance of recovery reinforces the social practice of charitable loaning.

Some ulama include among the beneficiaries of this head, persons who become debtors in the process of making compromises between two conflicting parties/tribes. In modern context, those engaged in social work can be treated as beneficiaries of this head of zakah if they, in the process of their work, turn into debtors.

In the way of Allah (Fi Sabilillah)

Literally, fi sabilillah means in the way of Allah. It is a Quranic term used largely in the context of defense. The prominent meaning of this word, according to the Quranic usage and applicable also in the context of the verse concerning heads of expenditure of zakah, is jihad.

Wayfarer (Ibn as Sabeel)

The system of zakah also takes into consideration ad hoc needs of individuals. The Quran invariably encourages people for globe-trotting for various needs.

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2. *If the debtor is in difficulty grant him time till it is easy for him to repay. But if you remit it by way of charity, that is best for you if ye only knew*(2:280)
purposes. As the wayfarers may face various problems during their journey, the Quran, at many places, urged Muslims to take care of wayfarers or travelers and also fixed a head of zakah for them. From this head the funds can be used for the construction of musafirkhanas (inns) and providing other facilities to travelers.

**Zakat al-Fitr**

Mutual responsibility in Islam is also reflected in the provision of zakat al-fitr. Its purpose is to help fellow Muslims enjoy the festivities of Id who could otherwise miss them due to economic handicaps. Zakat al-fitr is obligatory upon every financially capable Muslim, elder or minor. A guardian will pay it from the property of his ward or from own pocket on his behalf. The prescribed amount of zakat-al-fitr is affordable for every normal person. For Hanafis, one-half of a sa’a of wheat per head is sufficient. All other schools of islamic jurisprudence agree that the amount of zakat al-fitr per head is one sa’a (approx 3kg) of wheat, barley, dates, raisin, rice, maize or any other staple crop.

A financially capable person in the opinion of Hanafis is one who owns something equal in value to a nisab of zakah beyond his basic needs. According Shafiis, Malikis, and Hanbalis, it is one who possesses some thing in excess of his basic needs for the day and night of Id. One who can borrow the amount of zakat al-fitr, and can also repay it, is also considered capable, according to the Malikis.

Yusuf al-Qardawi holds that the purpose of making Zakat-al-fitr obligatory on all Muslims who are capable in one or other sense is not only to

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75 Other traveling through the land seeking Allah’s bounty (73:20)
Say: “Travel through the earth” and see how Allah did originate creation; so will Allah produce later creation (29:20)
Travel through the earth and see what was the end of those who rejected truth (3:137).
Go ye forth, (whether equipped) lightly or heavily, and strive and struggle, with your goods and your persons on the cause of Allah. (9:41)
Pilgrimage thereto is a duty men owe to Allah, those who can afford (3:97).
77 Al-Qardawi, Yusuf, op. cit., p. 566.
provide succor to the poor for *Id* but it is also a means of training for individual Muslims to spend in the way of Allah even in conditions of economic adversity.\(^7\)

**Zakah and Economic Development**

The objective of *zakah*, as emphasized in the Quran, is a noble one, that of purification and sanctification of souls (Quran 9:103). At most, the original scheme of *zakah* is aimed at providing social security to the poor and the needy. *Zakah* is a religious obligation and is expected to be moderate. Basing ambitious economic plans, such as poverty eradication, on this institution of charity, is not a feasible option. The estimated potential of the sum of *zakah* in various Muslim countries varies from 3 to 6 percent of their G.D.P. But the actual amount of *zakah* proceeds ranges between 0.4 percent to 0.6 percent of the G.D.P of concerned countries. Therefore, practically *zakah* has ceased to play an important role even as an instrument of social justice in public policy. Consequently, in all countries that implement *zakah*, there has always been a need to supplement the *zakah* distribution with additional funds from the government exchequer.\(^7\) In case of the *zakah* potential being materialized to the optimum level, the amount collected still fall short of constituting sufficient resources for poverty eradication. *Zakah* is a redistributive measure while the roots of poverty lie in production limitedness more than in distribution. Even the revenue of *zakah* depends on the level of economic development of the country. If there is higher income and employment in the economy it will lead to higher *zakah* proceeds also. For poverty eradication the primary focus must be given to increase the level of income and employment. The example of the first Islamic society in Madinah is very indicative in this regard. It was a society that depended on raising production along with voluntary contribution

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\(^7\) *Those who spend (freely), whether in prosperity, or in adversity...*(3:134)

through *sadaqat*, *infaq fi sabil Allah*, and *awqaf*, rather than the obligatory *zakah* alone itself.

In the present world the sources of wealth have increased manifold and there is very limited research to fix the proportion of *zakah* on them. There is prevalence of traditional system of *zakah* in the Muslim societies. There is need of extensive research on *zakah* to meet the present challenges and to make it an effective instrument of human development. Since *zakah* is payable on hidden and apparent wealth and *zakah* collection depends also on religious consciousness of its people. Because, if the state estimates each and every wealth of people, this will enhance administrative costs and also encroach over the right to privacy. Therefore, religious propagation and education is necessary for the masses. Religious commitment is the primary motive which persuades people to pay *zakah*. The people pay *zakah* even in countries where *shariah* is not enforced by state power.

**Waqf**

The origin of the institution of *waqf* lies in the *suunah* of the Prophet. There are many traditions that relate the Prophet encouraging his companions for making *waqf* out of their property. Literally "confinement" or "prohibition", the Arabic word *waqf* is used in Islam to mean "the holding and preserving of certain property for the confined benefit of a certain philanthropy with the intention of prohibiting any use or disposition of the property outside that specific purpose". The definition indicates the perpetual nature of *waqf*: in other words the term applies to non-perishable property whose benefits can be availed of without consuming the property itself. Therefore, *waqf* widely relates to lands and buildings, although there is also *waqf* of books, agricultural machinery, cattle, cash money and share and stocks. The institution of *waqf* has been a very important institution for the welfare of the masses. The Islamic societies assigned education, health, social welfare and environmental welfare.

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to the institution of waqf. Furthermore, it provided defense services and public utilities in many instances.\textsuperscript{81}

In economic sense, \textit{waqf} is a developmental process, as it involves the accumulation of productive wealth through investment favouring future generations for providing them goods and services free of charge. \textit{Waqf} may be further defined as "diverting funds (and other resources) from consumption and investing them in productive assets that provide either usufruct or revenues for future consumption by individuals or groups of individuals."\textsuperscript{82} \textit{Waqf} combines the act of saving with the act of investment together. It consists of taking certain resources off consumption and simultaneously putting them in the form of productive assets that increase the accumulation of capital in the economy for the purpose of increasing future output of services and incomes. In other words, \textit{waqf} implies a sacrifice of a present consumption opportunity for the benevolent purpose of providing income and services for the future generations. For example, a \textit{waqf} may produce output to be sold to the public in order to generate net income for the beneficiaries of the \textit{waqf}.

Islamic inheritance law does tend to divide up property so that it is impossible for any individual in a large family to retain an unequally big portion. This becomes a problem for families that have established businesses that they wish to maintain through generations. However, Muslim tradition has been able to evolve devices to distribute benefits of such a property without spoiling talents, time and toils invested in putting it up. One way is to establish a charitable trust, known as a \textit{waqf}. It is not subject to the inheritance law, but neither does it defeat the procedures and aims of the Quranic regulations concerning the proper division of an inheritance. A proper family (or private) \textit{waqf} would continue to provide an income to several legitimate beneficiaries, but in a regulated and continuing manner. If it were a large rental property, for


\textsuperscript{82} \textit{Ibid.}, p. 6.
example, it could continue to be exploited in a businesslike way without its becoming so hopelessly divided up as to be impossible to administer profitably and rationally.\textsuperscript{83}

The very idea of \textit{waqf} itself consists of creating and developing a third sector distinct from the profit-motivated private sector and the authority-based public sector. The idea of \textit{waqf} indicates that the Islamic system recognizes the importance of the non-profit sector in social and economic development and provides the necessary legal and institutional protection for this sector to function free from the self-interest motives and the power of the government. Accordingly, the idea of \textit{waqf} also includes charging this third sector with the responsibility of performing a set of tasks that fall in the area of righteousness, goodness, kindness, mercy and benevolence, and whose nature make them better achieved if they are made outside the profit motives and the purview of authority.

From the point of view of the nature of the \textit{waqf} output or benefits, \textit{waqf} assets may be classified into two categories. The first category includes public \textit{waqf}, that is, (i) assets that produce consumable services to be utilized by the public, such as schools, hospitals and orphanages; and (ii) private philanthropy, such as a guest house for the descendents of the founder. In both cases, this kind of \textit{waqf} provides a service to the beneficiaries and we can call it a direct \textit{waqf}. The second category of \textit{waqf} assets is that which is intended for investment and can be called "investment \textit{waqf}". It produces marketable goods and services to be sold in order to generate a net income which will be distributed to the beneficiaries. Here again the beneficiary may be a public charity (a mosque or a research center), or a private philanthropy benefiting the descendents of the founder.

An important point to be noted here is that a \textit{waqf} asset cannot be sold or disposed of in any form, i.e., a \textit{waqf} asset remains in the \textit{waqf} domain.

perpetually with a provision of a new waqf being added to that domain. This means that, in application of the principle of perpetuity, waqf makes its assets cumulative, implying that awqaf assets are only liable to increase. They are not permitted to decline as it is illegal to consume the assets of waqf or to leave them idle by any action of neglect or transgression. In Muslim history, too, the establishment of a waqf has been an act very similar to the establishment of a business corporation with an unlimited life span. The waqf has been not only an investment, but a cumulative and ever-increasing investment. This is supported by the data of waqf development in the Muslim lands that culminated into making a considerable proportion of cultivable lands and metropolitan real estates in the domain of waqf to the extent that awqaf property were estimated at over one third of the agricultural land in several countries including Turkey, Morocco, Egypt and Syria. This is in addition to the urban awqaf that represent a sizable portion of total urban real estates. A survey of land in Egypt in the years 1812 and 1813, shows that waqf property represented 600,000 feddan (570,000 acres) out of total 2.5 million feddan.

In modern times, the ever-increasing accumulation of waqf property in Muslim lands created a situation that affected economic progress and stability and regulation of property matters became unmanageable for governments. Consequently, attempts were made to put property back into circulation and thus increase its value.

**Health and Education in the Islamic Scheme of Development**

The importance of health and education in Islamic scheme of development is underscored by the fact that the first and second revelations of the Quran are related to knowledge and sanitation respectively. The Quran extols the characteristics of knowledge and good health as those of an ideal leader and a

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81 Kahf, Monzer (1998), op. cit., p.8
83 Denny, Frederick Mathewson (1985), op. cit., p.308.
The Quran says that Allah loves those who keep themselves pure and clean.

Knowledge and Islamic Education

There is much emphasis on the importance of education in modern economic literature because it is one of the most important factors for improving efficiency and productivity of human resources; which results in higher economic growth and development. Since 80s it has been realized the world over that education is necessary for the overall human development. But modern economics has a myopic view of development as discussed earlier and gives little importance to ethical and spiritual development of human beings through education.

Islam puts man above much of the creation, values his dignity characterized by his talent to discover and invent and seeks to elevate his status through building his character on the firm foundation of the true belief in tawhid and akhirah. The Prophet educated his companions before assigning

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88 About mentioning Prophet Moses Quran says

When he reached full age, and was firmly established (in life), We bestow on him wisdom and knowledge: for thus do We reward those who do good (28:14)

In the same chapter when a daughter of Prophet Shoaib said to her father to employ Moses she mentioned the following qualities in him.

Said one of the (damsels): “O my (dear) father! engage him on wages: truly the best of men for thee to employ is the (man) who is strong and trusty”. (28:26)

While discussing about Prophet Joseph Quran says

When Joseph attained his full manhood, We gave him power and knowledge: thus do We reward those who do right. (12:22)

Allah gave knowledge of making coast and chain armour to David.

It was We who taught him the making of coast of mail for your benefit, to guard you from each other’s violence: will ye then be grateful? (21:80)

(Commanding), “Make thou coats of mail, balancing well the rings of chain armour, and work ye righteousness; for be sure I see (Clearly) all that ye do”. (34:11)

Allah appointed Talut as king over the people of Israel because he was superior in knowledge and bodily prowess.

Their Prophet said to them: “Allah hath appointed Talut as king over you”, they said: “How can he exercise authority over us when we are better fitted than he to exercise authority, and he is not even gifted, with wealth in abundance?” He said: Allah hath chosen him above you, and hath gifted him abundantly with knowledge and bodily prowess. (2:247)

For Allah loves those who turn to Him constantly and He loves those who keep themselves pure and clean. (2:222)

89 We have honoured the sons of Adam: provided them with transport on land and sea; given them for sustenance things good and pure; and conferred on them special favours, above a great part of Our Creation. (17:70)
them the responsibility of the Islamic message and leadership of a great new community with a sublime message for mankind.

Pursuit of knowledge, profound thinking and scientific research and training were held in high esteem in the Islamic tradition. The revelation of the Quran, as mentioned earlier, began with the world *iqra* which means to read (96:1). In a number of verses the Quran exhorts its followers to use their mind, reasoning power, and think and ponder on universe and on man’s own being (2:164; 16:12; 23:80; 51:21). The Quran avers that those with knowledge and those without are not equal (39:9). The importance of education has also been emphasized in the Hadith. It also calls for compulsory Islamic education for men and women equally. Keeping in view the Islamic teachings it can be safely claimed that Islam calls for universalization of basic education without any discrimination.

Islamic education, referred to in the Quran (3:110) as the process of shaping character within the Islamic worldview, is based on the Quranic dictum “Read in the name of Creator ……who taught (man) by pen (96: 1-4), which

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91 Acquiring education is obligatory on every Muslim men and woman. (Ibn Maja, op. cit., Muqaddama, Chapter 17, Hadith No. 224)
92 Umme Salma narrates, “Once a girl combing my hair and, at that moment, I heard the Holy Prophet (pbuh) harking “O people”. I asked the girl to leave me (so that I may listen) to the prophet sermon) She said, “The Prophet has addressed only to men and do not women”. I answered “The holy Prophet has used the expression “O people” and I am definitely from amongst the people.” (Muslim: Kitab-ul-Fadayaal 43: 29)
93 If any thing is enquired of a person who knows it, and he conceals it (i.e. he does not tell), the rein of fire will be put in his mouth on the day of resurrection. (Tirmidi, Hadith No. 2651. This hadith also reported in Musnad Ahmad, Ibn Maja and Abu Dawood).
means to read is to learn and to act as guided by the Book. The first Muslim community in Medina received comprehensive training according to this Quranic worldview.

In Islamic education there is no dichotomy between religious and secular education. Islamic education's ultimate relation to the Quranic revelation and hadith does not make it purely religious, nor does it render its other elements exclusively Islamic or absolute. Islamic education requires a Muslim family to expose its children and adults to all knowledge as a means of understanding the parameters set in the Quran for a constructive relationship with God, other human beings; and nature. Keeping in mind the dual nature of human beings, material and spiritual, the knowledge, whose ultimate source is Allah, can be classified into two types. The first is spiritual knowledge which is revealed through prophets. The second kind of knowledge refers to knowledge of sciences, which is acquired through experience, observation and research; it is discursive and deductive and refers to objects of pragmatic value. The first kind of knowledge, which is compulsory for every one because it gives ultimate vision to human life, works as the foundation of the second type of knowledge and gives direction to it. Accordingly, earlier Muslim intellectuals transformed the form, content and intent of sciences, education and arts into Islamic disciplines by integrating intellectual and cultural developments within the Islamic worldview. The salient features of Islamic education, such as *tafäfiz* (oral and aural transmission) are often confused with *talqin* (the acquisition and dissemination of Quranic principles and spirits). *Talqin,* as pointed by contemporary experts on Islamic education, led the field of Islamic education to produce “philosophers-scientists” in various disciplines.

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94 Al-Attas, Syed Muhammad Naquib (1979): “Preliminary Thoughts on the Nature of Knowledge and the Definition and Aims of Education” in Al-Attas, Syed Muhammad al-Naquib (ed.): *Aims and Objective of Islamic Education.* King Abdul Aziz University, Jeddah, pp. 29-35.

The concept of Islamic education degenerated from this kind of comprehensive training as received by generations of Muslims throughout the hey-day of Islamic civilization beginning from the first community in Medina into a mere course of study on religion or inculcation of social mores. By separating “revealed” and “human” knowledge, it transformed Quranic principles into formalized legal and moral codes and rituals, creating a dichotomy in Islamic thinking. It also transformed the meaning of prophetic dictum “fiqqihhu fi al-din” (Sahih Muslim) from teaching within the Islamic worldview to teaching as interpreted by the different fiqh (jurisprudence) schools.

Islamic education is often confused with religious education. Religious education which is prevalent today differs from Islamic education even though it maintains remnants of the Islamic educational institutions of earlier generations. Islamic education is not the religious indoctrination as well. Modern Islamic revivalism has also not helped in correcting this regression in Islamic thinking.

**Health, Cleanliness and Nutrition: Issues and Islamic Responses**

Islam wants people to be healthy and fit. One of the first Islamic revelations contained verses about personal cleanliness. Many of the famous Hadith collections contain chapters on personal cleanliness in the very beginning of the book. Further, books on fiqh also contain the chapter on personal cleanliness in the very beginning.

Islam gives very broad sense of sanitation. Salah, which is compulsory on every adult Muslim, five times a day, cannot be performed unless the person is immaculate. Islam makes bath obligatory after sexual intercourse, nocturnal pollution and menstruation without which any religious activity cannot be performed. Salah, which is compulsory fives times a day, cannot be offered without ablution. Islam introduced compulsory ablution for salah in the Arab

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*And thy garments keep free from stain (74:4)*
society where water resources were very scarce. As in the case of salah, other forms of worship in Islam also contribute towards the physical health of man. For instance, fasting is compulsory for every Muslim in the month of Ramadan which is a dietary practice favouring good health. To lead a healthy life physical exercise is necessary. We find various hadith which encourage sports and physical exercises. Prophet Muhammad encouraged swimming, riding, racing, and other sports which keep a man physically fit. Islamic rituals also carry an added advantage of being hygienic. Circumcision is compulsory for every male Muslim child. A research conducted by John Hopkins University Medical School, Baltimore, London concludes that by circumcision chances of HIV positive infection is six to eight times less.97

The distinction of Islamic teachings is that it relates the issue of health and sanitation with faith. A Muslim by his religious faith is bound to follow the commandment of the Quran and sunnah in all areas of life. A Muslim by his religious conviction follows these guidelines without any outside compulsion. Another distinct feature of Islam is that it puts greater emphasis on prevention rather than on cure. For example, in the present world AIDS and other sexually transmitted diseases have created havoc all over the world which is the result of promiscuity and sexual permissiveness propagated by modern materialistic civilization. The world is spending millions of dollars to combat the problem of AIDS, a disease which can never emerge in an Islamically pious society. Islam has prohibited extra-marital sexual relationship and prescribes very stringent laws against it. Sexual modesty as prescribed by the Islamic code prevents a person from deadly diseases like AIDS.

One of the main causes of the problem of health and nutrition is poverty. A poor, undernourished person becomes prone to so many diseases. As discussed earlier Islam has given special attention to deprived sections of the society and provided with an effective distribution system to ensure socio-

97 The Times of India, New Delhi, Late City Edition. March 27, 2004, p. 4.
economic justice. The Quran and Hadith exhort human beings to feed the poor and develop a society in which the poor and the needy are covered by a social security network.

Use of intoxicants is prohibited in Islam. The evil effects of intoxicants are well known. There are many campaigns launched in India to ban use of liquor but they failed. In the Muslim community the use of intoxicants are limited because a religious conscious person refrains from them due to his religious conviction.

In modern societies the growing mental stress among the people results in depression, anxiety, insomnia, alcoholism, substance abuse, obsessive compulsive disorders and other psychological and mental diseases. There are several factors which lead to the mental tension such as family feuds, work tension, anxiety about future prospects etc. According to a survey conducted by the Institute of Human Behaviour and Allied Sciences (IHBAS). New Delhi in 2004, stress induced problems that do not have any traceable physical root top the list of problems. The survey conducted in three cities Delhi, Chennai and Lucknow shows that a number of such complaints have gone up by 15 to 20 percent during the last five years. This report shows only the tip of the iceberg as a number of people still do not have access to mental health care due to various reasons, from social stigma to a lack of such facilities. Among other factors, isolation is the major factor contributing to stress related ailments. Islamic scheme of human development integrates spiritual and social dimensions of human personality which contributes to a feeling of camaraderie, community living and sense of communal belonging in society as evident from the earlier discussion. Accordingly, there would be less mental tension in an adequately active Islamic society.

In the modern world relentless industrialization has resulted environmental pollution. Islam's encouragement to simple living and

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prohibition of wasteful lifestyle and extravagance can contribute to the campaign for checking the depletion of natural resources which are creating serious challenges to the environmental health. As discussed earlier, under the principle of freedom with responsibility and social justice, Islamic scheme of development provides for what is now called "sustainable development."
THE MUSLIM SOCIETY IN INDIA AND THE ISLAMIC SCHEME OF HUMAN DEVELOPMENT

In chapter two, while treating the Islamic concept of development we concluded that Islam relies mainly on the mental and spiritual transformation of man for the development of a society. In other words the Islamic scheme of human development gives priority to the mental and spiritual transformation of individuals. As discussed earlier, in Quranic view, a developed society is one whose members have faith, translate their faith into “righteous deeds” and encourage each other for justice, patience and steadfastness. In chapter three we discussed the Islamic scheme of human development and concluded that Islam implements its scheme of human development through adequately active Islamic society. Moreover, Islam also provides, for human development, a legal and institutional framework based on its principles. In the present chapter the relevance of the Islamic scheme of human development in the context of Indian Muslim society will be examined.

Features of Indian Muslim Society

While treating the Quranic view of the rise and decline of societies we have mentioned that, when a community abandons the mission of *al-amr bi al-muruf wa al-nahy an al-munkar* (enjoining what is right and forbidding what is wrong) it becomes prone to disunity, moral degradation and corruption which leads to its downfall. Islam has provided the fundamental ground plan for the development of society, by encouraging scientific pursuit, industry, piety, determination, courage and perseverance. The Islamic principles of human development are: God-consciousness and *shariah*, equality of human beings.
justice and magnanimity, freewill and responsibility and *shura*. We have already analysed the significance of these principles in the Islamic scheme of human development. As Islam is a universal message, the adequately active Islamic society has to be an interactive society whose members are active agents of change in all settings, ideal or otherwise. In this section it will be analyzed how far these principles are practiced in the Indian Muslim society.

**Ghettoization**

Islam is very much against the ghettoization of any community, Islamic or otherwise. Prophet Muhammad initiated his prophetic mission by calling mankind to submit their selves to Allah for the ultimate salvation. This universal message was directed towards all human beings irrespective of their caste, colour, lineage, clan, social status etc. Accordingly, Islam wants Muslims to develop as a community that strives for the welfare of whole mankind. Islam prescribes a very dynamic role for Muslims in the establishment of justice in the world. Its plan of justice includes all humanity and is not confined to a particular group or community.

But the practical reality that obtains in India is that Muslims are more or less a ghettoized community with no or little interaction with the majority on issues of common concern. There is little discourse among the Muslims for the human development of the Indian community at large. Let us try to find out the main reasons responsible for the emergence of such a situation.

**The Ulama**

The political power of Muslims in India started declining after the death of Aurangzeb in 1707 and was formally replaced by the British rule in 1858 after the failed revolt of 1857. With the decline of the Mughal rule in South Asia effective power began fast slipping out of hands of Muslims. It was at this time of great despair that several charismatic figures emerged from among the
ulama. The Muslim masses, a majority of whom consisted of native converts, retained many of their cultural traits even after embracing Islam. During long Muslim rule the ulama were not worried about these so-called un-Islamic practices and they gave little attention to prevent the masses from practicing them, as all was going well with the community. But after the fall of Muslim rule they thought it necessary to establish a distinct Islamic identity for the political revival of the Muslims in India. For this purpose they argued that the decline of Muslim political power was the result of God’s punishment for going astray from the path of Islam. The movement of religious reform of the community was characterized by the rejection of many Hindu practices which the Muslim masses had adopted for hundreds of years. In short, it seems that most of the religious movements from 18th to 20th century led by ulama merely a reaction of political downfall of the Muslims and were not the result of positive thinking. Consequently, they lacked focus on the universal message of Islam directed towards Muslims and Hindus alike. Perhaps unnecessary emphasis on a creating a distinct Muslim identity contributed in the ghettoization of the Muslims.

The British Rulers

Before the advent of the British, Muslims were the ruling class of India. Consequently, they came into direct confrontation against the British rule which resulted in suspicion and prejudice against Muslims in the new ruling class, which is very much evident in the writings of the British officials of 19th century. Since the Muslims were the displaced ruler of India, the British did every thing to neutralize them so that they were no more a threat for the British rule. Anti-British sentiments culminated in the revolt of 1857 which was ruthlessly crushed by the British and thousands of Muslims were executed. These events created strong anti-British feelings among the Muslims and a

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majority of them rejected every thing Western. Thus, the anti-colonial feelings in Muslims resulted in their ghettoization in India.

**Partition of the Country**

One of the main causes of the partition of India was Muslim League's insistence on parity in the rights of Muslims *vis-a-vis* Hindus in post-independent India, whereas, the Indian National Congress always stoutly refused to budge on the issue. But in the mass perception of the majority community Muslims alone were held responsible for the partition of India in 1947. Consequently, the partition created strong anti-Muslim atmosphere in independent India. The first onslaught that Indian Muslims faced in free India was the expropriation of their businesses, industries, shops, houses, lands, properties and assets through the *Evacuee Property Law* on the grounds that they or members of their family had migrated to Pakistan. It resulted in the pauperization of hundreds of thousands of Muslim families in independent India. Marginalization of Muslims from Indian mainstream by the Indian administration which has already taken back their right to separate electorate, was further aggravated due to lack of a visionary leadership that could see beyond immediate issues. Consequently, there has been lack of political space for Muslims to play a participatory role in the post-partition Indian polity. These developments also contributed to the ghettoization of Muslims in India.

**Communalism**

Communalism in India is a product of the British colonialism. The British rulers created a rift between Hindus and Muslims that did not exist on such a scale earlier in the medieval period. Infact, the British were terrified by the Hindu-Muslim unity the power of which was demonstrated during the 1857 mutiny and the fact that both Hindus and Muslims declared Bahadurshah Zafar as their leader convinced them of the legitimacy of the colonial policy of divide.

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and rule. The other generic cause of communalism may be attributed to “structural shift” in both polity and economy. The colonial polity and economy replaced the feudal polity and economy. Feudal polity as well as economy was non-competitive. In feudal period power was wielded through sword while in modern democratic polity power is obtained through competitive ballot box. Similarly, feudal economy was non-competitive in as much as the production was mainly for local consumption and not, unlike the modern capitalist economy, for market. The colonial polity and economy were competitive and it is partly the phenomenon of competitive polity and economy during the British period which gave rise to the communal phenomenon.5

Although, the Muslim community in India has been the victim of communalism for about last one hundred years, the problem of communalism became more acute after the independence. From then on Muslims have faced thousands of pogroms. In these pogroms chauvinists of the majority community have acted in league with the civil administration and law enforcement machinery. After the migration of the bulk of the Muslim elite to Pakistan the Muslims in India became politically less significant and were unable to check anti-Muslim rioting, and security of life and property became their greatest problem. Accordingly, most of the community’s potentials were lost in securing the life, property and dignity of Muslims as they were unable to concern themselves on common, national issues. This situation also contributed to the ghettoization of the Muslim community.

**Caste & Class Segregation**

Despite the fact that Islam upholds equality of all humans, caste is the defining feature of the Indian Muslim society, with significant regional variations. Although, the caste problem among the Indian Muslims is not as acute as among Hindus, as they have no practice of untouchability, associated notions of caste-based superiority and inferiority do play an important role among

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them. In most parts of India, Muslim society is based on numerous occupation specific caste groups that practice endogamy, have their own caste appellations and are generally ranked in hierarchical order.

In India, Islam made an appearance in the 7th century when Arab Muslim traders came to the Malabar Coast. After the military campaign of Muhammad bin Qasim in 712 AD, the Arab-Muslim presence was further consolidated in regions around Sindh in the early 8th century. Subsequently, the process of spread of Islam started in India. The large majority of Muslims in India originally came from the intermediate and lower rungs of Hindu society wherein the status was rigidly defined in terms of birth and maintained by strong social sanctions. When these groups became incorporated into the Muslim society they imported their social systems with them. Even after conversion to Islam, marriage continued to take place within the original caste group. As much of the early conversions to Islam were a group process, some acculturative influence of Hinduism was thus inevitable. This is how Muslim society came to be characterized by the existence of multiple endogamous caste-like groups.

This situation was aggravated further by some ulama of medieval India, who were connected to the ruling class and had invented the divisions known as “noble”, “respectable” castes (ashraf) and “inferior”, or razil, kamin, (ajlaf). These divisions were aimed at rationalizing the social superiority of Muslims of Arab, Central Asian, Iranian and Afghan origin over local converts. The basis of this division was not only racial differences. The fact that the ashraf belonged to the dominant political elite, while the bulk of the ajlaf remained associated with ancestral professions and were looked down upon as inferior, also contributed towards this segregation. Because of their racial backgrounds, these ulama were perhaps influenced by pre-Islamic Persian notions of divine right of kings and nobility. In order to legitimize their claims of social

superiority, some of the medieval Indian ulama who belonged to ashraf nobility wrote numerous texts interpreting the Quran in a way that suited their purposes.\textsuperscript{7}

These social divisions were further strengthened by caste division in Muslim society for which the misconceived notion of kaf\textit{\textaa} was used. As Islam considers all Muslims equal, therefore, in deciding an ideal marriage partner, the only criterion, according to the Quran and su\textit{\textunah}, is faith rather than birth, wealth, caste, creed etc. It is clear from the records of the su\textit{\textunah} of the Prophet and his companions that this was a principle applied in the early Muslim community. In contrast to this egalitarian concept and practice of early Islam the \textit{fuqaha} developed the provision of kaf\textit{\textaa} that specified "suitable" marital partners for people of different social classes and ethnic groups on the bases of wealth, birth, ethnicity etc.

The process for this development was started by factors which can be listed as: feudalization of Islam; the incorporation of non-Arab groups as subordinate "clients" of ruling Arab tribes; and impact of other cultures, particularly Greek and Persian. These developments exercised an ideological influence on emerging schools of Islamic law. Consequently, the notion of social hierarchy based on birth, which is alien to the Quran and to the early Muslim community, was gradually incorporated into the corpus of fiqh or Islamic jurisprudence.\textsuperscript{8}

Many of the classical \textit{fuqaha} considered the following issues to decide kaf\textit{\textaa} for the purposes of marriage: legal status as free or enslaved (azadi); economic status (maldari); occupation (pesha); intelligence (aql); family origin or ethnicity (nasb); absence of bodily defects and illness; and, finally, piety (taqwa). These were adopted as the deciding factors for kaf\textit{\textaa} for Hanafis and the Hanbalis, while according to Imam Malik the real basis of kaf\textit{\textaa} is piety.

\begin{flushleft}
\textsuperscript{7} Sikand Yoginder (2004): Islam, Caste and Dalit-Muslim Relations in India, Global Media Publications, New Delhi, pp. 21-22.
\textsuperscript{8} Ibid., p. 27.
\end{flushleft}
alone. Imam Shafai did not include wealth in the parameters kafaa. On the whole, however, most fuqaha insisted on these factors, in addition to piety, in deciding kafaa.\(^9\)

As the vast majority of Indian Muslims follow the Hanafi School of Islamic jurisprudence, the opinions of the classical Hanafi fuqaha on kafaa continue to determine the attitudes of Indian ulama on the question of caste and social hierarchy. Most of the Indian Hanafis seem to have regarded caste (biraderi) as an essential factor in deciding kafaa, and in this way, have provided legitimacy to the caste system in Indian Muslim society. Consequently, the un-Islamic notion of kafaa which has been in currency for hundreds of years, continues to determine marriage relationships of the Muslim community in India.\(^10\)

The caste structure developed in Indian Muslim society broadly divided Muslims into ashraf and ajlaf. The ashraf class of Muslims not only comprised of the migrant Muslims but also included high class converted Hindus. The high caste Hindus were gradually assimilated into one or the other of the ashraf castes. as for example the Rajputs converts to Islam gradually began to use the appellation of Khan with their names and the Kashmiri Brahmins were known as Sheikhs.\(^11\) In this way, the caste based Muslim relations which got the religious sanctity provided by medieval ulama to the division of population as superior and inferior classes were further influenced by the Indian caste system.

The Muslim high class, the ruling class of medieval India, never treated lower class Muslims and other weaker sections of Indian population on equal basis. and, thus, kept them away from the administrative responsibilities during their reign of about eight hundred years. The only exception in this regard was Muhammad bin Tuglaq who gave high posts and positions in the

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administration to the so-called lower class Muslims. For such behaviour he was criticized by some influential ulama of the medieval period. The ulama, in general, never strived to develop an egalitarian Islamic society in India that treated the so-called ashraf and ajlaf as equals.\(^{12}\) In this context, it is interesting to note that Shah Waliullah Dehelvi was in favour of proselytization of only high classes of Hindus. The low class of the infidels, according to him, were to be left alone to work in the fields and for paying jizya. Like the beasts of burden and agricultural livestock, they were to be kept in abject misery and despair.\(^{13}\) The Sufis who immensely contributed to the dissemination of the Islamic faith in India also endorsed and strengthened the class based society of ashraf and ajlaf. Perhaps the main reason for such phenomenon is that the majority of the Sufis belonged to ashraf class.\(^{14}\) Most of the Sufis traced their lineage to the Prophet and his close companions, implying that piety and virtue were racial characteristics. The Deoband movement which was initiated to promote Islam and rectify un-Islamic social practices known as bid'ah (innovations) also endorsed class based society. Renowned ulama such as Ahsraf Ali Thanvi, Mufti Muhammad Shafi and Zakaria Kandhalawi etc. gave full credence to the division of society between ashraf and ajlaf. In short, instead of eradicating this evil from society they promoted such an un-Islamic practice and even gave it religious sanction. As a consequence, pretensions of superiority with regard to the ajlaf still prevail in the Indian Muslim society.\(^{15}\)

The ajlaf, who constitute the major portion of the present Muslim population, are backward since the very beginning of Muslim rule in India. In fact, the backwardness of the majority of the Indian Muslims (ajlaf) is the


\(^{13}\) Agwani, M.S. (1986): Islamic Fundamentalism in India, Twenty-First Century India Society, New Delhi, pp. 9-10.


result of their social structure which has been obtaining and thriving in India for hundreds of years. The predominant issues discussed in the Indian Muslim political circle, before and after independence, were not concerned with the welfare of the deprived sections of Muslim population but only with the interests of the elite classes. Before independence the only political party which represented the Muslim cause was the Muslim League. The Muslim League was the party of elite class Muslims interested in securing and reviving the interests of their class. One can never find any mention of issues concerning the lower class Muslims in the agendas of Muslim League throughout its political struggle. To fulfill the interest of elite class Muslims, the Muslim League exploited the religious sentiments of the Muslim masses. The situation has also not changed in independent India. In view of the magnitude of the problems of education, poverty and unemployment it can easily be inferred that reservation in government jobs will not solve the problems of poverty and unemployment of Muslims in India. But we find the dominant voice among the Muslim politicians and intellectuals, who generally belong to the forward Muslim classes, demanding reservation for Muslims in government jobs which would only benefit the creamy layer of the Muslim population and not the downtrodden and deprived sections. We find little discussion on the problems of poor and deprived sections which constitute the majority of the Muslim population.\footnote{Engineer, Asghar Ali (1985): \textit{Islam and Muslims: A Critical Reassessment}, Printwell Publishers, Jaipur, pp.167-178.}

\textbf{Sectarianism}

Sectarianism is rampant in the Muslim community the world over. Instead of concentrating on aims and objectives of the Islamic message, the community is preoccupied with peripheral issues with no relevance to daily life. Broadly speaking, the community is divided into two major sects, that is, Sunni and Shia. There is a wide communication gap and antagonism between these two sects. Sunnis and Shias are further divided into many sub-groups. For example,
in India the Sunni Muslims are divided into many hostile camps such as Deobandis, Barelwis etc. The severity of this division is indicated by the fact that even mosques are divided on the lines of these groupings. In most of the cases, the differences are on trivial issues and not concerning the fundamental issues. None of the groups is ready to concede to others or condescend from its position. Thus, nearly the whole community is violating the Quranic injunction of unity.\(^{17}\)

**Gender Bias**

Active participation of both the sexes is necessary for development of a community, without which all developmental effort is bound to fail. But the Muslim women remain a subjugated lot in the male dominated Muslim society for hundreds of years. We find many laws regarding women, developed by medieval Islamic jurists that show clear male bias. Even the authentic books of hadith report many ahadith whose genuineness can be doubted on the basis of Quran, saying that women are mentally weak and a majority of them will go to the hell. Interestingly, in the Quran, there is no mention of superiority of one sex over the other.\(^{18}\)

The Indian society in general is gender biased. The gender bias in Indian society is indicated by data regarding literacy, health and male-female ratio in the Indian population. The male bias is rampant in the Indian Muslim community as well. Some observations are sufficient to prove the point. To cite

\(^{17}\)The disunity in the community is an indication of corruption of faith. It is a sign of corruption of faith of the community that it is not focusing on the duty of establishing justice and is plagued by sectarianism.

\(\text{And hold fast all together by the rope which Allah (stretches out for you) and not be divided among yourselves: and remember with gratitude Allah's favour on you; for ye were enemies and He joined your hearts in love, so that by His Grace, you became brethren; and ye were on the brink of the Pit of Fire, and He saved you from it. Thus doth Allah make His Signs clear to you: that ye may be guided. Let there arise out of you a band of people inviting to all that is good, enjoining what is right, and forbidding what is wrong: they are the ones to attain felicity. Be not like those who are divided amongst themselves and fall into disputations after receiving clear Signs: for them is a dreadful chastisement. (3:103-105)}\)

\(^ {18}\)And obey Allah and His Messenger; and fall into no disputes, lest ye lose heart and your power depart; and be patient and persevering: for Allah is with those who patiently persevere. (8:46)

a few of them, the wide difference in literacy rates among males and females, exclusion of women from mosques, deprivation of women of their rights to inheritance and *khula* (separation from husband) given to them in the Quran, unscrupulous practice of triple *talaaq* in the Muslim community. The gender biased attitude of the community is also reflected in the behaviour of the All-India Muslim Personal Law Board (AIMPLB) as it has never passed a resolution calling for conferring legal status to the right of women to inheritance, which has been given to them by the Quran. The same is true in the case of Muslim women’s demand for the right to *khula* and abolition of the practice of triple *talaaq*.

**Undemocratic Attitude**

Islam prescribes democratization of society through the principle of *shura*. But one can hardly find *shura* practiced in the community. Instead of *shura*, it is unilateralism that is prevailing in the Muslim society, which fact is very much clear and requires little explanation. In the absence of the principle of *shura* the freedom of man cannot be ensured on which Islam builds the structure of human development.

**Fanaticism and Conservatism**

The problem with the community is that there is lack of clarity about the permanent and variable aspects of the religion. One can easily observe that in the Muslim community, outward appearances such as growing beard, wearing particular type of dress etc. are emphasised like the fundamentals of religion, whereas, little attention is paid to the righteous deeds which have been enumerated in Quran. The following reasons may be given for the obtaining fanaticism of Muslim society.

Firstly, sectarianism is creating a fanatic mindset in the community. The most detrimental aspect of sectarianism is that it encourages blind imitation of
the forefathers which, according to Quran, is a sign of disbelief and it kills the spirit of free thinking and enquiry. Instead of surrendering before Allah the community is divided into various hostile camps and paying prime allegiance to their sectarian leadership.

Secondly, anti-Westernism also promotes fanaticism. It was the Western powers that replaced Muslims in the world politics. They colonized Muslim countries and exploited them to the hilt. The hegemony of the Western powers still persists in the world politics. The antagonism between Muslims and the West was natural. Most of the Muslim religio-political movements which emerged the world over have treated West as their arch enemy because of direct political conflict with the Western powers. As a consequence, a negative attitude towards the West developed. Muslims were initially reluctant to acquire the knowledge developed by the West and later became obsessed with the idea of its Islamization. There has also been lack of serious effort to take up the challenges posed by Western civilization positively. There is large scale escapism on vital issues in the community.

Islamic Institutions in India: The Prevailing Condition

We have discussed, in chapter three, how the institutions of mosque, zakah, and awqaf contribute to the socio-economic welfare of Muslims. In fact these institutions give required results only in adequately active Islamic society. For the optimum benefits of the Islamic institutions, the optimal condition is to be created first. It is clear from the above discussion that in the Indian Muslim society, Islamic values have become very weak and this decline has also affected the Islamic institutions. Let us discuss the condition of Islamic institutions in India.

Mosque

In India a huge majority of Muslims do not offer salah five times a day, which is obligatory upon all adult Muslims, male and female. Most of them offer

Friday salah only and a majority of those offering salah does not understand the meaning of what they recite in salah. Moreover, in India the women are not permitted to offer salah in mosques with congregation which is against the prescription of the Prophet. There is serious lack of willingness to welcoming women for salah in mosques.

In the institution of mosque, the role of the imam is vital. He behaves as the head of the people. He leads prayers and actively participates to solve the problems of masses. But in India, in most of the cases, the dignity of the imam has been eroded. Generally imams of the mosques are treated as petty servants. In most of the cases the madrasa pass outs are appointed as imams by the trustees of the mosques on very meager salaries.

In an Islamic society Juma khutaba (Friday Sermon) plays a vital role in educating people on various social and religious issues. But in India generally the imam recites kutaba in Arabic, which had been prepared hundreds years back. Thus, Juma khutaba, which has been devised to educate people on various issues concerning their lives, has ceased to play a constructive role in highly volatile environment of the present age. Accordingly, the mosque is not able to play its assigned role in educating Muslims. In short, the institution of mosque has become nearly a paralyzed institution in India.

Zakah

The zakah is one of the five pillars of Islam. There is lack of awareness about the issue of zakah in Muslim community. Generally people are not properly educated about the payment and disbursement of zakah even the regular zakah givers are no exception in this regard. As a result, large amounts of zakah wealth are not properly utilized. For example, according Islamic injunctions relating to zakah, its amount must be utilized in the neighborhood where it is generated. The amount of zakah can only be transferred to other places if there is a surplus amounts spared after meeting the local eligible requirements.20 But

in practice huge portion of zakah are appropriated by madrasas scattered all over the country. In the month of Ramadan they send their employees all over India to collect zakah and voluntary donations. Moreover, in most of the cases there is no transparency in the utilization of zakah funds.

In most of the cases people distribute zakah on their own discretion. One can scarcely find the institutions for organized and systematic collection and distribution of zakah in India. Recently some efforts have been made towards this end but without noticeable success. In short, the institution of zakah is in paralyzed state and a significant portion of zakah wealth does not reach the eligible persons.

**Waqf**

According to an estimate there are 297,970 awqaf in India, registered with various Waqf Boards, and in many states the survey of awqaf is not still complete. It is safely assumed that in final count their total number will be in excess of 320,000. About 70 percent of these awqaf consist of mosques, graveyards, dargahs, takias, imambaras, etc. which do not possess much potentiality for income generation. A majority of the remaining 30 percent have to fulfill their specific objectives. Yet there are still 2 percent to 5 percent of the remaining awqaf in India which have either general charitable objects or whose objectives have ceased to exist, or have become impossible to achieve. Such awqaf, if developed, may generate regular income which may lawfully be used for the general betterment of the community.\(^{21}\)

In India most of the awqaf property is suffering badly by total neglect, abuse and misuse. In many places management of awqaf is plagued not only with inefficiency and mismanagement but also with fraud, embezzlement and corruption.

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The usual practice on part of the waqifs (donors) is that they do not make provision for the maintenance of the waqf property out of its own income. The deterioration of the waqf property is also due to non-availability of maintenance funds. Usually there is no provision in waqf deeds for the development of the waqf. This causes the income stream to remain stagnated, which deflates steadily due to inflation in real terms. Accordingly, the earning profile of awqaf is low.

The Government of India is not taking due interest in utilizing awqaf property for promoting welfare of Muslims. Although, there have been some effort on part of the government for the development of awqaf, but it was not a serious one. In 1973 all the state governments were requested by the Central Waqf Council to establish Waqf Development Corporations, and to sanction grant-in-aid for them. However, except Karnataka and Utter Pradesh, no other state established such a Corporation. Even in these states the Corporations could not achieve much in developing the awqaf due to paucity of funds at their disposal. As these Corporations are government companies with minimum provision for participation of Muslims, they do not enjoy popular approval and support. Thus the two Corporations exist in name only and have failed to achieve any significant success.22

The above scheme for the development of urban awqaf is being operated since 1974 by the Central Waqf Council (CWC) with the help of annual grants-in-aid from the Central Government. The amounts so received are given out as loans to the State Waqf Boards or individual waqf institutions for such development work as construction of commercial complexes, like shopping centers, marriage halls, hostels, housing complexes, etc. in order to generate fresh income. During the period of 1974 to 1999 a total of 98 projects were completed. The repaid amounts of loans are put in a “Revolving Fund”, out of which fresh loans are given for ‘minor’ projects costing up to Rs.10 lakhs.

22 Ibid., pp. 3-4.
Loans amounting to Rs. 318 lakhs were given up to 1999 from this fund to finance minor projects, out of which 47 have been completed. Compared with their total figure, the development of less than 200 awqaf over the period of 25 years is far from satisfactory. The other reason for this state of affairs of awqaf is that there is lack of initiative from the community for developing this institution.23

To conclude, the contribution of institution of waqf in the development of Indian Muslims is not significant in India. To utilize the institution of waqf there must be an active Muslim society having clear vision of development. Like other Islamic institutions, the institution of waqf plays its assigned role in human development in an adequately active Islamic society. Development of awqaf into income generating assets may contribute significantly in the socio-economic development of the community.

**Islamic Financial Institutions**

Thousands of suicide deaths of poor farmers since 1998, who could not pay exorbitant interest to money lenders in Southern Indian states such as Andhra Pradesh, Karnataka and Kerala, show the diabolic aspect of the interest. However, complete abolition of interest is possible only in a state that runs its economy according to Islamic principles. This was the reason that the Quranic verses calling for the complete abolition of interest were revealed only when the Prophet had already established the Islamic state. Islam prescribes participatory economic system with full potentiality to run an interest free economy. Because the Indian economy is interest-based, it is impossible to avoid interest completely. The only thing which can be done is to mitigate evil effects of interest. In India Muslims have made some effort in this direction and opened Islamic Financial Institutions all over India.

India's financial system is broadly divided into the banking sector and the non-banking sector. Banking sector consists of commercial as well as

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cooperative banks whereas, non-banking sector is comprised of non-banking financial companies, mutual funds, insurance and other government-owned special purpose financial institutions. Since Indian banking laws do not allow for the Islamic banking, Islamic financial institutions come under the purview of the non-banking financial sector.

Islamic financial institutions in the country can be broadly grouped under Islamic finance companies (registered under Company Act), Islamic welfare societies (registered under Trust Act), and Islamic cooperative credit societies (registered under the Cooperative Act). Among them, the Trust Act is the most popular format adopted by the Islamic institutions. In this section the impact of Islamic welfare societies on Muslim community will be discussed as their main aim has been the welfare of poor Muslims.

The Islamic welfare societies are non-commercial, non-profit ventures engaged in the welfare of the public especially the most vulnerable sections of the Muslim community. They are mainly micro-financial institutions spread over in those areas of Northern India which have high concentration of Muslim population. In fact it was the Jamiat-e-Ulama-e-Hind that devised the model popularly known as Muslim Funds to cater to the small economic needs of the community such as marriages, sickness, small-scale businesses, repayment of debt etc. The model has been so much successful that it has almost driven the money lenders out of job in the areas where it is operative.

The institutions of micro finance are mainly prevalent in the northern part of India, especially the areas under considerable influence of the Jamiat-Ulama-e-Hind, a religious cum-political organization, established in India before the independence, to fight against the colonial power. The Jamiat adopted a banking model, popularly known as the Muslim fund to relieve the poor people from the clutches of the callous moneylenders and to make them stand on their own. The Jamiat experimented with the concept of Muslim fund in a village of erstwhile Rampur Princely State, which lasted for a few years before becoming a victim to partition of the country in 1947 [Bagsiraj, M.I. (2003): *Islamic Financial Institutions of India: Progress, Problems and Prospects*, Scientific Publishing Centre, King Abdul Aziz University, Jeddah, p.25.] Prior to the Muslim Fund, some other efforts aimed at ameliorating the economic condition of the poor Muslims, have also been recorded by some researchers [Hamidullah, M. (1944): *Anjuman-e-Imdad-e-Bahami. Maarif* (Urdu), Vol.53, No.3, Azamgarh,pp. 211-16]. After the Partition it was in 1961, when the Jamiat took another initiative in establishing the Muslim Fund Deoband (MFD) at Deoband, famous for its *Dar al-Ulum*. After over a decade of successful operation of the MFD, this MFD model was replicated all over India. Presently there are about 200 Muslim Funds in the country, of which
The modus operandi of these Funds is that after registering themselves as a charitable society or a trust, the Funds start enrolling members in an area. A Deposit Agent called *Muhassil*, enroll members for his Fund and collects deposits of very small denominations such as Rs. 1/-, 2/-, 5/-, 10/- or 20/-. Since the *Muhassil* collects deposits by reaching them personally and the amounts to be deposited are petty, it is easy for the poor to save money for future contingencies. The Muslim Funds also provide loan facilities to its members. Usually a member is granted up to Rs 9000 as loans against the security of ornaments or the pledge of some other member whose deposits to the Funds exceed the loan amount. Normally, the loans are issued for three months period but the time limit could be extended in case of emergency. Muslim Funds do levy a charge on such loans which vary between 10 to 12 percent annually. Some Muslim Funds, in order to avoid being called un-Islamic, charge interest in the name of fee for the safety of the security deposited against the loan.

With the passage of time the memberships of Muslim Funds are growing at a faster rate. However, no comprehensive study on Muslim Funds is available so far. A recent study on five selected Muslim Funds of Western Uttar Pradesh, shows that deposits, advances as well as public welfare expenditure of these Muslim Funds are growing steadily.

about three dozens have come together to form the Federation of Interest Free Organizations (FIFO).
Table 4.1

Financial Strength of Muslim Funds: 1998-2002 (Figures are in million Rs.)

<table>
<thead>
<tr>
<th>Year</th>
<th>1998</th>
<th>1999</th>
<th>2000</th>
<th>2001</th>
<th>2002</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposits</td>
<td>Advances</td>
<td>Deposits</td>
<td>Advances</td>
<td>Deposits</td>
<td>Advances</td>
</tr>
<tr>
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<td>38.31</td>
<td>145.91</td>
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<td>MFU</td>
<td>47.2</td>
<td>12.18</td>
<td>53.98</td>
<td>14.92</td>
<td>86.95</td>
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</tr>
<tr>
<td>MNF</td>
<td>16.94</td>
<td>11.85</td>
<td>20.21</td>
<td>12.68</td>
<td>24.81</td>
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<td>Muslim Fund Nalabob</td>
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<td>MFK</td>
<td>41.4</td>
<td>14.8</td>
<td>54.9</td>
<td>15.1</td>
<td>60</td>
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<td>MFS</td>
<td>14.9</td>
<td>10.96</td>
<td>17.78</td>
<td>12.3</td>
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<tr>
<td>Muslim Fund Sheekot</td>
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<td></td>
</tr>
<tr>
<td>Total</td>
<td>246.36</td>
<td>88.1</td>
<td>292.78</td>
<td>99.51</td>
<td>349.41</td>
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</table>


Table 4.2

Financial Performance of Muslim Funds

(Figures are in million Rs.)

<table>
<thead>
<tr>
<th>Year</th>
<th>Deposits</th>
<th>% Growth</th>
<th>Advances</th>
<th>% Growth</th>
<th>Public Welfare</th>
<th>% Growth</th>
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<tr>
<td>1999</td>
<td>292.68</td>
<td>2.60</td>
<td>99.50</td>
<td>18.07</td>
<td>42.31</td>
<td></td>
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<tr>
<td>2000</td>
<td>349.42</td>
<td>3.70</td>
<td>117.48</td>
<td>14.31</td>
<td>8.92</td>
<td></td>
</tr>
<tr>
<td>2001</td>
<td>398.88</td>
<td>4.03</td>
<td>127.28</td>
<td>14.3</td>
<td>-29.78</td>
<td></td>
</tr>
<tr>
<td>2002</td>
<td>476.53</td>
<td>2.83</td>
<td>148.68</td>
<td>16.81</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Balance Sheets of Muslim Funds listed in table 4.1.

Table No. 4.1 gives the details about amount of deposits and advances of five selected Muslim Funds of northern India. The data shows the amount of deposits and advances continuously increasing from 1998 to 2002. The table 4.2 shows that the growth rate of deposits and advances with the Muslim Funds have been always positive.

As the Muslim Funds give only loans, usually, on the collateral of ornaments and as they are not involved in money trading, huge amounts of cash...
lie with them. In fact, this puts a greater burden on the viability of Muslim Funds. Therefore, after keeping certain fixed percentage of the deposits for day-to-day transactions, the Muslim Funds keep large portions of deposits in commercial banks in the form of fixed deposits and earn substantial amount of interest. The interest earned from the commercial banks is used in the welfare activities for the poor. The interest amount is used generally on health, education and financial aid to the poor and needy.

Table 4.3
Amount of Expenditure on Public Welfare Activities by Muslim Funds
(Figures are in Rs.)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Najibabad</td>
<td>151196.00</td>
<td>162331.50</td>
<td>433155.50</td>
<td>257547.00</td>
<td>447257.00</td>
<td>356529.00</td>
</tr>
<tr>
<td>Deoband</td>
<td>150831.00</td>
<td>1647341.69</td>
<td>1478463.95</td>
<td>1661023.61</td>
<td>1644196.09</td>
<td></td>
</tr>
<tr>
<td>Nehtaur</td>
<td>109800.00</td>
<td>150960.00</td>
<td>593165.00</td>
<td>1189786.00</td>
<td>34591.00</td>
<td></td>
</tr>
<tr>
<td>Kirtpur</td>
<td>125000.00</td>
<td>145000.00</td>
<td>275000.00</td>
<td>300000.00</td>
<td>325000.00</td>
<td>350000.00</td>
</tr>
<tr>
<td>Bilnor</td>
<td>83659.00</td>
<td>59470.00</td>
<td>107917.00</td>
<td>154946.00</td>
<td>219900.00</td>
<td></td>
</tr>
<tr>
<td>Sherkot</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>899353.00</td>
<td>209000.00</td>
<td>80400.00</td>
</tr>
<tr>
<td>Total</td>
<td>275196.00</td>
<td>2009921.5</td>
<td>2565917.1</td>
<td>3646445.9</td>
<td>3977012.6</td>
<td>2685536.0</td>
</tr>
</tbody>
</table>

Source: Balance Sheets of Muslim Funds

Table 4.3 shows that there has been continuous increase in the welfare activities of the Muslim Funds. The growth rate of welfare expenditure has been positive through the financial years 1996-97 to 2000-2001 except the year of 2001-2002.

As a matter of fact the main objective of the Muslim Funds is to protect the poor from the exploitation of unscrupulous moneylenders. In spite of apparent violation of the shariah injunctions on riba, the Muslim Funds have been able to achieve one of the basic aims of shariah i.e. to serve the poor and the needy. They have saved millions of the poor from the exploitation by moneylenders. They have been also spending millions of rupees on the welfare, such as health and education, of the lowest strata of people especially Muslims.
The philanthropic behaviour of these Muslim Funds has also influenced non-Muslims. A large number of depositors and borrowers of these Funds are non-Muslims.

The most important aspect of the Muslim Funds is that they provide banking facilities to those sections of population whom the commercial banks cannot provide banking services. The commercial banks do not collect deposits of lower denominations. Further, they do not send collectors to the depositors. The Muslim Funds provide cheap credit to very poor sections of the population. The majority of the account holders and borrowers of the Muslim Funds belong to the economically poor class of the population. Through the Muslim Funds they are able to save their money for unseen contingencies. The process of recovery of the loans is also easy. The Muslim Funds accept small installments towards recovery of the loans. They provide loans against ornaments, which is, most often, the only asset available to the poor and the most cherished possession of their women from the time of marriage.

However, the fact is that Muslim Funds have not been able to exert as significant an impact as they could have on the Indian financial market. This is mainly due to some legal regulatory hurdles threatening the very survival of Muslim Funds, and also due to inertia and fear on the part of the Muslim Funds. Otherwise, Muslim Funds would have been a force to reckon with in the Indian financial market, as there is a huge market potential of Muslim investors looking for some alternative opportunities. Legal hurdles, such as prohibition of demand deposits and denial of cheque facilities have greatly hampered the business opportunities of the Muslim Funds, in spite of the fact that the deposit growth of Muslim Funds stands in equanimity with the deposit growth of conventional financial institutions across the country. These legal hurdles, coupled with the lack of shariah compatible investment opportunities, have restrained the Muslim Funds from expanding beyond certain area limit.
Education

It has been discussed in chapter three that Islam gives great importance to knowledge. The Prophet made it obligatory for every Muslim male and female to seek knowledge. However, as a matter of fact the Muslim community is most backward religious community in education. Indicators of its educational backwardness are: lower literacy rate, great disparity in literacy levels of male and female, lower enrolment rate, higher dropout rate and lower school attendance rate (For statistical details see Appendix A). It has also been discussed in chapter three that in Islamic education there is no dichotomy between the secular and the religious. Islam favours integration of science, humanities and arts with the Islamic worldview. In this section the important reasons for backwardness of Muslims in education will be discussed. It will also be analyzed as up to what extent efforts have been made to synthesize the modern and religious education in India.

Determinants of Education

Although, income level helps in educational achievement, education is not just a by product of income. In rural India, for instance, the female literacy rate varies from 12 percent in Rajasthan to 85 percent in Kerala, in spite of the fact that there is no significant difference in rural poverty levels between these two states. And Punjab's rural female literacy rate is similar to that of West Bengal even though the incidence of poverty is almost three times high in West Bengal as compared to Punjab.  

The main factors that affect the educational progress are: (1) resources, (2) values, (3) incentives and (4) institutions. There are two types of resources that determine the level of education i.e. household income and budgetary allocation by the government for educational development. Values within a community play crucial role in determining educational level of the community.  

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community. Values also include the public commitment to education. Incentives have considerable relevance in the field of education. Institutional arrangements also exert major influence on educational achievements. The process of education is affected by many actors including children, teachers, parents and the government. These different actors play their part in the success and failure of the system.

The resources, values, incentives and institutions that have role to play in education are partly influenced by other features of economy and society. These are demographic transition, economic organization, social division, gender relations and collective institutions. Therefore, while analysing educational condition of a community these factors should be taken into consideration.

Educational Backwardness of Muslims: Some Basic Issues

In the analysis of the educational backwardness of Indian Muslims poverty, government apathy, lack of educational infrastructure are generally blamed. Although, these are important factors of the educational backwardness of Indian Muslims, there are some other important factors that also play significant role and a number of which can be discussed listed as under:

Historical Factors

In India, the medieval Muslim rulers patronized education. The main centers of education were madrasas which operated from mosques, khanqahs, and tombs. There were independent madrasas as well. Some ulama imparted education in their houses also. The education was generally free and was financed by endowments and grants. After the downfall of Muslim rule, the traditional infrastructure got ruined because there was little patronage from the new ruling class. Moreover, the British introduced modern education and wanted Indians

\[\text{[Ibid., pp. 188-189.]}\]
\[\text{[Ibid., pp. 199-232.]}\]
\[\text{Khan, Ghazanfar Ali (2004): History of Islamic Education in India and Nadvatul Ulama. Kitab Bhavan, New Delhi, pp.10-37.}\]
to enroll themselves for the same. But the Muslims continued to challenge the political authority of their new rulers and looked upon every move of the British with suspicion. Meanwhile, the British were also taking extra care to neutralize Muslims politically. Consequently, the positive response to Western education in the Muslim community was delayed. These developments contributed to educational backwardness of the Muslims.

During Muslim rule in India, education facilities were generally limited to high class Muslims. The ruling Muslim elite paid little attention to the education of the lower class Muslims. They even created hurdles in the educational advancements of the lower class Muslims. Ziaduddin Barani, a leading courtier of Muhammad bin Tughlaq, had written Fatawa-i-Jahandari in 1358-9 A.D. This text is the only known surviving Indo-Persian treatise on political theory from the period of the Delhi Sultanate. Barani suggests to the Sultan that: “Teachers of every kind are to be ordered not to thrust precious stones down the throats of dogs or to put collars of gold round the necks of pigs and bears that is, to the mean, the ignoble and the worthless, to shopkeepers and to the ‘low-born’ they are to teach nothing more than the rules about prayer, fasting, religious charity and the Haj pilgrimage, along with some other chapters of the Quran and some doctrines of the faith, without which their religion cannot be correct and valid prayers are not possible. But they are to be taught nothing else, lest it bring honour to their mean souls.”

As Barani sees it, if the ajlaf were allowed access to education, they might challenge ashraf hegemony. Therefore, he warns the Sultan: “They are not to be taught reading and writing, for plenty of disorders arise owing to the skill of the lowborn in knowledge. The disorder, into which all affairs of the religion and state are thrown, is due to the acts and words of lowborn who have become skilled. For, on account of their skill, they became governors, revenue collectors, auditors, officers and rulers. If teachers are disobedient, and it is discovered at the time

29 Habib, Mohammad & Khan, Afsar Umer Salim: (1960); *The Political Theory of the Delhi Sultanate* (Translation of Ziauddin Barani’s *Fatawa-i-Jahandari Circa 1358-9* A.D.), Kitab Mahal, Allahabad, p.134.
of investigation that they have imparted knowledge or taught letters or writings to the lowborn, invariably punishment for their disobedience will be meted out to them.\textsuperscript{30} This was necessary, according to Barani, because, "to promote base, mean, "low" born and worthless men to be the helpers and supporters of the government has not been permitted by any religion, creed, publicly accepted traditions or state-law."\textsuperscript{31}

During the period of Mughal Emperor Akbar an official decree was issued for the prohibition of education to the lower class people so that they could not attain the level of high class people. According to the decree, receiving of education by lower class would create disturbance in the society. The words of the decree are as follows: "The low-born in the cities are to be prohibited from pursuit of knowledge as these people are prone to corruption (or creating social disharmony)."\textsuperscript{32}

Even the educational movements which emerged among Muslims after the revolt of 1857 were elitist in nature including the Aligarh and Deoband Movements.\textsuperscript{33} They were not intended for educational development of lower class Muslims who were living in abject poverty. In independent India too, there was no organized movement for the educational upliftment of the deprived sections of the Indian Muslim population.

Poverty

Majority of the Muslims live below poverty line and cannot think beyond their daily bread of survival. A large portion of Muslim population is unable to afford the cost of education. There is no significant effort on part of the governments as well as voluntary organizations for amelioration of the condition of these poor people and provide them with basic facilities for

\textsuperscript{30} Ibid., p.49.
\textsuperscript{31} Ibid., p.95.
\textsuperscript{33} There is no denying the fact that these institutions contributed a lot to the educational upliftment of the community, but this is a later development which was actually facilitated by abolition of feudalism and a speedy democratization of Indian society.
education. To fulfill the educational need of the poor, there should be enough educational facilities from the government. In this regard the record of successive governments, since independence has been far from satisfactory. Budgetary allocation for education has been much lower than the requirements.

**Social Values**

In Muslim community, there is presence of many unhealthy social practices which create hindrance in educational development of the community. For example, the Indian Muslim society is male dominated in which, generally, women are not free to take decisions about their life. In majority of the cases their future is decided by the male members of the family. There is general feeling in the community that education is not much important for girls because they have to fulfill only household responsibilities. This may be the main reason for the lower literacy rate among the Muslim women.

There is also a prevailing misperception of the value of education. Generally, people link education with employment opportunities in public sector and private sector. The saturation in job market and discriminatory attitude of the government may be responsible for creating such a mentality that gives little importance to the education.

**Lack of Incentives**

Muslims are, by and large, a politically marginalized community in India. Because of political powerlessness they are unable to influence in their favour government policies regarding education. They have been marginalized also in the administrative set up. The lower representation of Muslims in government services is an indicator of anti-Muslim discrimination practiced by successive governments since Independence. It has created feeling of alienation in Muslim community which can also be said to be an important factor responsible for the educational backwardness of the Muslim community.
Lack of Educational Infrastructure

The massive educational movement started during the second half of the 19th century by the voluntary sector contributed immensely towards providing some basic educational facilities in parts of the country which had a relatively concentrated Muslim population. However, the infrastructure of education built by successive governments is extremely inadequate compared to the requirements of the larger Indian community, let alone Muslims, who, being a minority, needed, and deserved, a greater policy emphasis.

Islamic Education: The Model and the Practice

As discussed earlier, the idea of Islamic education developed by the early Islamic society, entertained no dichotomy between the religious and the secular. However, during Muslim rule in India there was prevalence of madrasa system of education. In Bengal, the subjects included in the seven year course of madrasa system were Law, General Literature, Arithmetic, Geometry, Logic, Rhetoric, Metaphysics and Natural Philosophy. The courses of madrasa system were defective in secular as well as Islamic content. As far as secular content is concerned, these courses had little to offer. There were no culture of studying science and technology, history, geography etc. Even the vernacular had got no place in them. There was no provision of studying tafsir and hadith which are fundamental to the Islamic curriculum. With no provision of vernacular, it failed to diffuse through its alumni that Islamic light and culture which has ennobled the history of Islam and contributed so much to the human civilization. The British introduced modern system of education in 1835. In 1837 English replaced Persian as official language. Persian was deeply connected to the social and religious life of Muslims. Consequently, they were unable to adapt themselves to the changed environment. Gradually, the madrasa education became useless for getting position in the British

administrative services. The only option left to the madrasa pass outs was to become imams, muezzins and madrasa teachers.

Initially the East India Company, that established its power in India after 1765, continued the traditional system of education. The process of changing the traditional education system began in 1823. The Muslim member of General Committee of Public Instruction, which was appointed by the Government to decide the system of education, insisted on continuation of traditional system of education. The Hindu members of the committee opposed the continuance of traditional education and advocated for its replacement with Western education. Ultimately in 1835 the Company introduced English system of education in place of traditional education.

The Hindus accepted the Western education fully whereas the Muslims were reluctant to accept it wholeheartedly due to several reasons. One oft-quoted reason for such attitude was a widespread feeling among the Muslims that through the Western education the British government wanted to spoil their religion. H. H. Wilson relates the widespread feeling of that period in the community in following words: “Upon the determination to abolish stipend, and the proposal to appropriate all funds to English education, there was a petition from the Mohammadans of Calcutta, signed by about 8000 people, including all the respectable Maulvis and native gentlemen of that city. After objecting to it on ground of general principles, they said the evident object of the Government was the conversion of the natives; that they encouraged English exclusively and discouraged Muhammadan and Hindu studies, because they wanted to induce the people to become Christians.”

As far as the Muslim response to Western education is concerned, it was formalized after 1857 when the formal rule of Muslims in India came to an end. The response can be classified into three categories. The first response was

55 Syed Mahmood (1895): A History of English Education in India, M.A. O. College, Aligarh, p.18
56 Ibid., p.52
57 Ibid., p.51
58 Ibid., p.53.
represented by Deoband movement. It totally rejected the Western education and even adopted antagonistic attitude towards it. It retained the old traditional method of education of medieval times. They never compromised with the Western education. In Darul Ulum, which was opened in 1865 at Deoband, neither English language nor any subject with the stamp of the West was ever allowed to enter in its premises. The second response was represented by Sir Syed Amad Khan and the Aligarh movement launched by him. The Aligarh movement was fully in favour of the Western education. For execution of his plan Sir Syed established Mohammadan Anglo Oriental College at Aligarh in 1877. A third response, represented by Nadvatul Ulama, was to accept the challenges posed by modern civilization. They claim to synthesize the traditional learning with the modern one, but in reality, made no serious effort towards that end. Later they went on to become a competitor of Deoband in traditional Islamic learning.39

After Independence a majority of the Muslims took to mainstream education. A small but sizable portion of Muslim population joined madrasa education. Presently, most of the madrasas are still sticking to traditional education. But, many of them have realised the importance of modern education and are introducing it in their curriculum. But as far as Islamic education i.e. education with Islamic worldview is concerned, the progress made in this direction is negligible. In madrasas where the modern education has been introduced, it is merely accommodated, and not synthesized, with the traditional education. There is hardly any practical model of synthesis of modern and religious education.

**Political Empowerment of Muslims**

One of the principles of human development is that there should be people’s participation in the process of policy-making in the economy. Muslims have

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little or no space for participation in decision-making process in the Indian polity. There are various reasons for the emergence of such a situation.

The most important reason for the low participation of Muslims in affairs of the country is their political powerlessness. The root cause of political powerlessness of Indian Muslims lies in the partition of the country in 1947. Before partition of the country, Muslims had political representation in the legislative assemblies through the right to separate electorate. This right was given to Indian Muslims after a long struggle in 1933 by the then British Prime Minister Ramsay MacDonald and embodied in the Government of India Act of 1935 under which subsequent elections both to the Central and Provincial legislatures were held.\(^{40}\) Though this was not the principal means to protect the interests of Muslims but it gave the community parity with Hindus. As the responsibility of partition of the country was placed on Muslims, they were unable to assert their right to separate electorate and ultimately lost it in Independent India. Consequently, the Muslim community was deprived of adequate representation in the parliament and state assemblies after Independence (See Appendix B).

Another important reason of low participation of Muslims in the affairs of the country is the absence of separate political platform for them. After partition of India there emerged a crisis of leadership in the Muslim community. The Muslim League, which was the only dominant political party of Muslims, nearly disappeared from the scene and almost all of its prominent leaders migrated to Pakistan. The Muslim leaders who had stayed behind could not provide any political platform to Muslims so that they could effectively participate in the new political set up. In 1948 the tallest Muslim leader of Independent India, Abul Kalam Azad organized a convention of Muslims at Lucknow. It was decided, in the convention, that Muslims of India would henceforth not have any exclusive Muslim political party. This was in fact, a

major departure from their past in so far as their political behaviour was concerned. Jamiat Ulema-i-Hind, the champion of the nationalist Muslim politics in the pre-partition days, also abandoned political activity and allowed its members to join any political party of their liking.  

As of Muslim participation in contemporary Indian politics, most of it is subject to the Hindu secular political leadership. Muslim politicians of secular political parties have been so far unable to make any significant impact on government policies regarding issues concerning Muslim masses. The reason for this is that their freedom to raise Muslim issues is subject to the interests of their respective political parties. For secular political parties the welfare of Muslim community is not an important issue. Moreover, most of the Muslims join politics not to serve the community but for self-aggrandizement.  

Political powerlessness has inflicted immense harm on Indian Muslims in respect of government jobs also. They have been deliberately marginalized from Indian mainstream through the anti-Muslim policies adopted by the successive governments since Independence. Before Independence the representation of Muslims in government jobs was correspondingly in proportion to their population in the country and in some cases was even greater. Whereas, in Independent India representation of Muslims in most of the government services has reduced to less than three percent of the total jobs, much less than their proportion in Indian population (See Appendix C). The lack of political empowerment of the Muslims has facilitated advancement of the anti-Muslim agenda of the majority communalists.  

A grass-root political activism, currently lacking in the community, is the only route to their political empowerment. For this they need to overcome the feeling of being marginalized in the Indian polity.

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Health and Nutrition

Demographic data on Indian communities reveals that the practices of family planning, immunization, and mother care are lacking in Muslims and the proportion of disabilities and severe malnutrition is highest in Muslims. However, infant and child mortality rate is low among Muslims as compared to high caste Hindus, Scheduled Castes, Scheduled Tribes and Other Backward Castes. Further, short duration morbidity is lowest in Muslims. The major morbidity in Muslims is less than high caste Hindus and Scheduled Castes but more than Scheduled Tribes. Despite the rampant poverty among Muslims, which results in high incidence of severe malnutrition and disabilities, low rate of infant and child mortality and short duration and major morbidities among them is commendable. Some credit for this may go to the religious practices and socio-religious norms which are in most cases abided by in the community. The high rate of severe malnutrition and disabilities indicate that the social security system given by Islam is in paralyzed state which should be revived for arresting the malaise among Muslims.

Table 4.4

Demographic Characteristics among Social Groups I

<table>
<thead>
<tr>
<th>Religion</th>
<th>Infant Mortality</th>
<th>Child Mortality</th>
<th>Total Fertility Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hindus</td>
<td>77.1</td>
<td>32.4</td>
<td>2.7</td>
</tr>
<tr>
<td>Muslims</td>
<td>58.8</td>
<td>25.4</td>
<td>3.5</td>
</tr>
<tr>
<td>Caste/Tribe</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SCs</td>
<td>83.0</td>
<td>39.5</td>
<td>3.1</td>
</tr>
<tr>
<td>STs</td>
<td>84.2</td>
<td>46.3</td>
<td>3.0</td>
</tr>
<tr>
<td>OBCs</td>
<td>76.0</td>
<td>29.3</td>
<td>2.8</td>
</tr>
<tr>
<td>Others</td>
<td>61.8</td>
<td>22.2</td>
<td>2.6</td>
</tr>
</tbody>
</table>

Source: National Family Health Survey, 1998-99
Table 4.5
Demographic Characteristics among Social Groups II

<table>
<thead>
<tr>
<th></th>
<th>Scheduled Tribe</th>
<th>Scheduled Caste</th>
<th>High Caste Hindus</th>
<th>Muslims</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Short Duration Morbidity (000)</td>
<td>130</td>
<td>124</td>
<td>121</td>
<td>106</td>
<td>122</td>
</tr>
<tr>
<td>Major Morbidity (Per Lakh)</td>
<td>3377</td>
<td>4527</td>
<td>4682</td>
<td>4441</td>
<td>4578</td>
</tr>
<tr>
<td>%age Receiving ANC Care</td>
<td>5.7</td>
<td>11.6</td>
<td>10.1</td>
<td>8.0</td>
<td>9.6</td>
</tr>
<tr>
<td>%age Delivery Attended Trained Person</td>
<td>31.9</td>
<td>37.6</td>
<td>43.3</td>
<td>31.5</td>
<td>40.0</td>
</tr>
<tr>
<td>%age Children Immunized (8 doses) Immunized (All 8 Doses)</td>
<td>39.5</td>
<td>42.6</td>
<td>54.3</td>
<td>34.5</td>
<td>48.5</td>
</tr>
<tr>
<td>Disabilities:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0-4 Years/lakh</td>
<td>1881</td>
<td>2058</td>
<td>1975</td>
<td>2409</td>
<td>2042</td>
</tr>
<tr>
<td>5-12 Years/lakh</td>
<td>2406</td>
<td>3325</td>
<td>2637</td>
<td>3792</td>
<td>2896</td>
</tr>
<tr>
<td>Severe Malnutrition:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0-4 years/lakh</td>
<td>38.0</td>
<td>40.3</td>
<td>36.2</td>
<td>37.7</td>
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<tr>
<td>5-12 years/lakh</td>
<td>30.2</td>
<td>30.3</td>
<td>27.9</td>
<td>33.5</td>
<td>29.0</td>
</tr>
<tr>
<td>Crude Birth Rate</td>
<td>35</td>
<td>35</td>
<td>30</td>
<td>39</td>
<td>32</td>
</tr>
<tr>
<td>Total Fertility Rate</td>
<td>4.4</td>
<td>4.7</td>
<td>4.0</td>
<td>5.8</td>
<td>4.3</td>
</tr>
<tr>
<td>Infant Mortality Rate</td>
<td>98</td>
<td>99</td>
<td>79</td>
<td>75</td>
<td>84</td>
</tr>
<tr>
<td>Contraception</td>
<td>33.9</td>
<td>31.4</td>
<td>38.4</td>
<td>24.7</td>
<td>35.7</td>
</tr>
<tr>
<td>% Spacing Method</td>
<td>4.4</td>
<td>4.7</td>
<td>5.1</td>
<td>8.2</td>
<td>5.6</td>
</tr>
</tbody>
</table>


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CONCLUSION AND SUGGESTIONS

Conclusion

There is a fundamental difference between the Western and Islamic concepts of development. In Western concept of development there is no place for religion. It identifies development with economic development and modernization of society, economy and polity on the lines of the West. In other words, it advocates for the secularization of society, economy and polity.

At the operational level, the difference lies in the institutional setting, that is, the means to achieving the common goals are not exactly the same as in conventional economics. There can be no question about Islam having certain pivotal institutions such as the prohibition of *riba* (interest), the private-public mix of property-ownership, the spiritual-material mix of success, *zakah, awqaf* etc. which have no parallels in conventional economics. As far as the general objectives and the tools of economic analysis in Islam are concerned they are the same as of conventional economics. Interestingly, one can find apparent similarities between certain aspects of modern economic systems and Islamic economics because the former are undeniably the product of human mind/experience mix. Accordingly, Islamic economics can never be a closed economics; it has to be an interactive economics. There can be a culture of give and take so that Islamic economics may benefit from positive knowledge developed by mankind.

The Islamic concept of development originates from the Islamic faith. In Quranic view, a developed society is one whose members have faith and translate their faith into righteous deeds and encourage each other for justice, patience and steadfastness. The righteous deeds are universally recognised acts
of virtue: mercy, compassion, forgiveness, justice, generosity, truthfulness, kindness, love, pursuit of knowledge and wisdom, defending the oppressed, protecting the weak, and being peaceful. By linking righteous deeds to faith, Islam visualizes a society whose acts of worship are socially meaningful and rules out empty ritualism.

Islam implements its plan of human development through an adequately active Islamic society. It is an adequately active Islamic society from where Islamic systems originate. Therefore, for human welfare, first of all, Islam emphasises on building an Islamic society. In order to initiate the process of development, Islam banks on activation of the human factor on which the development and progress of a society basically depends. It starts by transforming human heart and rectifying its deviation from its primordial nature. Islam strengthens faith by cultivating God-consciousness in man. Islam also provides a system of prayer and worship so that man may not become heedless to the signs of his Lord.

It is the nature of society which determines the rise and fall of any community and nation. Weakening or rejection of faith (in a prophetic mission) is the real cause of rise and fall of nations and societies. A society has its own nature, psychology and temperament on which its rise and fall depend. Individuals can change the direction of society by revolting against wrong social order and by establishing a just society. The enlightened souls (mujaddids/reformers) bring reform in the society by orienting people towards their Creator and following the Divine guidelines for restructuring society.

By emphasizing faith, Islam gives proper direction and framework for multidimensional development of human beings and society in which all faculties of human personality get their required attention. In an Islamic society, faith does not create hindrance in the process of progress and change. In Islam, there is no conflict between faith and reason. Islam provides full space to the thinking faculty of human beings. Adherence to the limits set by
Allah is not against the reason because the All-Knowing, Beneficent, and Merciful Allah knows best where the welfare of man lies. While abiding by the limits set by Allah the believers can also learn from the knowledge and experiences of other communities. They can also rectify imbalances in the knowledge of mankind which results due to the transgression of Allah’s limits. Therefore, the adherence to the limits of Allah gives a balanced path of development for man and society.

Islam always gives primary importance to ensuring wide-ranging freedom of man i.e. economic, social, political etc. and never allows sacrificing his freedom for economic growth. He is a means as well as an end of all economic effort. The conventional concept of development views man as a capital and, thus, a factor of production to achieve the target of higher economic growth. In Islam development is not measured with the yardstick of economic growth but with faith, righteous deeds, justice of man and society. Thus, we can say the idea of human capital is not in conformity with the spirit of Islam. In comparison, the concept human development as evolved through recent UN Human Development Reports is a broader concept and includes the development of human capital as well. It recognizes human beings not only as a factor of production but as the goal of development. According to the concept of human development, the wide-ranging freedom of men is the real measure of success. If a person is economically, politically and socially free he will have greater capability to contribute positively to the economy. Therefore, the philosophy of human development is more in conformity with philosophy of Islam.

The principles on which the Islamic scheme of human development depends can be broadly categorized into five points: (i) God-consciousness with shariah; (ii) equality of all human beings; (iii) justice and magnanimity; (iv) free-will with responsibility; and (v) shura.
Islam upholds the equality of man. Islam is not in favour of giving any special treatment to any person or group of persons on the basis of religion, caste, colour or creed. Fundamental rights to all human beings are ensured by the Quran without any discrimination. Therefore, the Islamic state, which is the reflection of Islamic society, has no powers to infringe the fundamental rights of any person or group. Through the principle of *shura*, Islam provides for democratic consultation in the decision-making process from lower to top level, that is, from family to the national policies. The principle of *shura* reduces possibilities of exploitation of man by man and society.

The economic life of man is governed by two types of interests i.e. self-interest and social-interest. Sometimes the self-interest buttresses the social interest but many a times the social interests of human beings clash with their personal interests. The confrontation between self and social interests is one of the main causes of many economic problems. There is necessity of bringing harmony between them. In order to bring agreement between social and self-interests, Islam adopts a two-fold strategy, firstly, spiritual transformation of man which proceeds from the fundamental Islamic belief in the Hereafter thus giving man a long-term perspective of self-interest and secondly, instituting economic laws and establishing economic institutions sanctified by *shariah*.

Although differences in natural resources, labour forces, technology and capital investment are also important, they alone cannot explain the variations in the performances between developed and backward economies. The reason for variations in their performances is differences in their economic policies and institutions. Such differences are the main determinants of differences between the developed and underdeveloped economies. Effects of economic policies depend on these institutions. If economic institutions are developed, the economic policies will be effective.

There are two types of institutions: formal institutions and informal institutions; and together they define the incentive structure of societies and, in
particular, economies. In Islam, both formal and informal institutions actively participate in the economy and there is an exchange of feedback effects between them. Formal institutions include laws and regulations and informal ones include conceptual behaviours, social norms, understanding, codes of conduct, etc.

The Islamic approach to distribution begins from an earlier point: human rights and distribution of property and land. It is a comprehensive, detailed and realistic approach. It deals with every aspect of distribution as it has a well-defined framework of ensuring equitable distribution of income and wealth through assigning a specific role to the market as well as institutions, society and the state.

In Islam, work is the main criterion in distribution system and the other criterion is need. A society comprises of four groups. First one consists of people who have intellectual and practical powers for earning luxurious living, a second group is one which can work only to produce for their own needs, and a third group which can hardly provide for all their basic needs through their own earnings, and a fourth group which cannot work due to physical or mental handicaps, or other such causes. In order to provide livelihood to the fourth group and to meet the unfulfilled needs of the third group Islam fixes a share for them in the wealth of the affluent people.

For ensuring distributive justice in the production process Islam favours a participatory economic system. As a matter of principle, all factors of production can participate on the basis of fixed reward or risk-taking. In the Islamic scheme of redistribution mutual responsibility plays a very significant role. It is a unique idea in economic theory which can be said to be exclusive to the Islamic system. In Islam, charity begins at home. The basic institution in an Islamic society is the family. Family is the basic unit of the economy. In a Muslim family members are mutually responsible. If a person faces economic problem, it is the duty of his relatives to take care of him. The Quran contains
several verses in this regard. Every person is responsible to take care of his relatives according to his economic position. Islam extends the system of mutual responsibility to one’s neighbours and the poor and the needy of the society. Islam intends to convert each village and each ward of a town and city in a unit in which every individual and family share the happiness and sorrow of each other. The Quran urges people to care for and share with their neighbours and the poor and needy.

Islam prescribes a very dynamic role for Muslims in the establishment of justice in the world. Its plan of justice includes all humanity and is not confined to a particular group or community. The Quran enjoins the Muslims to strive for the cause of the deprived sections of society and wants the believers to play an active role for the establishment of justice in all settings, Islamic or otherwise. The most significant point to be noted in this context is that whenever the Quran refers to the rights of the neighbours, the poor and the needy, it never mentions their faith, culture, caste, creed etc. Being a neighbour or poor and needy is enough ground to get the attention of the wealthy section of the society. The verses that enjoin people for encouraging others to feed the poor and the needy imply that in any society it is the responsibility of the Muslims to strive for the economic amelioration of the deprived sections. Most of the verses relevant in this context were revealed in Mecca where Muslims were a minority living in an unfriendly and hostile environment. This means that Islam is against the ghettoization of the Muslim community. Any effort for the development of a particular section of population is very much against the spirit of Islam. Islam is in favour of universal justice, not of any particular section. Encouraging others to feed the poor and the needy implies that Muslims should encourage others individually and can also form charitable trusts, and make pressure groups to influence government’s decisions and policies for this purpose.

Islam gives a well-defined and well-organized system of land ownership which gives due consideration to private and social needs of the individuals.
Through the demarcation of land between public and private it provides a system of private and communal use of land and discourages concentration of land ownership in the hands of individuals or state monopoly. Similarly the Islamic law of inheritance presents a system for the most equitable distribution of ancestral property. Other Islamic measures of distribution are gifts, ritual sacrifices and atonement of sins with cash or kind.

The potentiality of the Islamic institutions of mosque, zakah and awqaf to ensure socio-economic justice in the society, can be actualised in all settings—Islamic or otherwise; because these institutions are the reflections of the righteous conduct of the Islamic society and they are present in all Muslim societies all over the world. The thesis shows that these institutions contribute to the socio-economic justice in Islamic society.

The importance of health and education in Islamic scheme of development is underscored by the fact that the first and second revelations of the Quran are related to knowledge and sanitation respectively. The Quran extols the characteristics of knowledge and good health as those of an ideal leader and a prophet. The Quran says that Allah loves those who keep themselves pure and clean. By linking the issue of health and education with faith Islam facilitates its actualization in society with minimum costs.

In Islamic education there is no dichotomy between religious and secular education. Islamic education’s ultimate relation to the Quranic revelation and hadith does not make it purely religious, nor does it render its other elements exclusively Islamic or absolute. Keeping in mind the dual nature of human beings, material and spiritual, the knowledge, whose ultimate source is Allah, can be classified into two types. The first is spiritual knowledge which is revealed through prophets. The second kind of knowledge refers to knowledge of sciences, which is acquired through experience, observation and research; it is discursive and deductive and refers to objects of pragmatic value. The first kind of knowledge, which is compulsory for every one as it gives
ultimate vision to human life, works as the foundation for the second type of knowledge and gives direction to it.

Islam wants people to be healthy and fit. One of the first Islamic revelations contained verses about personal cleanliness. Many of the famous Hadith collections contain chapters on personal cleanliness in the very beginning of the book. Further, books on fiqh also contain the chapter on personal cleanliness in the very beginning. The distinction of Islamic teachings is that they relate the issue of health and sanitation with faith. A Muslim by his religious faith is bound to follow the commandments of the Quran and sunnah in all areas of life. A Muslim by his religious conviction follows these guidelines without any outside compulsion. Another distinct feature of Islam is that it puts greater emphasis on prevention rather than on cure. Islamic injunctions forbidding extramarital sex, for example, can be of immense help in preventing sexual transmitted diseases such as AIDS.

The factors responsible for the backwardness of Indian Muslims are universal as well as local. Ghettoization, fanaticism, conservatism, gender inequity, undemocratic culture and dichotomy of religious and secular education and are factors responsible for backwardness of Muslims the world over. Local factors include political powerlessness, majority communalism. Partition and subsequent migration, caste and class segregation and educational backwardness are local factors responsible for backwardness of Muslims in India.

Contrary to the message of Islam, Indian Muslims are more or less a ghettoized community with no or little interaction with the majority on issues of common concern. There is little discourse among Muslims on the human development of the Indian community at large. The thesis enumerates some internal and external factors for emergence of such phenomenon.

In the Indian Muslim society democratic values are lacking and it is plagued by sectarianism, fanaticism and conservatism. The community does
not give the rightful place to the women as prescribed by Islam. The Indian Muslim community is preoccupied with trivial issues and beset by ritualism and dogmatism. Consequently, the attention of the community has diverted from more important issues of faith and universally recognized righteous deeds which Quran upholds. It seems that the main reason behind such phenomenon is the lack of clear vision of Islam which has also resulted in corruption of the Islamic faith of the community.

Despite the fact that Islam upholds equality of all humans, caste is the defining feature of the Indian Muslim society, with significant regional variations. Although, the caste problem among the Indian Muslims is not as acute as among Hindus, as they have no practice of untouchability, associated notions of caste-based superiority and inferiority do play an important role among them. In most parts of India, Muslim society is based on numerous occupation-specific caste groups that practice endogamy, have their own caste appellations and are generally ranked in hierarchical order.

In Indian Muslim society the Islamic principle of human equality has never been followed. The Muslim high class, the ruling class of medieval India, never treated lower class Muslims and other weaker sections of Indian population on equal basis, and, thus, kept them away from the administrative responsibilities during their reign of about eight hundred years. The only exception in this regard was Muhammad bin Tuglaq. The ulama, in general, never strived to develop an egalitarian Islamic society in India that treated the so-called ashraf and ajlaf as equals. Instead of eradicating this evil from the society they promoted such an un-Islamic practice and even gave it religious sanction. As a consequence, pretensions of superiority with regard to the ajlaf still prevail in the Indian Muslim society.

The ajlaf, who constitute the major portion of the present Muslim population have been a subjugated and exploited lot from the very inception of Muslim rule in India. In fact, the backwardness of the majority of the Indian
Muslims (ajlaf) is the result of their social structure which has been obtaining and thriving in India for hundreds of years. The predominant issues discussed in the Indian Muslim political circle, before and after independence, were not concerned with the welfare of the deprived sections of Muslim population but only with the interests of the elite classes. Before Independence the only political party representing the Muslim cause was the Muslim League. The Muslim League was the party of elite class Muslims interested in securing and promoting their interests. One can never find any mention of issues concerning the lower class Muslims in the agendas of Muslim League throughout its political struggle. To fulfill the interests of elite class Muslims, the Muslim League exploited the religious sentiments of the Muslim masses. The situation has also not changed in Independent India. In view of the magnitude of the problems of education, poverty and unemployment it can easily be inferred that reservation in government jobs will not solve the problems of poverty and unemployment of Muslims in India. But we find the dominant voice among the Muslim politicians and intellectuals, who generally belong to the forward Muslim classes, demanding reservation for Muslims in government jobs which would only benefit the creamy layer of the Muslim population and not the downtrodden and deprived sections. We find little discussion on the problems of the poor and deprived sections which constitute the majority of the Muslim population.

Educational backwardness of the Muslim community is affecting its over-all development. The low level of education in the community has roots in the social structure of Muslim society since the inception of Muslim rule in India. During Muslim rule the ruling class Muslims never encouraged dissemination of education among the so-called low caste Muslims and, on occasions, even discouraged them from acquiring knowledge. Another important factor for the educational backwardness of the community is its poverty which has also roots in the social evils of the community. Moreover, unhealthy social values, lack of educational infrastructure, lack of political
resourcefulness and government apathy have further reinforced the educational backwardness of the community.

In Islam there is no dichotomy of education between the religious and the secular. Among the Indian Muslim community there is prevalence of both types of education, secular as well as religious. The madrasa education in India is based on a mere course of study on religion and religious law or inculcation of Islamic mores. Religious education which is prevalent today differs from Islamic education that involved a comprehensive training as received by earlier generations of Muslims, even though it maintains remnants of the Islamic educational institutions of earlier generations. As far as synthesis of modern and traditional education is concerned, there exists no practical model in India.

One of the principles of human development is that there should be people’s participation in the process of policy-making in the economy. Muslims have little or no space for participation in decision-making process in the Indian polity.

The most important reason for the low participation of Muslims in affairs of the country is their political powerlessness. The causes of political powerlessness include: annulment of the right to separate electorate given to Muslims in British India, absence of common political platform for Muslims, lack of visionary political leadership, lack of grass-root political activism, majority communalism.

As of Muslim participation in contemporary Indian politics, most of it is subject to the Hindu secular political leadership. Muslim politicians of secular political parties have been so far unable to make any significant impact on government policies regarding issues concerning Muslim masses. The reason for this is that their freedom to raise Muslim issues is subject to the interests of their respective political parties. For secular political parties the welfare of Muslim community is not an important issue. Moreover, most of the Muslims join politics not to serve the community but for self-aggrandizement.
Political powerlessness has inflicted immense harm on Indian Muslims in respect of government jobs also. They have been deliberately marginalized from Indian mainstream through the anti-Muslim policies adopted by the successive governments since Independence. Before Independence the representation of Muslims in government jobs was in proportion to their population in the country and in some cases was even greater. Whereas, in Independent India representation of Muslims in most of the government services has reduced to less than three percent of the total jobs, much less than their proportion in Indian population. The lack of political empowerment of Muslims has facilitated advancement of the anti-Muslim agenda of the majority communalists.

The partition of India has also taken a heavy toll on Muslim political activism. Still there is much scope for engagement with the majority on issues of good governance. Greater participation in the political process, from the grass root to the national level, is also an antidote to the tyranny of majoritarianism. Political empowerment which is an indicator as well as a tool of development can also be pursued en route grass root political activism.

The institutions of mosque, zakah, and awqaf contribute to the human development in an adequately active Islamic society but they only play an assigned role in the process, and their role is not foundational. Placing prime importance on them for the development of the community is not a correct idea. In India, these institutions are in paralyzed condition. The pathetic condition of Islamic institutions is told by the loaning transactions of the Muslim Funds which show the lack of philanthropic attitude of the Indian Muslim society with regard to the poor and the needy. Generally the poor people have to deposit the security of ornaments for a few hundred rupees to meet their basic necessities which could be easily met if there would have been organized system of zakah. In the absence of the organized system of zakah, the Muslim Funds rely on the interest earning of their deposits to meet the requirements of welfare activities. If there would have been a well-organized
system of zakah the loan advances which are incurred to meet the basic necessities could be used to generate employment for the poor sections of the population. Though the Muslim Funds have done a remarkable job in helping thousands of the poor and the needy, in comparison to the downright deprivation of the Muslim community, the activities of Muslim Funds are very limited. Accordingly, they are unable to show any discernable improvement in the socio-economic condition of the community.

In fact, these Islamic institutions give required results only in an adequately active Islamic society. For the optimum benefits of the Islamic institutions such as zakah and awqaf the optimal condition is to be created first. Therefore, the prime importance should be given to mental and spiritual transformation of society. In the Indian Muslim society, Islamic values have become very weak and this decline has affected other Islamic institutions. There should be relentless effort to cultivate faith and create the culture of doing righteous deeds in the community for its multidimensional development.

Thus the basic reason for overall backwardness of Muslims lies in the non-existence of adequately active Islamic society. The educational backwardness and political powerlessness are the two other important reasons for the underdevelopment of Indian Muslims. In the process of building Islamic society special attention is needed for educational advancement and political empowerment of the Muslims in India. A close observation would reveal that the educational backwardness and political powerlessness are also the result of non-existence of adequately active Islamic society. Therefore, for the development of the community the starting point should be mental and spiritual transformation of the Muslims so that an adequately active Islamic society may evolve.

**Suggestions**

In the preceding discussions we concluded that the main reasons for the underdevelopment of Indian Muslims are the absence of an adequately active
Islamic society, educational backwardness and political powerlessness. In the light of these discussions we make a few suggestions, for initiating the process of multidimensional development of Indian Muslims.

**Overhauling the Mindset of Muslims**

It goes without saying that Muslims are emotionally attached to their religion. According to George Sarton “Religious faith dominated Muslim life to an unprecedented extent. No people took their religion as seriously as Muslims, and this was undoubtedly the cause of their cohesion and their strength against their enemies who were divided and whose faith was weak and tepid.”

Islamic vision of Muslim communities may weaken under adverse pressures but it never vanishes. Hodgson has rightly pointed out that “Islamic vision never vanished, the venture has never been abandoned, the hopes and efforts are still alive in the modern world.” Therefore, it is only the Islamic faith that has the potential for the revival and development of Muslims.

Keeping in view the universality of the message of Islam that aims at the welfare of mankind, the ghettoization of Muslim community is a deviation and must be corrected. The Muslim activists should be cognizant of the realities of present society and the world. For this Muslims should have interactive attitude towards other communities. Such efforts are necessary for building an adequately active Islamic society on which Islamic scheme of human development depends. A cursory glance of the religious movements that emerged after the fall of Muslim rule in India will reveal that most of them were in reaction of the political decline of Muslims. Their vision of Islam was not meant to serve humanity but to secure the interests of the community. Therefore, it is need of the hour to inculcate the universal vision of Islam in the Muslim community so that they can take up the cause of human welfare.

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For helping Muslims have a clear vision of Islam there should be constant effort for internalization of Islamic worldview through the cultivation of God-consciousness. This work should be done by sticking to the original sources of Islam, and not to their later juridical interpretations.

**Political Empowerment**

Well-planned active participation in the political process has great potentialities for the solution of many problems faced by the Muslim community in India. In the presence of a favorable political environment, a lot of developmental plans can be implemented and the community will be able to pursue their activities without harassment of the state administration. For example, public action is a crucial determinant of educational advancement. There are various recommendations with the government for educational development of Muslims. These recommendations can be implemented only through visionary political activism on the part of Muslim community. Through active political participation, Muslims can influence the government for adequate budgetary allocation to improve their pathetic educational condition. Similarly, Muslims can also avail of the funds released by the central and state governments to Gram Panchayats, Municipalities, Members of Parliament (MPs.) and Member of Legislative Assemblies (MLAs) for various developmental projects. A mass awareness should be created among Muslims of from various developmental schemes and they should be involved through well-planned political activism towards benefiting from the same.

Muslim masses should be educated to use their franchise and actively participate in the political processes at local and national level. The main concern for the political activism should be the issues of common concern of the citizens of the country. By this they will be able to enhance their acceptability in the local as well as national political processes. The need of the active political participation and political empowerment should be discussed in the community through every forum. Through active political participation
Muslims can increase their weightage in the Indian polity and can make it difficult for any government to ignore their interests.

The necessity of political empowerment becomes greater due to the emergence of aggressive communal forces in the county. The communal forces have permeated in the administration and are implementing their designs continuously and scrumptiously. But it is also a fact that a majority of Indians do not subscribe or support communalism. Moreover, some important national institutions are largely unaffected by the communal prejudice. There is a need to cooperate with non-communal majority in order to keep the fascist forces out of power. The present polarized condition has exhausted the community of all its energy and resources for its survival and dignity. A more secure environment is needed for sparing the community’s resources towards building an adequately active Islamic society for the welfare of the larger Indian community.

**Activation of Islamic Institutions**

As discussed in the thesis that the institutions of mosque, zakah and waqf are the basic tools in the Islamic scheme of human development, but these intuitions are more or less in paralyzed condition in India. In the process of development there is need of activation of these institutions.

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3 This claim can be the basis of the following arguments:
- The demolition of Babri Masjid on 6 December 1992 was widely condemned by national newspapers and magazines in India. Letters to the editors showed the unbiased thinking trend of the general public and the overwhelming majority of them opposed this act of vandalism in Ayodhya.
- After the demolition of Babri Masjid when general elections took place in four Bhartiya Janata Party (B.J.P.) ruled states the B.J.P. lost elections in three out of four states.
- The carnage of Muslims in Gujarat in February-March 2002 was widely condemned by the intellectuals, journalists and Hindu masses. The news media exposed the partisan role of B.J.P. government in Gujarat. The Supreme Court also showed serious concern for prosecuting the culprits of the pogrom whom the state administration wanted to protect.
- The report of Human Rights Commission as clearly exposed the partisan role of Gujarat government and Sangh Parivar in masterminding the pogrom in the State.
- The report of Srikrishna commission, which was constituted to probe the Mumbai riots of 1993, also submitted impartial report.
- The coalition government at the Center led by the B.J.P. faced ignomious defeat in Lok Sabha elections of 2004 and the defeat was blamed by party workers and leaders on the failure of the government in handling the law and order during the Gujrat program.
Mosques are the integral part of Muslim societies all over the world. The institution of mosque should be activated by following the model given by Prophet Muhammad.

Women comprise half of the population in any society. Keeping away women from mosques is the most objectionable aspect of the sad condition of this pivotal institution. There is no other institution for creating awareness amongst women on social, political and religious issues. Keeping women away from mosque resulted in their ignorance about their rights and duties. There should be a broad campaign for welcoming women participation in mosque. Serious efforts are required for the revival of the earlier practice, prophetic practice.

Mosques should be developed as a mass awareness centre, a place of resolving disputes of people and information centre on issues of the neighborhood. *Juma Khutbas* should be in the vernacular (in Urdu for example) which is permissible, according to some Muslim jurists, and very much desirable for the purposes of human development.

Muslim community should also spare some thought for the modernization of its conduct of the community affairs. A management body of religious scholars, representing different schools of thoughts, should be formed in every city to look after the management of mosques. The *imam* should be appointment by the management on the criterion of their knowledge of Islam as well as the awareness of the current affairs. The amount of salary must be comparable to that of the organized sector with other facilities for a dignified living.

Using mosques as the centre of *zakah* distribution, there should also be serious effort to organize neighborhood *zakah* committees in every city and village of India.

There should also be organized effort on part of the community to rejuvenate and activate the institution of *waqf*. Following steps can be taken to
improve the condition of *awqaf* so that it can become the source of economic development of Muslims.

For new as well as old *awqaf* there must be explicit provision of their maintenance and development, by changing, if necessary, the *waqf* act. This measure is necessary to ensure an enlarge income stream in monetary as well as real terms which should lead to a greater fulfillment of the objectives of *waqf*. The rules and regulations, e.g. rent control act, that adversely affect the productivity of *awqaf* must be removed.

There should be effort to alter the pattern of *awqaf* and their creation. Muslims must be educated and made aware of about the needs of the community that can be fulfilled through *waqf*. The community must be persuaded to create *waqf* more for the temporal necessities than for purely religious purposes for example more for girls schools than for, say, mosques and *dargahs*. Muslims should be provided with information about the necessities in their own neighborhood so that they can create *waqf* in required area.

The State *Waqf* Boards should be revamped and experts and able administrators should be given charge for retrieving the lost properties. The government should be approached to sponsor projects for development of *awqaf* for example by putting up shopping malls and housing complexes.

**Educational Upliftment**

Educational upliftment of the community can be achieved through relentless effort in the following directions:

**Mental Transformation of the Community**

One of the important reasons for the educational backwardness of Muslim community is its attitude towards education. A majority of them are unaware about the value and importance of education for their development. A well-
planned awareness programme should be launched to motivate the community towards education.

**Proper Incentives**

One of the most important reasons for the low level of education of the Muslim community is their poverty. For poor students efforts should be made to reduce the cost of education. For those people who are living below the poverty line, education should be free. To provide inexpensive or free education to the poor sections of Muslim population, adequate resources should be generated. For this purpose the community can use the revenues of *zakah* and *waqf* and also collect voluntary donations. The central government has started mid-day meal scheme for poor children in government schools. The poor amongst Muslims should be encouraged to admit their children in government schools. There should be provision of scholarships for the bright, poor students.

Because of abject poverty many parents are being forced to send their children to work. Without the supplementary incomes of their children it is hard for them to survive. They should be helped by *zakah* and voluntary donations from the community so that they can spare their children for schooling.

The strategy for education should also give due consideration to the employment aspect. Centers for professional, vocational and other skill-centered courses should also be opened for poor students.

**Improving the Efficiency of Muslim Educational Institutions**

Most of the existing Muslim educational institutions in North India are poorly managed. Their academic performance is also not up to the mark and they have become an arena of petty politics of the managing committees. The root cause of this situation is perhaps the undemocratic culture prevalent in the community and lack of transparency in the conduct of these committees. An overall democratization of the community can contribute to the improvement in the efficiency of the Muslim educational institutions.
Creation of Adequate Educational Infrastructure

Educational infrastructure with the community is extremely inadequate as compared to its requirements. For the creation of adequate number of educational institutions sufficient resources have to be generated. The greatest source of finance is voluntary donations by the community. There is need for the transformation of the outlook of the community regarding modern education. The Muslims donate generously for the construction and running of mosques and madrasas only because they consider it their religious duty. The community should be educated about the fact that there is no dichotomy of knowledge between religious and secular in Islam and it encourages Muslims to acquire all types of lawful and beneficial knowledge. The community should also be educated about adopting a holistic approach towards knowledge. Madras Education should also be modernized keeping in view the demand of present society.

Empowerment of Women

Today, women are seen as active agents of change and dynamic promoters of social transformation that can alter their own lives as well as of men. However, Muslim women are less fortunate. In order to act as active agents of change, Muslim women should have freedom to decide on issues concerning them. Education and economic independence can contribute towards their empowerment.

Many recent studies show that, in several countries, empowerment of women resulted in reduction in mortality rates of children, improving nutrition level and reducing gender bias etc.

Islamization of the existing Muslim Personal Law is due in India since long. The rights of women mentioned in Quran and sunnah should get legal status through their inclusion in Muslim Personal Law because law has been an

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2 Ibid., pp. 195-98.
important source for social change in every society. Special attention should be
given to reform those laws and social values which are the products of male
dominated society and perpetuate injustice against women in the name of Islam.

There should be proper education facilities for girls from primary to
higher level. Vocational training centers may also be started for girls. By
getting training in various crafts even housewives can earn a living that can
contribute towards a relative independence.

Another measure for safeguarding women’s rights is guidance and
information centers which can be run by women for women and could provide
free information and free-counsel on personal matters and, in crisis, save them
from unnecessary hassles of the courts. Special welfare funds should be set up
to provide relief to the less fortunate ladies to enable them to make a fresh start
in life.

Establishment of News Media

In the modern world the role of public opinion is very crucial to bring out
reform within community as well as to influence public policies and actions.
The role of news media for moulding public opinion is crucial. Sufficient news
network is lacking in the community. The standard of the newspapers and
journals brought out by Muslims is far from satisfactory. The Muslim
individuals and organizations should give proper attention for the establishment
of news media to express their views on various issues. It can also be used for
countering the negative coverage of the community in the vernacular and
national media.

Generation of Funds

Most of the lofty policies and programmes that are formulated from time to
time are scuttled due to financial constraints. In an Islamic society the most
vital source of fund generation is voluntary donations by its members. There
should be continuous effort to effect change in the attitude of the community
regarding wealth through propagation of the message of Islam. The religious training is the only source through which the revenue of zakah can be realised and increased. Another way of activating the institution of zakah is to use the infrastructure of Muslim Funds in Northern India for collecting and distributing zakah. Since the Muslim funds are closely associated to the poor population they can easily and genuinely disburse zakah to eligible persons. If the institution of zakah becomes active, the poor people will not have to borrow money for their basic needs and they can use their savings for their other necessities as for example for educating their children. In this way, welfare of the economically deprived sections of the population can be ensured to a greater extent.

As has been discussed in Chapter Four the Muslim Funds of Northern India have shown a remarkable model for the welfare of the poor. The experiment of Muslim Funds should be applied in every city to provide economic security to the poor. Efforts should be made to enhance their efficiency and to make them more productive.

In modern economies, the role and influence of Non Governmental Organizations (NGOs) is increasing day by day. The governments and private organizations dole out funds for various developmental projects to NGOs. Muslims should also participate in the activities of NGOs and establish their own NGOs to carry out developmental projects for their own needs. They can also avail of the governmental resources especially earmarked for their upliftment.
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*****
# Educational Condition of Indian Muslims Compare to other Communities of India

## Table 1

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<th>Social Groups</th>
<th>Literacy Rates (7 yrs and above)</th>
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**Percentage Distribution of Persons of Age 15 and Above by General Education Level**

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Source: *National Sample Survey Organization* Report No. 468
Table 3

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Hindus          | 48.2 | 64.0 | 29.3   | 66.4 | 75.8 | 55.0   |
| SCs             | 32.4 | 48.1 | 13.7   | 53.5 | 66.0 | 36.7   |
| STs             | 33.6 | 46.5 | 16.0   | 53.6 | 60.6 | 41.3   |
| Muslims         | 35.0 | 47.1 | 20.2   | 49.7 | 56.4 | 41.4   |
| KERALA          | 90.0 | 93.0 | 86.5   | 98.6 | 99.2 | 98.0   |
| Hindus          | 88.2 | 92.2 | 84.3   | 98.7 | 99.4 | 97.8   |
| SCs             | 77.4 | 82.6 | 72.2   | 97.2 | 97.3 | 97.2   |
| STs             | -    | -    | -      | -    | -    | -      |
| Muslims         | 86.9 | 90.4 | 84.1   | 97.7 | 99.1 | 96.5   |
| Christians      | 94.8 | 96.2 | 93.4   | 99.4 | 98.7 | 100    |

WEST BENGAL      | 59.0 | 66.3 | 49.9   | 66.1 | 67.0 | 65.1   |
| Hindus          | 61.0 | 69.1 | 49.9   | 66.1 | 67.0 | 65.1   |
| SCs             | 54.5 | 62.5 | 46.0   | 65.7 | 66.8 | 64.6   |
| STs             | 49.1 | 59.1 | 38.1   | 51.0 | 53.0 | 47.5   |
| Muslims         | 52.1 | 59.3 | 44.4   | 57.9 | 57.2 | 58.6   |

KARNATAKA        | 55.0 | 65.1 | 43.9   | 77.9 | 80.6 | 75.1   |
| Hindus          | 54.4 | 64.9 | 43.0   | 77.4 | 79.9 | 74.8   |
| SCs             | 40.1 | 49.3 | 30.2   | 66.1 | 69.1 | 63.1   |
| STs             | -    | -    | -      | -    | -    | -      |
| Muslims         | 58.6 | 66.8 | 49.6   | 81.9 | 87.2 | 76.5   |

### Table 4
School Attendance Rate (per 1,000) by Age Groups

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### Table 1
Political Participation Rate of Muslims

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Muslim Representation in Lok Sabha, 2004
State-wise Deprivation Level

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<td>1999</td>
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### Appendix C

#### Table 1

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Work Force Participation Rates

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Table 4

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Table 5

**Distribution of Persons by Household Monthly Per Capita Expenditure Class (MPCE)**

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<th>Class (In rupees)</th>
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*Source: National Sample Survey 55th round.*

Table 6

**Distribution of Persons by Monthly Per Capita Expenditure Class- Rural India**

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<th>Category</th>
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*Source: National Sample Survey 55th Round.*

Table 7

**Distribution of Persons by Monthly Per Capita Expenditure Class- Urban India**

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*Source: National Sample Survey 55th round.*

Table 8

**Monthly Per Capita Expenditure**

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*Source: National Sample Survey 55th Round.*
### Table 9

Ownership of Assets by Social Groups and States

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<th>%Rp</th>
<th>Avg. All hh Acres</th>
<th>%Rp</th>
<th>Avg. All hh No.</th>
<th>%Rp</th>
<th>Avg. All HH</th>
<th>%Rp</th>
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<td>Christians</td>
<td>--</td>
<td>--</td>
<td>33</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

Table 10


<table>
<thead>
<tr>
<th>Size Class (in hectares)</th>
<th>Hindus</th>
<th>Muslims</th>
<th>Christians</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>39.5</td>
<td>51.2</td>
<td>39.4</td>
</tr>
<tr>
<td>0.01-0.04</td>
<td>22.2</td>
<td>24.8</td>
<td>26.5</td>
</tr>
<tr>
<td>0.41-1.00</td>
<td>17.2</td>
<td>14</td>
<td>20.2</td>
</tr>
<tr>
<td>1.01-2.00</td>
<td>11.7</td>
<td>6</td>
<td>10.5</td>
</tr>
<tr>
<td>2.01-4.00</td>
<td>6.3</td>
<td>2.8</td>
<td>2.6</td>
</tr>
<tr>
<td>4.01 &amp; above</td>
<td>3.1</td>
<td>1.2</td>
<td>0.9</td>
</tr>
</tbody>
</table>

Rural

| 0                        | 33.6   | 47      | 33.5       |
| 0.01-0.04                | 21.8   | 25.4    | 26         |
| 0.41-1.00                | 18.6   | 15.2    | 21.4       |
| 1.01-2.00                | 13.4   | 7.1     | 12.6       |
| 2.01-4.00                | 8      | 3.7     | 3.4        |
| 4.01 & above             | 4.6    | 1.6     | 1.2        |

Urban India


Table 11

Per Capita and Household Income of Different Communities of India

<table>
<thead>
<tr>
<th>Per Capita Income in Indian Rupees (Rural India)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SCs</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>3528</td>
</tr>
</tbody>
</table>

Total Household Income in Indian Rupees (Rural India)

<table>
<thead>
<tr>
<th>SCs</th>
<th>STs</th>
<th>Other Hindus</th>
<th>Muslims</th>
<th>Christians</th>
<th>Other Minorities</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>17466</td>
<td>19557</td>
<td>29787</td>
<td>22807</td>
<td>28861</td>
<td>30330</td>
<td>25663</td>
</tr>
</tbody>
</table>

## Table 12

**Hindu and Muslim Representation in UP Public Services**

<table>
<thead>
<tr>
<th>Services</th>
<th>Hindus</th>
<th>Muslims</th>
<th>Percentage</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Civil</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Executive Service</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tahsildars</td>
<td>175</td>
<td>132</td>
<td>52.5</td>
<td>39.6</td>
</tr>
<tr>
<td>Naib Tahsildars</td>
<td>106</td>
<td>84</td>
<td>54.99</td>
<td>43.6</td>
</tr>
<tr>
<td>Naib Tahsildars</td>
<td>117</td>
<td>87</td>
<td>55.9</td>
<td>44.1</td>
</tr>
<tr>
<td>Agricultural Service</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Class I</td>
<td>9</td>
<td>3</td>
<td>64.2</td>
<td>24.4</td>
</tr>
<tr>
<td>Class II</td>
<td>32</td>
<td>5</td>
<td>76.0</td>
<td>12.0</td>
</tr>
<tr>
<td>Subordinate</td>
<td>401</td>
<td>137</td>
<td>73.3</td>
<td>25.0</td>
</tr>
<tr>
<td>Police</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DSP</td>
<td>28</td>
<td>14</td>
<td>56.0</td>
<td>28.0</td>
</tr>
<tr>
<td>Inspectors</td>
<td>105</td>
<td>68</td>
<td>46.4</td>
<td>30.0</td>
</tr>
<tr>
<td>Sub-Inspectors</td>
<td>1,029</td>
<td>832</td>
<td>54.2</td>
<td>43.8</td>
</tr>
<tr>
<td>Head Constables</td>
<td>898</td>
<td>1,638</td>
<td>35.2</td>
<td>64.4</td>
</tr>
<tr>
<td>Naiks</td>
<td>884</td>
<td>883</td>
<td>51.5</td>
<td>47.9</td>
</tr>
<tr>
<td>Constables</td>
<td>14,063</td>
<td>12,289</td>
<td>53.0</td>
<td>46.4</td>
</tr>
<tr>
<td>Educational Service</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Class I</td>
<td>11</td>
<td>4</td>
<td>73.3</td>
<td>26.7</td>
</tr>
<tr>
<td>Class II</td>
<td>78</td>
<td>14</td>
<td>73.6</td>
<td>13.2</td>
</tr>
<tr>
<td>Subordinate Service</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Teaching Branch</td>
<td>1,062</td>
<td>372</td>
<td>69.0</td>
<td>24.2</td>
</tr>
<tr>
<td>Inspecting Branch</td>
<td>169</td>
<td>85</td>
<td>64.0</td>
<td>32.2</td>
</tr>
<tr>
<td>Judicial Service</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>159</td>
<td>55.0</td>
<td>25.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical Service</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Civil Surgeons</td>
<td>25</td>
<td>4</td>
<td>83.3</td>
<td>13.3</td>
</tr>
<tr>
<td>Medical Officers</td>
<td>78</td>
<td>21</td>
<td>75.0</td>
<td>20.1</td>
</tr>
<tr>
<td>Assistants</td>
<td>271</td>
<td>61</td>
<td>80.4</td>
<td>18.1</td>
</tr>
<tr>
<td>Service of Engineers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Class I</td>
<td>3</td>
<td>1</td>
<td>60.0</td>
<td>20.0</td>
</tr>
<tr>
<td>Class II</td>
<td>21</td>
<td>3</td>
<td>72.4</td>
<td>10.4</td>
</tr>
<tr>
<td>Subordinate</td>
<td>104</td>
<td>8</td>
<td>91.0</td>
<td>7.0</td>
</tr>
<tr>
<td>Income Tax Department</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Class I and Class II</td>
<td>24</td>
<td>12</td>
<td>61.5</td>
<td>30.7</td>
</tr>
<tr>
<td>Forest Service</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rangers</td>
<td>87</td>
<td>20</td>
<td>80.5</td>
<td>18.5</td>
</tr>
<tr>
<td>Deputy-Rangers</td>
<td>175</td>
<td>59</td>
<td>74.4</td>
<td>25.1</td>
</tr>
<tr>
<td>Co-operative Societies</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gazzetted Officers</td>
<td>5</td>
<td>3</td>
<td>62.5</td>
<td>37.5</td>
</tr>
<tr>
<td>Subordinate</td>
<td>120</td>
<td>36</td>
<td>77.0</td>
<td>22.9</td>
</tr>
</tbody>
</table>

*Source: Address by G.B. Pant to members of the UP Press Consultative Committee, 11 January 1939, L/P&J/8/686, BL (P. 209)*
### Table 13

Community-wise Break-up of Jobs and Professions

<table>
<thead>
<tr>
<th>Profession</th>
<th>Percentage of Muslims</th>
</tr>
</thead>
<tbody>
<tr>
<td>Engineers</td>
<td>2.0</td>
</tr>
<tr>
<td>Doctors</td>
<td>2.5</td>
</tr>
<tr>
<td>I.A.S.</td>
<td>2.86</td>
</tr>
<tr>
<td>I.P.S</td>
<td>2.0</td>
</tr>
<tr>
<td>State Class</td>
<td>3.3</td>
</tr>
<tr>
<td>I.T.Os</td>
<td>2.0</td>
</tr>
<tr>
<td>Banks</td>
<td>2.18</td>
</tr>
<tr>
<td>Pvt. Enterprises</td>
<td>4.08</td>
</tr>
</tbody>
</table>

*Source: Muslim India, April 1998, p.184.*

### Table 14

Representation of Muslims in Police Force

<table>
<thead>
<tr>
<th>States/Union Territories</th>
<th>Percentage of Muslims in the State/UT population</th>
<th>Police Strength</th>
<th>Percentage of Muslims</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Muslims</td>
<td></td>
</tr>
<tr>
<td>Andhra Pradesh</td>
<td>8.91</td>
<td>63,147</td>
<td>10,499</td>
</tr>
<tr>
<td>Assam</td>
<td>28.43</td>
<td>43,147</td>
<td>3,936</td>
</tr>
<tr>
<td>Bihar</td>
<td>14.80</td>
<td>83,223</td>
<td>--</td>
</tr>
<tr>
<td>Gujarat</td>
<td>8.73</td>
<td>63,092</td>
<td>3,897</td>
</tr>
<tr>
<td>Jammu &amp; Kashmir</td>
<td>65</td>
<td>40,180</td>
<td>18,045</td>
</tr>
<tr>
<td>Karnataka</td>
<td>11.63</td>
<td>49,322</td>
<td>3,557</td>
</tr>
<tr>
<td>Kerala</td>
<td>23.33</td>
<td>34,375</td>
<td>3,270</td>
</tr>
<tr>
<td>Madhya Pradesh</td>
<td>9.66</td>
<td>88,673</td>
<td>3,720</td>
</tr>
<tr>
<td>Manipur</td>
<td>7.29</td>
<td>11,032</td>
<td>934</td>
</tr>
<tr>
<td>Orrissa</td>
<td>1.83</td>
<td>36,995</td>
<td>1,029</td>
</tr>
<tr>
<td>Rajasthan</td>
<td>8.01</td>
<td>57,167</td>
<td>3,221</td>
</tr>
<tr>
<td>Tamil Nadu</td>
<td>5.47</td>
<td>69,021</td>
<td>3,024</td>
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<tr>
<td>Tripura</td>
<td>7.11</td>
<td>11,161</td>
<td>253</td>
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<tr>
<td>Uttar Pradesh</td>
<td>17.33</td>
<td>163,875</td>
<td>8,072</td>
</tr>
<tr>
<td>West Bengal</td>
<td>23.61</td>
<td>59,137</td>
<td>3,442</td>
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<tr>
<td>Delhi</td>
<td>8.91</td>
<td>50,798</td>
<td>1,160</td>
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<tr>
<td>Lakshdweep</td>
<td>94.31</td>
<td>359</td>
<td>163</td>
</tr>
</tbody>
</table>

*Source: Muslim India, July 1998, p.315.*