THE ISLAMIC-BASED DEVELOPMENT INDEX (IBD-I) WORLDVIEW: A CASE OF THE MALAYSIAN SYARIAH INDEX (MSI)

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Abstract

This working paper intends to examine the Islamic worldview (*tasawwur*) that has designed the Malaysian Syariah Index (MSI). The MSI is one of the Islamic based Development Index (IbD-i) built based on the five elements of *maqasid syariah*, which are preservation of religion, the soul, heredity, the mind and property. The aim of the index is to measure and evaluate Malaysia's level of seriousness in enhancing the level of *syariah* compliance in every policy and administrative program as well as national development. As a pioneering initiative and newly introduced, the worldview aspect is among the main issues that should be emphasized because this aspect would design the entire operational level of the MSI. Some quarters, especially among the mainstream developers of Islam, have alleged that conventional worldview is applicable in building MSI as long as it is not contrary to *aqidah* (staunch belief) and Islamic *syariah*. The question is what kind of worldview would design the MSI? Is it designed by Islamic worldview or otherwise? This working paper would endeavour to answer both these questions by focusing on two main issues. First, to determine which worldview designs the MSI; second, to analyze the MSI worldview element that was identified. This study uses the library research method by analysing the contents of documents related to MSI. The study found that MSI is moulded according to the element of *tawhid* (oneness of Allah), which is the main element in Islamic worldview and inevitably the worldview regarding IbD-i

Keywords: worldview, index, *maqasid syariah*, Islamic-based development

Introduction

The Malaysian Syariah Index (MSI) is one of the development indexes based on Islam (IbD-i). The MSI was launched in conjunction with the 'Umara Ulama Council with the Prime Minister 2015', which was held in Putrajaya International Convention Centre (PICC) on 10 February 2015. With the launching of the MSI model, Malaysia is recorded to be first country in the world to introduce and apply the five main elements (*daruriyyat al-khams*)[1] in *maqasid syariah*, which is the preservation of religion, the soul, heredity, the mind and property, as a measure of Malaysia's commitment in developing policies and national administrative and development programs that are *syariah* compliant. For the first phase

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[1] *Al-Daruriyyah* is the main element in *maqasid syariah*. This basic element must exist to ensure the concern for human life on this earth and the after-world. According to al-Syatibiy [30], *al-daruriyyah* is a crucial element when implementing the benefits of religion and the world. If these elements contained in the *al-daruriyyah* do not exist then the benefits of life in this world would not be achieved and this would have an effect on the happiness of life in the after world.

only eight sectors were selected to determine their level of *syariah* compliance and these sectors were Islamic jurisprudence, politics, economics, education, health, culture, infrastructure and social [1].

According to the Prime Minister, Datuk Seri Najib Tun Razak [2] when delivering his address at the *'Umara Ulama* Council with the Prime Minister 2015', the main purpose for introducing MSI was to counter society's negative perception about Islam. According to him, Malaysia does not wish to cater the Malaysian society with something that is presumed to be characteristic of only labelling. Nevertheless, even though something is not labelled as an Islamic brand, it is not automatically un-Islamic. Moreover, vice versa, if something is labelled Islamic it might not necessarily comply with Islam or moulded according to Islamic worldview. Since Islamic society has made the Islamic brand as a yardstick for measuring Islamic values, hence, most government policies and programs are seen as not complying with the demands of Islam because they are not labelled as an Islamic brand.

Thus, due to this issue and presumption, the MSI is built and implemented with full transparency and efficiency based on the five main elements of *maqasid syariah*. However, there would surely be challenges to overcome the efforts to implement the IbD-i and MSI. There are clear differences between the worldview that designs the conventional development index (CD-i) and the worldview that design the IbD-i. The worldview that designs the CD-i consists of conventional worldview and epistemology[2], whereas the worldview that designs the IbD-i consists of Islamic worldview and epistemology[3]. Building an index moulded according to conventional worldview and epistemology would produce various form of evaluation that are in tandem with the concepts and theories of CD-I. Meanwhile, building an index moulded according to Islamic worldview and epistemology would produce various forms of evaluation in tandem with the concept and theories of IbD-i. A development index cannot be called an IbD-I as long as it is tied to conventional worldview and epistemology. Although there is a mix of Islamic and conventional worldview and epistemology, it still cannot be labelled as an authentic IbD-i.

The question is what kind of worldview designs the MSI? Is it designed by Islamic worldview or otherwise? This working paper attempts to answer both these questions by focusing on the discussion of two main issues. The first one is to identify the worldview that designs the MSI and the second is to analyse the MSI index elements that have been identified. In order to achieve these two objectives a library research was initiated by analysing the contents of documents related to MSI, especially the texts of the speech by the Prime Minister, Datuk Seri Najib Tun Razak [2] at the *'Umara Ulama* Council 2015 and the launching of the MSI.

Generally, the discussion in this working paper is divided into six main sections such as discussions on the meaning of worldview, the basic elements in Islamic worldview, meaning of worldview on the development index, the background of MSI, analyse the MSI worldview and the conclusion.

The Meaning of Worldview (*Tasawwur*)

In this working paper, the term 'worldview' is referred to as *tasawwur*. From an etymological aspect, the term '*tasawwur*' used in this working paper originates from the Arabic term '*tasawwur*', which was later absolved into the Malay language. It originated from the root word '*sawwara*' [3], [4] and it is mentioned is numerous places in the al-Qur'an such as in Surah Ali 'Imran (3:6), al-A'raf (7:11), Ghafir (40:64), al-Hasyr (59:24), al-

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[2] Conventional epistemology is the sole brainchild of conventional development thinkers.
[3] Worldview is sourced from Islamic epistemology, which the al-Qur'an, Hadith, decisions of the *Ijmak* and *Qiyas*. It contains three basic elements, which are Allah SWT as the Creator and Mankind as well as the Universe as the subjects.

Taghabun (64:3) and al-Infitar (82:3). The word '*sawwara*' has actually three main meanings. Firstly, it offers an assumption on the impression of something that could be imagined [4], [5]. Secondly, to explain the actual picture of something [6], [7]. Thirdly, to form an impression in the mind [7], [3]. Thus, it is clear that the term '*tasawwur*', from an etymological sense, means assumption, impression, mental attitude or a view on something.

Hence, based on the term '*tasawwur*' from an etymological aspect, it could be concluded that the meaning of '*tasawur*' from a terminology aspect is the impression or an actual and comprehensive explanation of something [8], [9]. This comprehensive meaning constitutes the actual and complete meaning about the matter that is being studied [10]. When the word '*tasawwur*' is attached to an adjective such as 'Islam', it forms '*Islamic tasawwur*', which means a comprehensive or actual picture about Islam with the intention of explaining the overall basic principles of Islam thoroughly until it becomes the basics for forming views about life and blends into the person [10], [11], [9]. This particular meaning of worldview is used in this working paper.

The Basic Elements of Islamic Worldview

There are three basic elements of Islamic worldview, which are the relations between humans and Allah SWT, the relations among humans and the relations between humans and nature. In further elaborating on the first basic element in Islamic worldview, which is the relations between humans and Allah SWT, al-Mawdudiy [12], Chapra [13], and Abdul Halim El-Muhammady [14] had stated that Allah SWT is the Creator, Controller and Owner of the universe, created mankind and provides a place for mankind to live on this earth. There is nothing that could equate or compete with Him (Yunus, 10:3)[4]. According to Muhammad Syukri Salleh [15], the relation between humans (servant) and Allah SWT (Creator) is a vertical relationship.

All this is the truth about divinity that should be reason for reverence and accepted by every person. Moreover, the truth about the relations between mankind and Allah SWT relies on the concept of *rububiyyah*[5] and *uluhiyyah*[6] regarding Allah SWT. All matters are left to Allah SWT, the Creator of man and the universe. Pertaining to this matter, Abdullah Yasin [16] and Ramli Awang [9] stated that if the reverence of a person to the truth about divinity does not comply with *uluhiyyah*, it would then be similar to the staunch belief (*aqidah*) of the *musyrik* (hypocrite). The hypocrites only show reverence to the *rububiyyah* of Allah SWT, but not to the *Uluhiyyah* of Allah SWT, which is not the servitude of oneself to Him. In order to explain the worldview pertaining to the staunch belief (*aqidah*) of the hypocrites towards Allah SWT as the Creator, Ramli Awang [9] and Abdul Halim El-Muhammady [14] relied on

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[4] Allah SWT exhorted: "*Indeed, your Lord is Allah, who created the heavens and the earth in six days and then established Himself above the Throne, arranging the matter [of His creation]. There is no intercessor except after His permission. That is Allah, your Lord, so worship Him. Then will you not remember?*"

[5] *Rububiyyah* originates from the word *rabb*, which means to educate, improve, gather etc., meanwhile *rabb* means chief, king, educator, administrator, manager. These are among the good names of Allah SWT. As a terminology, *rububiyyah* means to sincerely admit that Allah SWT is the true God, Creator, Owner and Administrator of this Universe who is the Almighty and Most Wise and with no other power to compete with [39], [16]

[6] *Uluhiyyah* originates from the word *aliha, ya'lahu, ilahatan* and *uluhiyyatan*. The word *al-Ilah* is a noun that means something that is worshiped, meanwhile *uluhiyyah* means servitude or ritualization [39]. As a terminology, *uluhiyyah* means to admit that only Allah SWT the Almighty deserves to be absolutely worshiped, to be shown loyalty and to be obeyed. The main basis for tauhid *uluhiyyah* is the two verses of the *syahadah* [16], [31].

several exhortations by Allah SWT, among them were from Surah al-'Ankabut (29:62-63)[7], Yunus (10:31)[8] and al-Zukhruf (43:87)[9].

Based on the explanations above, Abdullah Yasin [16] and Abdul Halim El-Muhammady [14] stated that although hypocrites believed in the existence of Allah SWT and that Allah SWT had created the universe, brought rain, gave sustenance, gave and took life but they were still considered as infidels (*kufur*). This was so due to numerous reasons, such as they still used an intermediary when subjecting themselves to Allah SWT; their laws and administration did not adhere to the laws of Allah SWT; the values of life, culture, social, economy etc. did not subscribe to the true teachings of Islam; and the use of emotions as a measure for their actions. Therefore, the worldview about the staunch belief (*aqidah*) of a Muslim towards Allah SWT must comprise both the concepts of divinity, which are *rububiyyah* and *uluhiyyah*. A subject is not deemed reverent (*beriman*) if the worldview of his staunch belief (*aqidah*) towards Allah SWT is only based either on the concept of *rububiyyah* or *uluhiyyah* but not both. Thus, with the confidence in monotheism (*tawhid*), which consists of *Tawhid Rububiyyah* and *Tawhid Uluhiyyah*, the place for depending on and protection as well as the respect and servitude of man is only towards Allah SWT (al-Fatihah, 1:5)[10].

In reference to the second basic element, which is the relations amongst mankind, Chapra [13], Abdul Halim El-Muhammady [14], and Muhammad Syukri Salleh [15] explained that man functions as a servant and vicegerent (*khalifah*) of Allah SWT. In other words, the relations between mankind and Allah SWT are like a servant to his Master (vertical relations) and the relations amongst mankind is like a vicegerent (horizontal relations). The characteristics of a servant are to be subservient and obedient, be loyal, faithful, surrender to Allah SWT and knell to HIM. Meanwhile, the characteristics of man as a vicegerent are to have a pristine physical body and spiritual soul, possess knowledge, good thinking skills and are provided with natural facilities. The backbone of relations amongst humans is based on the relations between mankind and Allah SWT through spiritual discipline. Hence, if in specific forms of worship mankind is always bound to be loyal to Allah SWT and His laws, then it would be likewise when man becomes an agent of development in society. Thus, the bounds of relationship still exists but in different forms. Therefore, man needs to defend his status as a servant (al-Dhariyat, 51:56)[11] and vicegerent in the face of this earth (al-Baqarah, 2:30)[12] and worship Allah SWT.

Man's position as a servant and vicegerent of Allah SWT makes him an agent of development who possesses the philosophy and function that is different from conventional development including the continuous relations with Allah SWT (*habl min Allah*). Besides that, they are also involved in development activities as one way of servitude or worshiping Allah SWT. This means that they are not bound by aspects of development that are solely evaluated by measuring productivity, production or utilization as understood in conventional development. As a vicegerent of Allah SWT, they have a relationship among man and also natural resources (*habl min al-nas*). They interact among man and with natural resources

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[7] Allah SWT exhorted: "*And if you asked them, "Who sends down rain from the sky and gives life thereby to the earth after its lifelessness?" They would surely say "Allah". Say, "Praise to Allah"; but most of them do not reason*"

[8] Allah SWT exhorted: "*Say, "Who provides for you from the heaven and the earth? Or who controls hearing and sight and who brings the living out of the dead and brings the dead out of the living and who arranges [every] matter?" They will say, "Allah", so say, "Then will you not fear Him?"*"

[9] Allah SWT exhorted: "*And if you asked them who created them, they would surely say, "Allah". So how are they deluded?*"

[10] Allah SWT exhorted: "*It is You we worship and You we ask for help*".

[11] Allah SWT had exhorted: "*And I did not create the jinn and mankind except to worship Me*".

[12] Allah SWT had exhorted: "*And [mention, O Muhammad], when your Lord said to the angels, "Indeed, I will make upon the earth a successive authority." They said, "Will You place upon it one who causes corruption therein and sheds blood, while we declare Your praise and sanctify You?" Allah said, "Indeed, I know that which you do not know*".

with full responsibility, trust, morality and ethics, which is in accordance with their role as a vicegerent of Allah SWT entrusted to harmonise the world (al-An'am, 6:165[13] and Yunus, 10:14[14]).

Al-Mawdudiy [12] explained that whilst performing the duties of a servant and vicegerent of Allah SWT on this earth, humans are not exempted from laws and regulations as they are placed on this earth temporarily only and would return to Allah SWT one day. It all depends if humans could comply with the *maqasid syariah* when carrying out their daily matters while on this earth.

When elaborating on the third basic element, which are the relations between mankind and nature, Musa Asy'arie [17] and Md Zawawi Abu Bakar [18] stated that Allah SWT is the Creator[15] and absolute Owner[16] of nature while mankind was given the responsibility of managing nature. The position of mankind as the vicegerent had alleviated the status to a 'manager' of nature (al-Isra', 17:70)[17].

Referring to this, Abdul Halim El-Muhammady [14] and Muhammad Syukri Salleh [11] stated that Allah SWT had created and gave these natural resources for mankind to use[18], so that mankind would appreciate the characteristics of Allah SWT, the Most Merciful and Most Passionate. However, mankind is still bound by the regulations and restrictions determined by Allah SWT (al-Jathiyah, 45:13)[19] regarding the exploration and utilization of natural resources created by HIM. Obedience of the laws and regulations set out by Allah SWT would move mankind towards achieving *maqasid syariah*.

Actually, this is different from the conventional development perception, which assumes that natural resources[20] are something that exists automatically and naturally. Hence, they exploit these natural resources to the fullest without considering its secrets and function.

According to Ramli Awang [9], the existence of natural resources is interconnected between one section of nature and another, and each serves some purpose between one section and another. Thus, mankind should look upon natural resources as a servant of Allah SWT, who relents and obeys Allah SWT. Therefore, there is no reason why mankind should pillage and destroy these natural resources as it is a tool for mankind to carry out the duties of a servant and vicegerent of Allah SWT.

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[13] Allah SWT had exhorted: *"And it is He who has made you successors upon the earth and has raised some of you above others in degrees [of rank] that He may try you through what He has given you. Indeed, your Lord is swift in penalty; but indeed, He is Forgiving and Merciful"*.

[14] Allah SWT had exhorted: *"Then We made you successors in the land after them so that We may observe how you will do"*.

[15] For proof that Allah SWT is the Creator of the Universe, see Surah al-Baqarah (2:21-22, 29 & 164); Ali 'Imran (3:27); al-An'am (6:1-3, 101-102 & 141); and al-Anbiya' (21:30-33).

[16] For proof that Allah SWT is Absolute Owner of the Universe, see Surah al-Baqarah (2:107, 115-117 & 284); Ali 'Imran (3:109 & 129); al-Nisa' (4:131-132); Taha (20:6); al-Syura (42:12); al-Fath (48:7); and al-Rahman (55:24-25).

[17] Allah SWT had exhorted: *"And We have certainly honored the children of Adam and carried them on the land and sea and provided for them of the good things and preferred them over much of what We have created, with [definite] preference"*.

[18] For proof that this Universe was given to Allah SWT for the use and ease of mankind, see Surah al-Baqarah (2:21-22 & 29); al-Nahl (16:5-8, 10-11, 13-14, 66-69 & 80-81); al-Hajj (22:65); and al-Mu'minun (23:19-22).

[19] Allah SWT had exhorted: *"And He has subjected to you whatever is in the heavens and whatever is on the earth - all from Him. Indeed in that are signs for a people who give thought"*.

[20] Natural resources were termed as 'factors of production' by the Post-Classical Development members and 'tools of production' by the Radical Development members [11].

The Development Index Worldview

The development index is one method of measuring development, which is based on the worldview regarding development that is relevant to the definition of development [19]. The worldview acts as a mould for the development index and it determines the indicators that would be used to measure and indicate the development of a country. Thus, the development index is formed by integrating these development indicators with statistical methods. It is for this reason that the worldview for a particular development index is important since the country's level of development is determined via these indicators.

The development index worldview is closely related to the definition of development itself. The relationship shows that every development index has a different worldview; hence, the difference between the CD-I and IbD-i. The conventional development worldview, which consists of conventional development philosophy, would form the CD-I, whereas the Islamic-based development worldview would form the IbD-i. The conventional development worldview cannot be used to build the IbD-I and vice versa. In fact, the original IbD-I can only be built according on the Islamic-based development worldview and not by using the conventional development worldview or a combination of these two worldview.

The difference in worldview not only occurs between IbD-I and CD-I but also between one CD-i and another. For example, the economic development index, the social development index and the sustainability development index all have their own worldview, which is according to the different definitions and aims of development that should be achieved.

The Malaysian Syariah Index

Index is one form of a measurement method. When building an index the basic idea is to determine whether something to be measured is getting better or worse for a given period [20]. Thus, by considering this basic idea the MSI was built based on five main elements of *maqasid syariah*, which is the preservation of religion, the soul, heredity, the mind and property. This enables the measurement and evaluation of Malaysia's level of seriousness in enhancing the level of *syariah* compliance when implementing the country's policies and administrative and development programs [2].

More specifically, MSI is a scientific evaluating method that serves two important functions. First, it evaluates the seriousness of the government's efforts on a yearly basis in meeting the Islamic standards related to government policies and programs. Second, it identifies areas for improvement that need the government's attention so that the society gains from the assimilation of universal values found in Islam [2].

Although there are numerous quarters that have used the *syariah* based index before; hence, most of these indexes were intended to measure the level of *syariah* compliance in specific fields. For example, the Ummah Development Index (UDI)[21] suggested by the Institute of Islamic Understanding Malaysia (IKIM) in 2004, was only used to measure fields such as economy, social and development [21]. In order to achieve this, the UDI has three sub-indexes, which are the Economic Development Index (EDI), Social Development Index (SDI) and the Islamic Development Index (IDI). Besides that, in 2007, IKIM had suggested another development index called the *Malaysia Ummah Development Index* (MUDI), which was targeted to measure the progress of the Islamic society in Malaysia from a materialistic, economic, social and spiritual aspect. Just like the UDI, MUDI contains three sub-indexes,

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[21] The UDI is an index that emerged due to the improvements made to the IDI. The IDI was introduced in 2003 with the aim of measuring aspects of development that only involve Islam. After the indicator in the IDI was updated with new indicators such as the EDI, and the SDI; hence, the IDI became the a bigger sub-index and was called UDI.

with the EDI and SDI found in the UDI being maintained in the MUDI. However, the indicator in both these sub-indexes was restructured to meet MUDI's target group. The sub-indexes, that were previously known as EDI and SDI were changed to the sub-index called Spiritual Development Index (SDI) in MUDI [22].

It is for this reason that the MSI model was launched and it was more exhaustive and comprehensive compared to the *syariah* indexes before this. During the first phase of the MSI only eight sectors were selected for the *syariah*-compliant evaluation, which were Islamic jurisprudence, politics, economy, education, health, culture, infrastructure and social [1]. There could be additions to these sectors or these sectors could be expanded into other phases.

The launching of the MSI model that relied on the five elements of *maqasid syariah* was in line with the views of Syed Othman Alhabshi [23], who stated that the IbD-i should rely strongly on *maqasid syariah*. Through these five elements of *maqasid syariah*, which are the preservation of religion, the mind, soul, heredity and property, it is able to measure the development implemented in Malaysia according to *maqasid syariah*. However, the IbD-i suggested by Syed Othman Alhabshi [23] only focuses on the field of economics. This is intended to determine areas that need specific improvement in order to achieve a comprehensive Islamic economic system.

Analysing the Malaysian Syariah Index Worldview

After examining the MSI, it was found that the MSI was built based on *tawhid* in order to achieve success in life in this world and the after-world [1]. Based on the three basic elements of Islamic worldview explained earlier, it was found that *tawhid* was the backbone of Islamic worldview. Thus, when MSI was moulded according to the elements of *tawhid*, which is the backbone of Islamic worldview, it is obvious that MSI is designed with *al-Rabbaniyyah* (divinity) as the focal point or backbone for all matters related to designing the MSI. When *tawhid* becomes the basis for designing the MSI, hence other aspects such as *fiqh* (Islamic jurisprudence) and *akhlaq* (mannerism and *tasawuf*) would patronise MSI. In other words, *tawhid* would then umbrella the elements of *fiqh* and *akhlaq* [24].

In order to consolidate the argument that *tawhid* is the backbone in designing the MSI, Muhammad Syukri Salleh[15], [25] stated that the basis for horizontal knowledge and practices (relations amongst mankind) is vertical knowledge and practices (relations between mankind and Allah SWT), which is found in the field of *tawhid*[22]. This is one of the offshoots in the field of *fard 'ayn*. According to him the vital aspects of *tawhid* must be integrated with all the other fields of *fard 'ayn*, such as *fiqh*[23] and *tasawuf* (*akhlak*)[24]. This does not mean that *fard kifayah* is not taken into consideration because the development index is actually one form of *fard kifayah*. At a glance, both the *fard 'ayn* and *fard kifayah* look to be different entities but actually they are integrated and inseparable. Although the development index is in the *fard kifayah* category, it cannot be called the IbD-i if it is not centred on *fard 'ayn* and not implemented according to the *fard 'ayn* framework[25] [25].

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[22] *Tawhid* is related to *aqidah* and contains the Pillars of Islam and Reverence (*Iman*). It is the backbone of all knowledge (*ilmu*) and reverence (*iman*) [15], [25]

[23] *Fiqh* is related to physical practices or specifically to the understanding or knowledge of the laws related to action of humans who are adults and of sound mind (*mukallaf*) taken from the syarak [32]. It is divided into four main sections such as rituals (*ibadah*), commercial (*muamalat*), family laws (*munakahat*) and criminal (*jinayat*) [33].

[24] *Tasawwuf* is related to cleansing of the spirit or soul with *akhlaq* becoming the basis and taking a very important place [34]. It drives mankind to identify the characteristics that are despised or loathed (*mazmumah*) found within each human and introduces methods to discards these characteristics and replace them with characteristics that are admired (*mahmudah*). This brings mankind closer to Allah SWT [15], [25]

[25] To put is simply, *fard 'ayn* is akin to a tree. The roots and main trunk are refer to monotheism (*tawhid*), the stem is Islamic jurisprudence (*fiqh*), whereas its fruits are *tasawuf*. It is not possible for a tree to live if it does not

Hence, an IbD-i that is designed must be anchored on the *tawhid* and guided by *fiqh* (specifically on matters pertaining to the economy) and *akhlaq* (specifically on matters pertaining to social relations).

The arguments put forth by Muhammad Syukri Salleh [25] are in line with the views of Mohd Radhi Ibrahim [26], who said that *fard 'ayn* and *fard kifayah* are two branches of knowledge that are inseparable. Both are closely connected to the concept of "servitude" and development management in Allah's SWT world. It is compulsory for mankind to learn and command the field of *fard 'ayn* including *aqidah* (*tawhid*), *fiqh* and *akhlaq* so as to enable one to become a good and loyal servant to Allah SWT. It is also compulsory to learn the field of *fard kifayah* including areas such as engineering, medicine and development in order to equip oneself to manage and develop the world created by Allah SWT. This act of learning the field of *'fard 'ayn'* shows just how important this field of knowledge is. The field of *fard kifayah* is not made compulsory to every individual but only to a few because of its wide scope. Hence, every Muslim should seek out knowledge on *fard kifayah* that is needed to manage and develop the world created by Allah SWT. However, the field of *fard kifayah* would have no meaning if it is not anchored on *tawhid* and not implemented according to the framework of *fard 'ayn*.

It is clear than that if a development index is not designed according to *tawhid* then surely its indicators would also not be guided by *fiqh* or *akhlaq*. Therefore, it is not possible for a development index to be designed according to the guidelines of *fiqh* and *akhlaq* if it is not based on *tauhid*. In other words, an index cannot be called an IbD-I if it is not moulded according to the *tasawur* that is based on the element of *tawhid*.

The MSI is built based on the elements of *tawhid* with the intention of portraying obedience and loyalty to Allah SWT (al-Nahl, 16:36); not being separated from the intention of worshiping Allah SWT (al-Dhariyat, 51:56); to obey and follow all the regulations set forth by Allah SWT (al-Isra', 17:23-24); and always appreciate the greatness of Allah SWT (al-An'am, 6:151-153). After all these aims have been achieved only then would the ultimate aim be achieved, which is to receive the blessings of Allah SWT (al-Baqarah, 2:207).

From a wider perspective, the concept of *tawhid* aims to forge relations between mankind (the initiator of development) and his Creator (*habl min Allah*) and relations amongst mankind (*habl min al-nas*). *Tawhid* is not merely a sentence but also a philosophical lesson on how to forge relations among mankind based on the relations with Allah SWT. Hence, by anchoring it on *tawhid*, mankind would not be afraid or surrender to servitude among mankind but would only be afraid and surrender to servitude towards Allah SWT. Moreover, mankind would not act on impulses without considering the repercussions from Allah SWT in this world and the after-world [27].

In actuality, this portrays mankind's function as an initiator of development (servant and vicegerent of Allah SWT) who carries out his duties (relations amongst mankind) and in a higher level as a servant who obeys the commands of Allah SWT (relations with the Creator). This means that *tawhid* has placed mankind on the actual level in this world and has explained why and for what purpose mankind was created by Allah SWT. Allah SWT is the Creator, whereas mankind is the servant and vicegerent on this earth [28].

Building the MSI based on the elements of *tawhid* would have implications on at least three main issues. First are the implications on the measurement of mankind's progress and well-being. Based on the evaluations it was found that the development index, whether it is economic, social or sustainability, all have the intention to maximize production and

have roots and a trunk and neither can it fruit if it does not have a stem. Hence, a tree that bears no fruit is of no use [15].

utilization. These indexes are meant to measure progress and the well-being of mankind from a physical and material aspect. All CD-i do not take into consideration the well-being of mankind in total because it is tied down to conventional development characteristics that focus on physical and material development. This is different with the MSI as it is not limited to solely measuring physical development.

Moreover, without spiritual development the side effects of development would emerge. For example, Wan Mohd Nor Wan Daud [29] had taken the example of the weaknesses of the Human Development index (HDI), which only portrays social well-being without considering the actual situation of the society that is being evaluated. According to him, countries that have a high HDI are facing widespread social ills. In addition, Wan Mohd Nor Wan Daud [29] is also of the view that the indicators in the current social development index do not conform to the needs of Islam. He added that development should not only be measured from a positive aspect but the side effects of development should also be measured. He suggests a more comprehensive development index based on Islam by adducing the term 'reformation'. By using the measurement, the side effects of development would also be measured; thus, allowing further action to be taken in overcoming the problem [29][26].

Second, the implication towards measuring mankind's function as an initiator of development (*human actor*). In the economic development index, mankind is nothing more than goods or a tool [27]. In other words, mankind becomes an economic tool; a producer or consumer based on the physical and mental strengths as well as the level of skills and whatever that is in the tangible form [25]. This differs from the social development index, as this index uses economy as a tool for mankind's happiness. In addition, the sustainability development index intends to implement development and at the same time preserve nature so that the rights of future generations are protected. All these three development indexes generally hover around its relations with mankind only, thus differentiating it from the IbD-i and MSI. The MSI, which anchors on the elements of *tawhid*, places the position of mankind as an initiator of development, the economy as well as natural resources, which acts as a tool to achieve the blessings of Allah SWT. Mankind acts an initiator responsible for implementing and managing development, whereas natural resources enable development to occur, which then becomes proof of mankind's servitude and being a vicegerent to Allah SWT. Actually, *tawhid* binds the initiator of Islamic-based development with knowledge (*ilmu*)[27], reverence (*iman*)[28] and practice (*amal*)[29]. In the minds of every initiator of Islamic-based development, there would be a feeling of confidence that Allah SWT the Almighty is

[26] According to Wan Mohd Nor Wan Daud [29] development is something of a *maslahah* (public interest), which is a form of goodness. He suggests that not all goodness occurs only when there is development. Hence, he suggests using the term 'reformation' (*pengislahan*) to portray development based on Islam because besides meaning 'goodness' from all aspects it also means 'to destroy' (as in destroying cruelty) and 'dispose' (as in disposing ignorance) what is not found in the difinition of conventional development.

[27] Knowledge (*ilmu*) is the right and property of Allah SWT with mankind only given a modicum of it. There are three sources of knowledge, as in divine deliverance (*wahyu*), cognisance (*aqal*) and experience [35]. These three sources bring mankind to be acquainted (*ma'rifah*) and approach (*taqarrub*) Allah SWT as well as to obey all the teaching delivered by the Prophet SAW. In other words, true knowledge would deliver reverence to Allah SWT. This would enable mankind to fulfil their responsibility as a servant and vicegerent (initiators of development) in this world by worshiping Allah SWT and harmonizing nature based on the *tawhid* paradigm.

[28] Reverence (iman or aqidah) is the true belief with full confidence and without any tinge of a doubt or reservation [35]. based on true knowledge. True reverence has an effect on the mankind's heart, view on life (*tasawwur*), thinking and behaviour in their daily lives. Hence, there would emerge the confidence about the existence and might of Allah SWT as well as the commitment towards the divine deliverance brought by the Prophets and His Messenger.

[29] Practice (*amal*) is the application of the combination between true knowledge (*ilmu*) and reverence (*iman*). The true reverence (*iman* or *aqidah*) of a person is measured through his efforts to implement *syariat* Islam. According to Md. Akhir Haji Yaacub [36], the implementation of *syariat* Islam is what is known as *soleh* practices (*amal soleh*). In al-Qur'an, both these issues (reverence and *soleh* practices) are inseparable. The Qur'an often mentions this as a combination, such as "reverent and performs *soleh* practices" (*beriman dan beramal soleh*) (al-'Asr, 103:1-3).

the Creator and absolute owner of this whole universe. All the riches, wealth and resources on this earth belong to HIM. The initiator of Islamic-based development is the vicegerent on this earth, which has been entrusted to him to care and manage all the products on this earth in a rightful and good manner.

Third, implications on measurement of the natural resources function as a tool of development. IbD-i, like the MSI, is not limited to only mankind but also involve natural resources, which are tools of development. Pertaining to the sustainability development index that was discussed earlier, it was found that it focused on a limited and non-renewable sustainability of natural resources. This ensured that the existing natural resources would be well used by future generations.

According to Muhammad Syukri Salleh [25], it cannot be denied that from a physical sense these natural resources are limited, as when more of them are used the lesser the quantity becomes. For example, it has been proven that oil, gas, iron, tin, gold and other metals are decreasing in quantity as time goes on due to mankind's exploitation. If it is exploited extensively, aided by the urge of impulses such as *ammarah*, *lawwamah* or *mulhamah*[30], it would be much worse. However, from the perspective of *tawhid*, these natural resources are actually not limited or limitless due to four main factors. First, based on the concept of sustenance (*rezeki*) that has been preordained and delivered by Allah SWT (al-A'raf, 7:10; al-Isra', 17:31&70; Hud, 11:6; al-Zumar, 39:52; al-Mulk, 67:15; Ali 'Imran, 3:37; al-Syura, 42:27). Second, based on the method of re-distributing natural resources such as giving charity (*sedekah*) (al-Munafiqun, 63:10; al-Ra'd, 13:22) and *zakat* (al-An'am, 6:141; al-Baqarah, 2:267). Third, based on the concept of gaining the blessings of Allah SWT (*barakah*) (al-A'raf, 7:96; al-Talaq, 65:2-3); and fourth, based on the method of utilizing natural resources such as by not being wasteful (al-Furqan, 25:67; al-An'am, 6:141). These four elements show that the value of these natural resources is not placed on the quantitative value but instead on the qualitative value. Natural resources are a tool for development and proof of servitude and vicegerency of mankind towards Allah SWT. Thus, through these four elements stated earlier, the limitedness of natural resources found in the sustainability development index is overcome.

Conclusion

Based on the overall discussion in this working paper, it could be summarised that *tawhid* (monotheism) in the main element in Islamic worldview. It is from this element of *tawhid* that MSI is built. The reason for placing *tawhid* as the anchor when designing MSI is to allow the indicators to be built according to the guidelines of *fiqh* and *akhlaq*. From another perspective, the *tawhid* approach assists mankind as servants and vicegerents to prepare all forms of management planning related to their lives in an integrated and holistic manner as well as complying with Islamic standards. This approach helps in the eight fields mentioned earlier, which would be measured using the MSI, such as the field of Islamic jurisprudence, politics, economy, education, health, culture, infrastructure and social. Therefore, all the changes in standards that occur in these eight fields and so forth would converge towards the aim of seeking the blessings of Allah SWT. The effect of seeking the blessings of Allah SWT is the obtaining of *al-falah* (success) on this earth and the after-world.

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[30]According to al-Kurdiy [37] and Muhammad Syukri Salleh [11], *ammarah*, *lawwamah* and *mulhamah* are the stages of malicious impulses (*nafsu jahat*). According to al-Ansariy [38], all three rankings of these malicious impulses (*nafsu jahat*) are mentioned in the al-Qur'an. The *ammarah* impulse is mentioned in Surah Yusuf (12:53), the *lawwamah* impulse in Surah al-Qiyamah (75:2) and the *mulhamah* impulse in Surah al-Syams (91:7).

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