



Elevating Human Development in Muslim Countries: Need Fulfillment versus Basic Income Provision

Zubair Hasan

Abstract: The expression 'human development' is differently understood around the world. It has both mundane and moral dimensions. The moral dimension is internal to human beings. It is difficult to quantify or isolate the moral aspect from the mundane. Thus, global discussions on the subject ignore the moral aspect of the expression and conceive of it in material terms. The United Nations Development Program (UNDP) introduced a new approach to the expression making human development measurable; its annual reports publish human development indexes (HDIs) for countries and regions. Most OIC countries fall in low human development groupings. The main reason is the poverty of the masses in most countries. This paper examines whether fulfillment of basic needs of the poor or the providing them a basic income would be a better measure to improve human development?

Keywords: Human development, Basic needs, Universal basic income, Islamic perspective

JEL Classification: H2, H8, Z12

Human Development in OIC Countries

Human development is not a well-defined expression. It is differently understood across the world, though widely used. Mainstream economics conceives of economic development with reference to the levels of want satisfaction. Islam views it as the development of human personality imbued with prescribed moral values but

@ Professor Emeritus, INCEIF. zubhasan@gmail.com



© Research Center for Islamic Economics
DOI: 10.26414/A138
TUJISE, 7(2), 2020, 1-16
tujise.org



Submitted : 05.12.2019
Revised : 20.06.2020
Accepted : 23.06.2020
Online First : 31.06.2020



not negligent of mundane needs.¹ However, as we do not have quantification of the Islamic version, we use the UNDP indices as shown in the OIC analysis below.

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

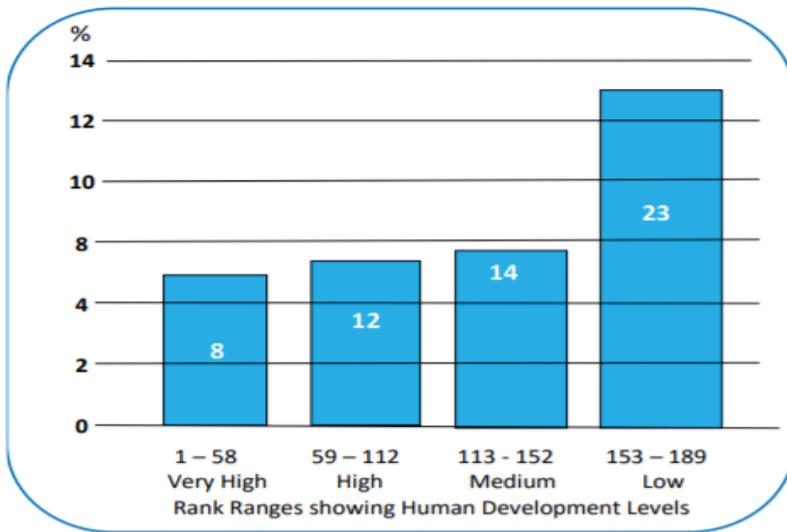


Figure 1. Human Development in OIC countries

Source: Human Development Report (2018)

One can see that 20 OIC countries fall in the high human development group, 14 in the medium range and 23 in the low development group, mostly from sub-Saharan Africa. The overall situation is not alarming as OIC countries are yet all in the category of emerging economies. Noticeably, the per capita income of these

1 For a full-length discussion of the Islamic view of development see, Hasan (2019), Economic Development from Islamic perspective, LAP, Germany.

countries taken together is higher and better distributed compared with the other developing countries (Hasan, 2019a).

However, OIC is a very heterogeneous group, especially with reference to population distribution among countries in the present context. Their ranking based on HDI is not adequately revealing. It has analytical difficulty in that a low index value shows a higher human development and vice versa. It would be more logical and consistent with reality on ground to base ranking on the numerical *value* of the index. Let us see what happens if these values are used using country population as weights. Let us, for example, take the case of eight OIC countries the UNDP puts in the very high human development group. We have assigned higher ranks to countries with higher index values in column 1 reversing the HDI method where lower value gets higher rank.² Also, logically, if two countries have the same value in column 1, the performance of that with more population would be better. This calls for using population as weight. The reversal of ranks keeps them in line with their population figures as Table 1 shows. Note that in last column performance rises as one moves from rank 1 to 8.

Table 1.
Readjusted Ranks

Countries	Population			Ranks	
	Index	Million	Product	Low to high	
	I	P	1 X P	I	IP
UAE	0.863	19	16.397	8	6
Qatar	0.856	3	2.568	7	3
Saudi Arabia	0.853	34	29.002	6	8
Brunei	0.653	0.4	0.261	5	1
Bahrain	0.846	2	1.692	4	2
Oman	0.821	5	4.105	3	4

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

Malaysia	0.902	32	28.864	2	7
Kazakhstan	0.801	18	14.418	1	5
Total	6.595	113.4	94.187		
Mean	0.837	14.2	0.831		

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

To compare the means of human development groups – very high, high, medium and low - we use the ratio of each group’s population to their total population, 113.4 million, as weights. It does not change the IP ranks but helps keep their mean less than 1 facilitating comparisons. Figure 3 compares the means so calculated. The means of I and IP indices remain almost the same for each group though they understandably change from group to group.

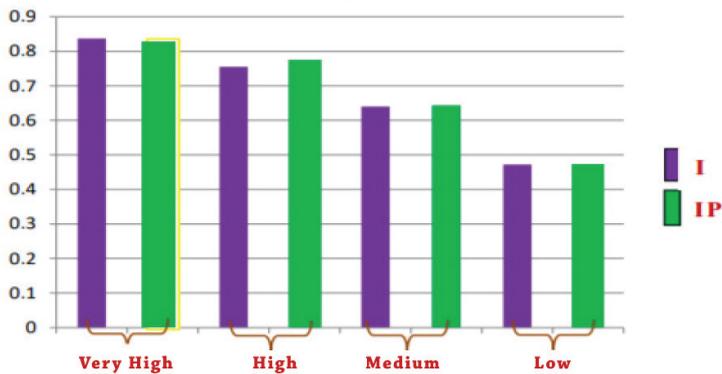


Figure 2. Simple mean I Weighted mean IP

In developed economies the relationship between distributional inequalities and income levels is summed up thus: Over time, both income and inequalities have in general increased across countries but incomes grew faster, so everybody

is happy despite rising inequalities. Figure 3 is a 2015 snapshot supporting this observation.

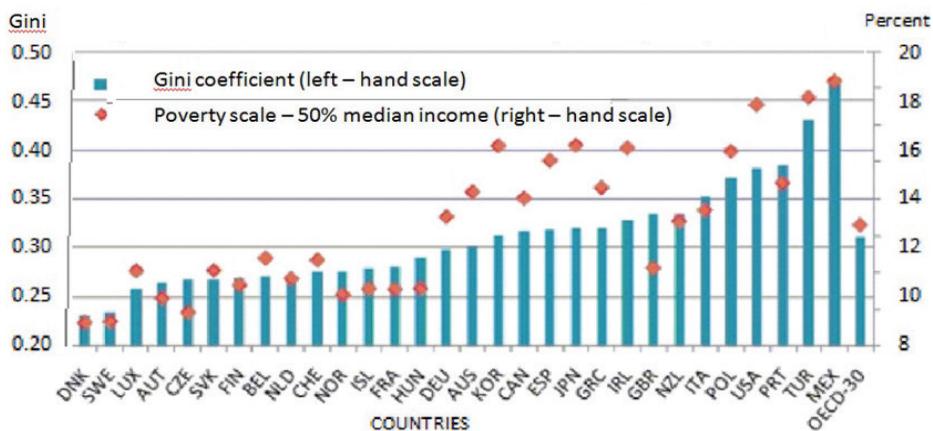


Figure 3. Advanced Economies – Poverty and Inequality scenario

Source: Thewissen, Nolan and Rose (2015)

We wanted to create a corresponding picture concerning the Muslim world. Weeks of exploration denied the possibility; the needed data is not available. Of the 57 members of the OIC, GINI coefficient, the inequity measure, was missing for 15 countries; about a dozen of the richer ones just do not report it. For the remaining 42 Gini is mostly outdated; widely scattered over the years. The statistical scenario in the Muslim world is pathetic to put it mildly. However, there is evidence of significant disparities of incomes and their distribution within and across Muslim countries distasteful to Islam; the redeeming feature being that disparities are smaller than in other developing economies (Hasan, 2018, pp. 213 – 215). Disparities and deprivations have a telling effect on human development. Of the various mitigation measures, the debate is focused on two: The basic needs fulfillment or the provision of a minimal income to everyone.³ We begin with the observation that the two solutions telescope into one another; one is not exclusive of the other as Figure 4 illustrates.

3 The literature on each of these measures is vast. Its discussion here would be inefficacious. Literature review is contributory in single target empirical research. In multi-focus work as the present one it would be diversionary.

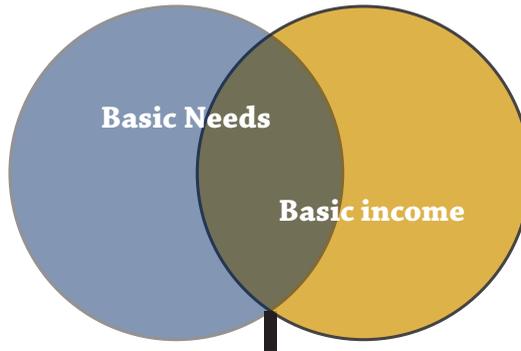


Figure 4. The Basic Needs versus Income

Basic Needs Fulfillment

Discussions on basic needs provision to citizens in an Islamic state date back to the era of classical jurists but their modern resurrection started with the Second International Conference on Islamic Economics held at Islamabad in 1983. Professor M. N. Siddiqi in his presentation, ‘The guarantee of a minimum level of living in an Islamic state’, covered a vast area including the nature of guarantee, its basis in *Shari’ah*, the significance of the principle, the needs to be fulfilled and the ways prescribed and contemporary policy implications. Among the participants from the floor, the present author found the list of needs to be met too large for the overpopulated and low income Muslim countries, arguing that the number of needs and their fulfillment levels cannot be independent of the stage of economic development of a country (Iqbal, 1988, pp. 251-302). Down the line I published a full-length empirical research on the subject in 1997 in the IIUM Journal of the faculty. Several years later a student replicated the model in a static comparative mode for his doctorate under my supervision at the university.

The model used the data on various variables as published in the UNDP Reports. Their HDI is essentially a composite index. It incorporates three basic needs in terms of longevity, education and income defined in a specific way and combined in a composite entity.⁴ It may be noted that since 2010, the UNDP has changed the method of calculating the HDI. This would detract from the comparability of data across periods.

4 Food shelter and medicate are counted in the measurement of longevity. The index thus combines five basic needs – food, shelter: medicate, education and a minimum income

Even as the UNDP continues to produce need based HDIs yearly, another suggestion of providing a universal basic income (UBI) to all citizens, especially the poor, is gaining currency in the literature on poverty eradication. Let us have a look at this policy prescription and see its efficacy vis-à-vis the age long need fulfillment concept. It may be noted that the current UNDP indices contain average income as a component additional to health and education. The UBI advocacy singles out this component enlarging it to include the coverage of basic needs. Thus, the two schemes confirm their overlap (Figure 4). In the following Section, we examine the pros and cons of recent advocacy for guaranteeing a universal basic income (UBI) to all relative to the classical Islamic focus on need fulfillment.

Universal Basic Income

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

A variant of UBI recently mooted in India is worth mention for its definitional features: it assumes a poverty line and the shortfall of family incomes from that line is to be covered by state funding. On the eve of the 2019 parliamentary elections in the country the Indian National Congress had announced in their manifesto that, if voted to power, they would ensure the availability of a minimum monthly income - Rs 12,000/- to each household of five in the country. The scheme was estimated to cover the bottom 20% of the poorest comprising 250 million of the nationals. It was a making-up program to meet the shortfall of the household income from Rs 12,000. The guarantee was likely to entail an expenditure of Rs 36,000 billion in five years. Opponents question the operability of the program on several counts including its overlap with some poverty alleviation schemes already in place and the size of its yearly financial requirement – 1.5% of the GDP (The Indian Express, 2019, pp. 1-2). Figure 5 depicts the scheme. Of interest in the model is the Congress's claim that the guarantee in this form is the first ever mooted scheme to help the poor out of poverty. This is bit rhetoric. Granting of minimum income has a history.

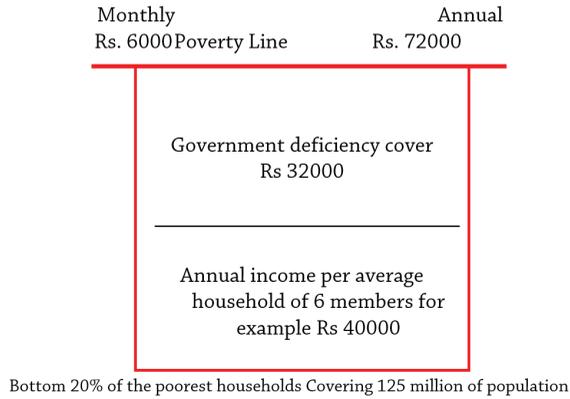


Figure 5. The proposed Congress Model

The Background

In mainstream literature the idea of a state ensured minimum basic income to its citizens dates back to early 16th century in the Utopia of Sir Thomas More (Covert, 2018, p. 33) and writings followed by practice soon proliferated.⁵

However, the notion originated much earlier in Islam with its advent in the seventh century. The principle follows from the Qur’anic insistence that even as living beings could differ in the quantum of sustenance granted to them; they are all equal to a right to sustenance from the resources that Allah has created in abundance for all without distinction (2:29; 15:20; 41:10). Based on such injunctions in the scripture, Rahman (1946, p. 148) in chapter on Scholarships derives not only an obligatory grant of a basic income to its citizens from the treasury but also identifies in detail those considered legible to receive it and in what measure for entry into a register maintained in the Caliphate for the purpose - problems the modern states are grappling with even to this day. To illustrate, the list included beggars, widows, orphans, people with insufficient sustenance, persons in debt, travelers and so on.

The Variants

The basic income idea is universally welcome but, as said earlier, its models of ope-

⁵ It was so, especially in the early decades of the twentieth century in the ethical writings, for example, of Bertrand Russell (1918): and E. Manel and Dennic Milner Scheme (1918).

ration differ from country to country influenced, as they are, by the local economic, political and social dynamics. Paul (2011) for instance indicated that:

- Public authorities can provide for a minimum income guarantee – they do not allow income to fall below levels set for various household types, and maintain the levels by paying means-tested benefits. The Indian National Congress program outlined above replicates this model.
- Social insurance can pay benefits in the case of sickness, unemployment, or old age, on the basis of contributions paid. In fact, the basic income concept grew out of a social insurance notion dominant in the eighteenth-century writings.
- Universal unconditional payments, such as the UK's Child Benefit for children as a sort of subsidy are available to many weaker groups in the Indian economy.

The Evaluation

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

Problems with UBI

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

1. The determination of the UBI amount payable to a family or individual to keep them out of poverty would largely be arbitrary. For example, the rationale of fixing Rs 6000 a month in the Congress program is not clear. Economies are dynamic, income, composition of families, their amount and inflation rates all vary over time, sometimes abruptly. A UBI fixed today could become irrelevant tomorrow. A constant vigil and frequent readjustment may be required which would be of a tall order.
2. Enforcement of a UBI program requires colossal funding. Some experts believe that the amount may necessitate massive cuttings in existing welfare subsidies. To that extent UBI would only be a replacement program making little dent on poverty.
3. Finally, making basic income universal invites ticklish problems such as technical hurdles about farmers' eligibility linked to land ownership or defining the unemployed. It also gives the poor a lifeline and options without being attractive enough for a perception of better living. Others do not find this line of argument substantive. Furthermore, even as inequality sharpens fault lines, a handout, framed as a rich versus poor, can perhaps hardly be considered an answer.

Difficulties apart, many are attracted to the UBI notion as poverty is grinding and the income inequalities abhorrent. Funding a UBI program to them is not such a big deal; it may not need the curtailing of the existing subsidies.⁶ For instance, the Congress' UBI proposal discussed earlier entails additional resources estimated at Rs 3.6 trillion, constituting just lower than 2% of the Indian GDP which is growing merrily at 7.0 to 7.5 percent a year. The amount involved is only one-third of the amount that is regularly given away as tax concessions to corporate and rich individuals (Ghosh, 2019).

Real Issues

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

1. The target of the program is of necessity, a percent of the households, say 20%, at the lowest rungs of income distribution – the poorest of the poor. First is the issue of identifying these households, especially in a huge population like

6 Political economy may not find it expedient to withdraw or scale down for example maternity benefits.

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

2. Even earnest attempts at measuring incomes for UBI schemes are most likely to face problems at the other end of the scale. The respondents may want to game the system. They might be tempted to under report their incomes to have larger top-ups. In the case of those who are self-employed, usually half of the force, income measurement is notoriously difficult, if not impossible. Even regular or casual paid workers often have incomes that vary by week or month; to estimate the bottom percent of such workers would require estimating the incomes of all such workers - a logistical nightmare and an expensive and oppressive process.
3. Finally, the process of delivering incomes to the recipients is also cumbersome. It would pose massive problems. The poorest and the most deprived people in the society mostly live in far flung and more backward and less accessible regions of the country with poor connectivity and a chronic lack of banking institutions. Transmitting money to the right person could be difficult.

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

The Alternative - Assured Jobs

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

Arguably, a poor help program may better include universal employment guarantee with pensions including for the elderly and the disabled. It means providing good job to every adult – man and woman - in the expanding public sector avenues like health and

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

Given the political wall and earnestness to eradicate poverty, the program chalked out above looks a more feasible, effective and just tool to ameliorate the fate of the poor than the trouble ridden UBI program. However, to be effective it must be supplemented, says Piketty (2019) “by a total package of social, educational and fiscal measures to address inequality and poverty.

Ideological Angle

The job assurance program outlined above relies on restrictive intervention and initiation on the part of the government following a welfare economy norm. It comes into conflict with the freewheeling economists and their followers at home in developing economies drawing inspiration from abroad, especially from the World Bank. The Bank has, of course, expressed its concern in its reports about glaring inequalities and agonizing poverty across countries. It has also developed poverty lines; per day consumption expressed in dollar terms – currently \$1.90. Thus, the Poverty and Shared Prosperity series of the Bank provides a global audience with the latest and most accurate estimates on trends in global poverty and shared prosperity. Its recent edition — piecing together the poverty puzzle — broadens the ways we define and measure poverty.

The Report presents a “new measure of societal poverty, integrating the concept of extreme poverty and a notion of relative poverty reflecting differences in needs across countries. It introduces a multi-dimensional poverty measure that is anchored on household consumption and the international poverty line of \$1.90

per person per day but broadens the measure by including information on access to education and basic infrastructure. Finally, it investigates differences in poverty within households, including by age and gender” (World Bank 2018).

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

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

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

Islamic Position

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

Islam does not entertain any such utilitarian ideas. Other difficulties apart, equitable distribution of utilities falsely assumes that people have equal ability to

enjoy income and that human welfare is dependent only on how much money one has to spend; nothing else affects it. For equity considerations, Islam focuses on money incomes in a straightforward manner. The scripture unceasingly talks of expenditures, incomes, revenues and so on not excluding their monetary expressions. Its insistence that the basic needs including food, clothing, shelter, education and healthcare must be met for all implies the assurance of an income floor (Hasan, 1988, p. 38). Such a floor was being provided during the era of Righteous Caliphs as scholarships (Rahman, 1946).

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

The mean income of each of selected countries - five in number - was taken as the poverty line for that country and those having income lesser than that were treated as the poor. The mean expenditure of the poor so defined on five basic needs was compared with the mean, the poverty line. The shortfall was expressed as a percentage of the country's annual budget to construct a Basic Needs Gap Index (BNGI) for fiscal policy guidance. The merit of the method is that it sees poverty and basic needs not with reference to some exogenous criterion like that of the World Bank but contextual to the conditions obtaining in a country. Second, the method lends an in-built adjustability to the exercise over time with the change in the magnitude of the selected variables; it presents a dynamic model akin to the construction of the Human Development Index.⁷ Both combine basic needs and the UBI in their own way.

Concluding Remarks

This paper has focused on human development in Muslim countries and the fulfilment of basic needs and minimum guaranteed income to the poor as alternatives. In fact, the two approaches combine both basic needs and UBI in their own way. Our summary points are as follows. We find that Muslim countries have done fairly

⁷ The data for this exercise was mainly taken from the Human Development Report for manipulation for the year of study. Later, a student at the International Islamic University of Malaysia (IIUM) refined and expanded the model for his PhD degree (Kipanga, 2008).

well on human development front. Of the 57 OIC members 34 have medium and above, development levels, and 23 sub-Saharan countries are lagging behind. Overall, levels of poverty and distributional inequalities are also lower in OIC members relative to other developing nations (Hasan, 2019b). Nevertheless, the need for improvement is substantive and persistent.

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

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

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

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

References

- Covert, B. (2018, August 15). What Money Can Buy: The promise of a universal basic income – and its limitations. *The Nation*.
- Ghosh, J. (2019, March 27). If you want to help the poor. *The Indian Express*, p. 12.
- Hasan, Z (1997). Fulfillment of Basic needs: Concept, measurement, and Muslim countries performance, *International Journal of Economics and Management*, 5(2).
- Hasan, Z. (2019a): Distribution. In *Islamic Economics – Principles and Applications*. Kuala Lumpur: ISRA.
- Hasan, Z. (2019b): *Economic Development from Islamic perspective*. Germany: LAP.
- Iqbal, M. (1988). (Ed.) *Distributive justice and need fulfillment in an Islamic economy*. Leicester: The Islamic Foundation.
- Kipanga, A. (2008). The Basic Needs GAP in Developing Economies: Measurements and Determinants (Unpublished doctoral dissertation) International Islamic University of Malaysia, (IIUM) Kuala Lumpur.
- Mendek, H. (2019, April 12). Why economic transfers are not enough? *The Indian Express*, p.13.
- Paul, S. (2011). *How social security works*. Bristol University Press.
- Piketty, Thomas (2019, April 16). On NYAY, ENS Economic Bureau. *The Indian Express*, p.16.
- Rahman, H. (1946). *Islam ka Iqtisadi Nizam (The Economic system of Islam (Urdu))*. Delhi: Darul Musannifin.
- Thewissen S, Nolan B. and Rose M. (March 31, 2015). Incomes across the Distribution. Retrieved from <https://ourworldindata.org/incomes-across-distribution>.
- UNDP (2008). *Human Development Report 2008*.
- UNDP (2010). *Human Development Report 2010*.
- World Bank (2018). *Report on poverty and shared prosperity*.