

**Measuring Islamic Human Development Index
A Comparative Study of Aligarh Muslim University and
Jamia Millia Islamia**

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In

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By

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Declaration

I, **Faizan Ali** hereby declare that the research embodied in the present thesis entitled **“Measuring Islamic Human Development Index: A Comparative Study of Aligarh Muslim University and Jamia Millia Islamia”** is an original research work carried out by me under the guidance and supervision of Professor **Nasir Ahmed Khan**, School of Economics for the award of Doctor of Philosophy from University of Hyderabad.

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2. CAFP India, Paper Titled: *Educational Philosophy of Maulana Azad: An Empirical Study of Madrasa Education* (ISBN: 978-93-85294-48-8), (Chapter 5th of the thesis).

B. Presented in the following conferences:

1. Research paper presented in three days International Conference, organized by Network of Asia Pacific Schools and Institutes of Public Administration and Governance, Dhaka-Bangladesh, Dated: 5th to 7th December, 2014. Title of the Research Paper: “*Corruption Why & How; A Moral Economic Analysis*”.
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Further, the student has passed the following courses towards the fulfilment of coursework requirement for Ph.D./was exempted from doing coursework (recommended by Doctoral Committee) on the basis of the following courses passed during his M.Phil.

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CONTENTS		Page No.
	List of Abbreviations	i
	List of Tables	ii
	List of Figures	v
	List of Appendices	vi
Chapter : 1		1
1.1	Introduction	2
1.2	Human Development and Islamic Jurisprudence	3
1.2.1	To safeguarding the Devotion	6
1.2.2	To protect Life	6
1.2.3	To the shelter of Intellect	7
1.2.4	To preserve the essential right of human being Posterity	8
1.2.5	The protection of Wealth	8
1.3	Muslim founded Higher Education Institutions	10
1.4	Muslim founded Education Institutions and the Islamic Jurisprudence	11
1.5	Research Questions	13
1.6	Research Methodology	13
1.6.1	Objectives of the Study	14
1.6.2	Hypothesizes	15
1.6.3	Focused Area and Study Period:	16
1.6.4	Dimensions and Data Source	16
1.6.5	The Model of the Study	19
1.6.6	Model specification	20

1.6.7	Significance of the Model	25
Chapter : 2	Review of Literature	26
2.1	Introduction	26
2.2	Economic Development and Human Development	26
2.3	Measurements of Human Development	28
2.4	Human Development in Islamic Jurisprudence	30
2.5	Conclusion	34
Chapter 3	Foster-Greer-Thorbecke (FGT) Poverty Measures and World Values Survey as the Benchmark Models of the Study	36
3.1	Introduction	36
3.2	Background of Measurement Instrument	36
3.3	The World Values Survey and axioms of the Study	38
3.4	Conclusion	40
Chapter 4	An Epigrammatic Contour of the Institutions	41
4.1	Introduction	41
4.2	Jamia Millia Islamia	41
4.3	Aligarh Muslim University	42
Chapter 5	Islamic Jurisprudence based Human Development Analysis	44
5.1	Approach of Human Development to the Economics of Welfare and to the Islamic Jurisprudence	44
5.1.1	Traditional Approaches of Human Development to the Economics of Welfare	46
5.1.2	Human Development based on Islamic Jurisprudence as an alternative approach to the Economics of Welfare	49
5.1.3	Finding	52
5.1.4	Conclusion	53

5.2	Human development based on the Islamic Jurisprudence at micro level	54
5.2.1	The statement of knowledge and values analysis assesses the safeguarding devotion	55
5.2.2	The statement of health analysis explains how to protect the human self:	59
5.2.3	The statement of skills related to the protection of intellect	67
5.2.4	The statement of the lineage analyses essential right of a human being posterity	72
5.2.5	The statement of the gap reduction between rich and poor studies changes in the protection of wealth	79
5.2.6	Conclusion	86
5.3	Construction of IHDI and the policy implications for AMU and JMI	89
5.4	Summary of Comparison with Benchmark Model	101
5.5	Conclusion of the study and Recommendation on Future Research Direction	107
Bibliography		112
Questionnaire		118
Appendices		124

Abbreviation

A	Intensity Index
AMU	Aligarh Muslim University
c	Deprivation Score in Five Dimensions
C	Deprivation Score in One Dimension
FGT	Foster-Greer-Thorbecke Model
H	Headcount Index
HDI	Human Development Index
HDR	Human Development Report
IHDI	Islamic Human Development Index
JMI	Jamia Millia Islamia
Mo	Adjusted Headcount Index
MMEIs	Muslim Minority Educational Institutions
MS	Maqasid-al-Shariah
n	Number of selected sample
NCM	National Commission for Minority
NCM Act	National Commission for Minority Educational Institutions Act
q	Number of Deprived Students
UNDP	United Nations Development Programme
UNESCO	United Nations Educational Scientific and Cultural Organization
WVS	Word Values Survey

LIST OF TABLES

Table No.	Title	Page No.
5.1	Attendance in religious services	55
5.2	Frequency in prayer	57
5.3	Frequency of religious, non-religious or atheist persons	58
5.4	Frequency in believe in God	59
5.5	Frequency of freedom of choice and control	60
5.6	Frequency of preferred not to go out at night	61
5.7	Frequency of the victim of a crime during the past year	61
5.8	Frequency of someone in student's family has been the victim of a discrimination during the last year	62
5.9	Frequency of wariness about the war involving student's country	63
5.10	Frequency of wariness about the terrorist attack	64
5.11	Frequency of wariness about the civil war	65

5.12	Frequency of wariness about gone without the enough food to eat	65
5.13	Frequency of felt unsafe from crime in student's home	66
5.14	Frequency in alcohol consumption in streets occurs in student's neighbourhood	67
5.15	Frequency in drug sale in streets occurs in student's neighbourhood	68
5.16	Frequency in wariness about the inability to give student's a good education	69
5.17	Frequency in the highest educational level that student's parents had attained	70
5.18	Frequency of Justifiability: Homosexuality	73
5.19	Frequency of Justifiability: Prostitution	74
5.20	Frequency of Justifiability: Abortion	75
5.21	Frequency of Justifiability: Sex before marriage	76
5.22	Frequency of Justifiability: Divorce	77

5.23	Frequency of Justifiability: Parents beating children	78
5.24	Satisfaction with financial situation	81
5.25	Frequency of the robberies occur in hostel	83
5.26	Frequency of wariness about the Losing job or not finding a job	84
5.27	Household group of students	85
5.28	IHDI shortfall headcount index (H)	92
5.29	IHDI average deficiency gap or shortfall intensity index (A)	94
5.30	IHDI shortfall headcount adjusted index (M_0)	95
5.31	Contribution of Dimension j to Multidimensional Deficiency	97
5.32	Comparison among Estimates of Benchmark Model, JMI and AMU	102

LIST OF FIGURES

Figure No.	Title	Page No.
5.1	Total number of deprived students for JMI and AMU	91
5.2	IHDI shortfall headcount index (H) for JMI and AMU	93
5.3	IHDI shortfall intensity index (A) for JMI and AMU	94
5.5	Estimates of three IHDI Indices	96
5.6	Contribution of a Dimension into Multidimensional Deficiency for both Institutions	98
5.7	Comparison among Estimates of Benchmark Model, JMI and AMU	104

LIST OF APPENDICES

Appendix No.	Title	Page No.
1	Human Development Dimensions and their indicators: Suggested by Ali and Hasan (2014)	124
2	Islamic Human Development Dimensions and their Indicators with Deprivation Cut-Off	126
3	Sum of deprivation score for all deprived students of a dimension for all dimensions separately	131
3	Sum of deprivation score for all deprived students of all dimensions for both institutions	132

Measuring Islamic Human Development Index
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Jamia Millia Islamia

Chapter-I

Chapter-I

1.1. Introduction:

In this era of globalization, the relationship between quality of education and economic development is evident (Cooray, 2009). The contribution of the services of higher education institutions in human capital formation for economic development is abundant in the literature of economics (Galor, 2011). The Higher Education Institutes provide comprehensive benefits to society by providing technical and vocational training and thus improves the ability and efficiency of people to make human capital. They minimize the economic gap between the socio-religious groups by making them human capital stock. However, their importance is much from the perspective of composition and contribution of the human capital formation to human development (Anto, 2011).

Nonetheless, the well-functioning of higher education institutions play a significant role in supporting and sustaining human development in a more qualitative approach to the welfare of economics. However, in the field of economics, only a slight effort has been made for this area of study. Though, scholarship needs to play an essential and central role in analyzing the services of higher education institutions as a component of human development in a more qualitative aspect. In this regard, when the first Human Development Report was announced in 1992, the National HDR was created by the governments with the support of UNDP. These reports cover many important development issues, such as climate change, employment, gender inequality, etc (HDR, 2014).

Still, life is losing, and livelihood and development are unstable by human-made disasters and crises. However, these shocks are not everlasting. While every society is sensitive to risk, some people are suffering less and are recovering faster than others in harsh conditions. The clashes, however, have a bearing on the level and quality of human development across countries though with varying intensities.

Most researches at intensity believe that the same pattern can be used for people with particular risks. While the present study takes a different and more holistic approach, it examines factors that create a comprehensive set of threats for human development

and then discuss how risks to developing can be solved. This approach is especially important in our mutual societies, at least from the perspective of human values, which are usually absent in traditional human development. While human development has benefited many people, it has also given rise to new concerns, which sometimes appear as local reactions.

Consistent with Islamic jurisprudence, this study takes a holistic approach. It gives special attention to the disparities between and within the institutions. This identifies the weaker groups of those who are structured more insecure than others because of unequal behavior with them made by different institutions. These vulnerabilities have often developed and persist for a long time, and most of them are related to gender, ethnicity, politics, etc. Many of the most vulnerable groups face overlapping obstacles; for example, those belonging to the minority group; they face many challenges compared to the majority.

There has been a need to build an information base comprehensive index on different aspects of Islamic human development to assist policymakers in realizing the goals. A primary goal of this project is to expand the partnership beyond the range of traditional human development, in which most of the previous surveys of research were limited. In this regard, participants of the most deprived and weaker group of the Indian community have been included in the study.

1.2. Human Development and Islamic Jurisprudence:

Before defining human development in the Islamic Jurisprudence, first of all, we will have to understand the difference between the nature of economic growth and economic development. After the 1970s, per capita, GNP was evaluated to measure economic growth. It was considered the last standard of prosperity and national progress. After this technique, the gross national product per capita growth has become the main objective of economic growth with an underlying assumption that when economic growth proliferates, then every person will eventually develop (Kuznet, 1955).

Economic development, on the other hand, should be to enrich people's lives. For many years, economic development has been an important goal of policy makers, and they believe that there is a need to provide large quantities of goods and services to

improve the quality of life of the people. But if the opportunity cost of these items and services is high, then the quality of life of the people can be miserable. Therefore, more attention should be given on the structure and quality of economic development, which is durable and friendly to the environment to ensure that it helps reduce poverty and provide sustainability (Kaur, 2013).

It implicates extensive changes as visible in the individual and collective attitudes, social structure, prevailing thinking, and national institutions. It is a process that encompasses the economic achievements to a change in the political, social, cultural, and environmental institutions. That requires empowerment of the people by providing them building with necessary infrastructure for smooth movement, constructing hospitals, education institutions, and social security schemes, etc. to make the present and future lives of the people inhabitable and secure (Deepali, 2014).

In deciding between expanding these means of economic development in conjunction with extending human choices, it is necessary to consider that along with quantity. It is also quality and distribution, which means that the quality of life of all human beings improves. In this way, economic growths, as well as economic development, are the two necessary conditions for improving the living conditions of all humans. This is one of the foundations of human development. Therefore, in the concept of human development, prominence is on the human that it is the 'end' of development and not the 'means.' It led the original HDI suggested by the UNDP (Haq, 1995).

In this regard, the proposed HDI consists of three dimensions: health-related indicators, educational-related indicators, and standard life-related indicators. The execution of human development in these three dimensions has been normalized and aggregated to achieve the composite HDI for a particular institution. Nowadays, it is prestigious that such an empirical processor to measure human development is a minimalist approach to human development at a theoretical point of view and utterly contrary to the UNDP's definition (Sagar, and Najam, 1998).

In this kind of relationship, there is no scope for other aspects of human development that are related to the improvement in the quality of life of humans. However, this is considered but in a minimal way that abilities, respects, caring, personality, and other

personal characteristics; many of these items are genetic or a matter of experience to define human development (Miah, 2011). Nevertheless, to facilitate the computations; they are not incorporated with human development. Thus, there is initiated a paradox between the concept of human development and human development index (Chowdhury, 1991).

However, it is well established from the theoretical point of view that the desirable effects of these aspects of human development can be seen as social relations, and distribution of property, current social issues and its impact on society. Thus being of heterogeneous nature, human development may imply different meanings to different people. In deciding the expansion of human development, it is necessary to consider that a wide range of objects is involved, such as religious attitude and belief, ethics, sexual freedom, marriage and family importance, attitude towards values, views, politics, etc.¹

Aforementioned is theoretical upbringing of human development, which leads to the birth of Islamic Human Development Index in terms of pragmatic point of view. These all determinants of human development could be categorized into five groups, namely knowledge, and values, skills, health, progeny, and wealth distribution. The literature on such type of classification is found in the age of Islamic era where knowledge and values, skills, health, progeny, and wealth distribution occupied a significant role for human development. Thus, achieving all these is a process in which the rational, spiritual and social dimensions of human welfare have been included, and the whole process is represented by human development based on Islamic jurisprudence or Islamic human development (Yusoff, 2011).

Consequently, the present study conducted the entire model for manipulation of these five groups into alternative sets of statements. The first set is to safeguarding the devotion and second is the preservation of life, the third one is about intellect, and fourth about the protection of human being posterity and the last one is the continuation of property.

¹ Inglehart, Ronald, et al. WORLD VALUES SURVEYS AND EUROPEAN VALUES SURVEYS

1.2.1. To safeguarding the Devotion:

The statement of knowledge and values analysis assesses the safeguarding of devotion. Therefore, the nature of devotion is such that completes the result of trials created for humans in this world. This examination takes place in a short life along with long life; it is in also a lot of money as well as lack of money. It is also in the form of having more intelligence along with less intelligence (Ali and Hasan, 2014).

Accordingly, there is a proposal to measure devotion in the present study, for example, how many religious services participated, how many times prayers are offered, how many students are religious, non-religious or atheist at the campus, students believe in god or not and other personal details as a proxy of safeguarding of devotion. These things are the subject of religion to define Islamic human development.

To measure the level of devotion in the institutions, these proxy variables are not fully adequate, but it is expected that the higher the presence of religious services and prayer, the higher the security level. Nevertheless, it is well thought-out but constrained, to facilitate the computations; they were not included in human development earlier. The present study overcomes this concern by incorporating these proxy variables for applying and extending Islamic human development at the micro level.

1.2.2. To protect Life:

According to Al-Ghazali, the 'protection of life' is at the level of 'necessities' in the Islamic Jurisprudence, and, this expression was preceded by 'punishment' for 'breaching life.' Life' has been a central concept in Islamic culture since the beginning. On every Muslim, the prohibition of wealth, blood, and honour of another Muslim has been prohibited. In today's Islamic jurisprudence, the expression of protection of life has gradually been replaced by 'protection of human self.'

As a result, based on Islamic jurisprudence and its values, another qualitative aspect of human development addresses the first requirement of human, which is the key to life's security. Therefore, the nature of life's security is such that it determines the outcome of freedom of choice in life. There are two other factors for the promotion of

human self; they are proper nutrition and a clean environment. If they do not get it, then they cannot be strong and healthy, and thus, they cannot make rich contributions to their society even when they are morally honest and educated. It is natural because if all these are not considered sacred, then calling for respect for life will be useless.

1.2.3. To the shelter of Intellect:

Wisdom is an essential characteristic of the man, and there is a need to continuously enrich it to improve knowledge and technical basis and to promote human development. As said by Al-Ghazali, “Intellect is the fountainhead, starting point, and foundation of knowledge. Knowledge bred from it just like fruit from the tree, light from the sun, and vision from the eye. If so, then why shouldn’t it be honoured for being the source of success.....” (See Al-Ghazali, *Ihya’*, Vol... 1, p.83). Therefore, wisdom should be of high quality if they are willing to fulfill the purpose of quick human welfare.

Hanushek and Kimko (2000) have established, in the most straightforward formulation, intellect is influenced by ideas and invention, which in turn relates through research and development activities. If proper research facilities and development activities are not provided, then this formulation can be an optimist. As a result, creative tasks cannot be rewarded appropriately. Thus, as mentioned above, a group of some people benefited; it does not contribute to society.

In his study, Esen (2015) believed that the real purpose of intelligence protection is based on thinking through its functional capacity. If there is a mind that has lost the ability to think, then there will be no legal obligation on it. These all obligations functionally prove to the ability to think and activity of mind which promote intellect. It is hoped that the higher the ability to give a value based education to children, the absence of the alcohol consumption and drug sale, etc. the more elevated the preservation level for enhancing and understanding research and development. Nowadays, this prime objective of intellect is not being fulfilled, because there is a lot of knowledge which is carried out by the scholars only for commercial purposes and harms human development based on the Islamic Jurisprudence. There is a need to sort out this.

1.2.4. To preserve the essential right of human being Posterity:

In the nineteenth century, on the dimensions of Islamic jurisprudence, the authors developed a family-oriented theory, which is related to "the protection of humans." In his monograph, Auda (2007) explained in detail about family-related objectives and moral values in Islamic jurisprudence at the level of priority.

Ozturk, (2001), documented to understand human being posterity; we have to go back to the family, institution, culture and moral values because these are families that are concerned about their children and try, with whatever resources they have, to promote their children as the supply of human development. In this regard, he concluded that income, family background, etc. are essential determinants of a macroeconomic dataset for showing variation in human development.

Thus questions related to the proper lineage statement means safeguarding one's family from the disintegration of values in society, e.g., it is well studied that homosexuality, prostitution, abortion, divorce, and sex before marriage are untenable for the fortification of the essential right of human being posterity (Auda, J. 2007). As per the concept and applications of human development in terms of posterity, these all have negative impacts on it and would become to an end.

1.2.5. The protection of Wealth:

The present study has assessed the role of the fifth dimension of Islamic Jurisprudence. Theories and subsequent empirical evidence have demonstrated that wealth with equal opportunities to all has a significant impact on the human development process based on Islamic Jurisprudence. In that case, the benefits of wealth to improve human development appear to be very large. A more wealthy society with equal opportunities translates into higher rates of gap reduction between rich and poor and thus increases the ability of institutions to alleviate poverty, an important condition for human development.

In the empirical investigation on the factors influencing the gap reduction behaviour, determine a set of viable alternatives for individuals who then select the best opportunity. If this best alternative is more attractive than various options, then multiple possibilities of human development follow. Thus, we first discuss the

different options to analyze the protection of wealth. One of the most important and frequently studied alternatives in economics is the role of social security for gap reduction.

Therefore, to reduce the incidents of fraud, sorting, or unemployment, etc., there is a need to add the overall measures of social security. If it is not feasible, further problems move towards. Olofsson, and Wadensjö (2012) suggested that negative consequences of unemployment and fraud in early life can disturb people throughout life. This is not only a matter of financial difficulties but also mental and physical challenges through which people can face social boycott or failure in the process of human development.

Accordingly, for other options, earning a living to support the family is the personal responsibility of everyone. Therefore, the security of wealth has emphasized that without fulfilling this obligation to live life through proper efforts, a person cannot be able to maintain his body and mind to follow the duties. This is especially applicable when the rate of technical and organizational change in working life becomes very fast. Therefore, it is a collective responsibility of an institution to manage its activities in such a way that everyone has an appropriate opportunity to lead honest life while keeping in mind the satisfaction of their financial status (Choerudin, Haryono, and Cholil, 2014). This is primarily in the case of marginalized groups who are deprived of the physical means of production. To get out of the shadow of marginalization and to join the new economy, respect for.

Since the purpose of the study is to examine selected educational institutions and to measure the extent of the applicability of IHDI on them. It is possible only through the evolution of an index by acquiring axiomatic words from Islamic jurisprudence, and this unique database makes it possible. Such details can be relevant at the micro level and can also be tested for assessment of project evaluation, and institutional performance. Thus, it can be seen that all material of human welfare, including devotion, human self, intellect, lineage, and wealth are essential with their consequences. They all play the role of helping each other. On the other hand, they can be collected to analyze the overall image at the micro level. Therefore, to the best of author's knowledge, this is the first study in this direction as we know it.

After making them a composite index, the survey shows that there are widespread changes in all. To monitor these changes, independently, the Alicier and Foster (2007) method (FGT) has been employed. This statistical application of human development can be applied to the measurement of performance of cross countries, states, districts, institutions, social groups, religious groups, and so on. On the ground of this strategy, with the concept and application of human development, we chose Muslim founded higher education institutions which belong to the most marginalized and deprived section of the religious group of India. However, other Non-Muslim institutions can take advantage of human development in a more qualitative aspect because it is confirmed that it is not reserved for a particular group of a global society. It is for every human of this entire globe.

After the initial review of human development based on the economics of welfare and Islamic jurisprudence, the next section will describe the nature of higher education institutions established by Muslims.

1.3. Muslim founded Higher Education Institutions:

In previous studies, it is found that the conditions for higher education institutions in India are not the same, but there is considerable variation in the institution from the institute. It becomes clear when we examine the constitutional aspect of these institutions in terms of cultural pluralism of India. India's cultural pluralism enhances the need for protection and development of all types of weaker sections of Indian citizens by a unique constitution and makes special provisions for their development.

Therefore, the modern doctrine of popular sovereignty, the Constitution of India spoke of religious and linguistic minorities and gave legitimacy to the minority identity.² In minority communities, Muslims emerged as the dominant minority group in India. Their integration into the mainstream for human development has remained a challenge to the secular polity of India. The policy of the state towards the Muslims focused on identity and cultural issues, instead of increasing any real socio-economic advantage, became a tool in the hands of the rightist forces that were successful in terming this as the appeasement of Muslim minority and expanding their support base among the majority community.

² ncm.nic.in/constitutional_provisions.html

In this regard, by the functions of NCM mentioned in section 9 (1) of NCM Act, 1992, National Minority Educational Institutions Act has been enacted to protect the educational rights of minorities. It gives them fundamental rights to the establishment and administration of their educational institutions. A society or trust that consists of members of a minority community can establish an educational institution. It must be certified through the production of sufficient facts that in the question, the institution has been claimed to be established by the minority community.³ Due to the context of this statement and the extent of our analysis, we purposely selected to Jamia Millia Islamia and Aligarh Muslim University because both were established and administered by Muslims.

1.4. Muslim founded Education Institutions and the Islamic Jurisprudence:

This section is designed to describe higher educational institutions in the background of Islamic jurisprudence, which is related to the question of what kind of educational institutions are required for Islamic human development index. Hence it is essential to know about the idea of education for understanding education institutions that are essential for IHDI. However, determining the concept of education is a difficult task because there is a dispute between the pioneers of different schools of thought. Most pioneers of the beginning of the 19th-century claim that the main feature of education is to make man skilled, diligent, industrious, productive, etc. Thus, they were provided educational procedures, which were relevant to their physical well-being.

On the other hand, many scholars and philosophers do not mention any particular process of education because it destroys the criteria of education. In this regard, they suggest that the process of education should be in line with "human welfare." Therefore welfare of human determines processes of education, and the welfare of humanity is acquired by logical and scientific goals. Goals are, in a sense, an idea of what we would like to accomplish. Human needs or rational behaviour determines these goals (Peters, 1967).

Therefore, it is confirmed that those processes of education which give guidelines, regulations, or Jurisprudence designed to affect the accomplishment of goals, make a

³ iaspreparationonline.com › Social Welfare › Minorities

step of the concept of education. It could be inferred that the idea of education is related to humanity or rational behaviour, which is measured by performance or achievement of goals that are deposited for the betterment of humankind.

Thus, the educational institutions should be in line with entailed the acquiring of skills and intellectual knowledge with values through the application of reasoning and logic over and done with its potential to construct more qualitative human development. Besides these, education institutions should offer significant opportunity for radically improving the approach in the direction of the mainstream for human development as suggested by Islamic Jurisprudence towards the most marginalized and deprived section of religious groups. It is affirmed that these educational institutions are a central starting place for the empowerment of this section of religious groups.⁴

As a consequence, it is significant to check up how much the Muslim community has the pace with human development based on Islamic Jurisprudence. In terms of the empirical point of view, we took AMU and JMI. So that we could tell how education institutions can prepare to themselves for knowledge with values, protection of skills and health at the heart of the concept of gap reduction between rich and poor, especially for one of the most marginalized and deprived section of a country's population, finding out answers of these questions are very important. This study needs further analysis to find out answers to these questions and to fill these gaps.

⁴ The National Commission for Minority Educational Institutions Act, 2004

1.5. Research Questions:

In this regards, the present study has examined the path of human development based on Islamic Jurisprudence at two higher education institutions. The purpose is to analyze the link between human development and these institutions which represent a least benefited group of the Indian minority community and find suitable answers to the following set of two research questions:

- Whether this is significantly possible to differentiate between conventional types of human development and Islamic Jurisprudence based human development.
- Whether this is achievable to build a human development index using the philosophy of Islamic Jurisprudence at the micro level.

To address these questions a comparative analysis was needed to be undertaken to examine the trends of Islamic human development index. Although the study includes AMU and JMI only, the objective of comparing is to highlight many issues present in educational institutions. The primary purpose of the comparative approach is to increase our understanding of the challenges faced by these institutions to maintain a high level of Islamic human development. The present study is helpful to explore and contribute to this effort for policy discourse. However, we provide detailed answers to these questions, and at the same time, we expect to develop ideas on Islamic jurisprudence for further analysis.

1.6. Research Methodology:

The present study is motivated by the research questions identified in this chapter and the gaps revealed in the review of existing literature. Such discrepancies have acknowledged the need to commence a comparative analysis at the Muslim founded Higher Education Institutions of India to make out their role and how abundantly it has translated in bringing a more significant expansion of human development based on Islamic Jurisprudence. To address this question, some degree of research frame is designed in the present section. The first section introduces the objectives of the study and other deals with the focused area and period of study. The third section defines the dimensions used in the study and sources of their data, and forth, the last section describes the model used in the study.

1.6.1. Objectives of the Study:

The fundamental objective of the study is to analyze human development through a combined model at the micro level for empowering the most deprived and marginalized community of Indian society. This needs to be deliberated both at the philosophical level and also look at it from a pragmatic point of view. Thus, the study selected a welfare approach vis-à-vis a counting approach since the former is a theoretical framework, whereas the latter is an application tool. Among the counting approaches, the study chooses a combination of the World Values Survey and Foster-Greer-Thorbecke (FGT) poverty measures. Amalgamating of these two methods is the beauty of my research work. In other words, this two-sided interaction, involving qualitative variables and quantitative technique simultaneously following the framework of Islamic Jurisprudence, will enhance the effectiveness of the study. Especially, the study has aimed to achieve the following objectives:

- Examining the human development approach between the economics of welfare and Islamic jurisprudence.
- To measure Islamic human development index between AMU and JMI.

These objectives are sought because economic literature on these institutions is almost negligible, whereas economic literature on human capital formation, which is based on these institutions, using conventional econometric theory and model is found in a very large quantity. To support and maintain Islamic human development, there has been a slight analysis of the well functioning of institutions in the field of economics. The current study is a milestone in this regard. It also helps policymakers in removing the hurdles to human development by establishing institutions those are based on knowledge, skills, and values especially for empowering of deprived section of the society by using alternative theory and model. This would help for initiating and promoting multidimensional research, training, and awareness programs on human development interface more accurately and measurably.

1.6.2. Hypothesizes:

The study has made a comparison between both institutions in terms of the dimensions of Islamic Jurisprudence for measuring IHDI. For the same, the study has utilized four hypotheses with the following dimensionality:

- H_{01} = there is no difference between human development in traditional approaches to the economics of welfare and Islamic Jurisprudence.

This hypothesis is tested against:

H_{11} = there is a difference between the two approaches

- H_{02} = the value of the headcount index of JMI and AMU is \leq the benchmark model

This hypothesis is tested against:

H_{22} = the value of headcount index of JMI and AMU is $>$ benchmark model

- H_{03} = the value of the average deprivation index of JMI and AMU is \leq the benchmark model

This hypothesis is tested against:

H_{33} = the value of the average deprivation index of JMI and AMU is $>$ benchmark model

- H_{04} = the value of the adjusted headcount index of JMI and AMU is \leq the benchmark model

This hypothesis is tested against:

H_{44} = the value of adjusted headcount index of JMI and AMU is $>$ benchmark model

1.6.3. Focused Area and Study Period:

The study has aimed to do a comparative analysis at Muslim founded Higher Educational Institutions, for which only two institutions could be selected purposely, Aligarh Muslim University; Uttar Pradesh and Jamia Millia Islamia; New Delhi. The reasons for choosing these institutions are that both institutions were established by the Muslims, especially for the Muslims (but not only for the Muslims). On the ground of this, we can introduce the framework of human development based on Islamic Jurisprudence on both institutions theoretically. Secondly, both of these institutions were established more than ninety years ago. Thus, empirical point of view we have enough time for our analysis. Thirdly, Indian Muslims are more backward in terms of participation in the human development process than remaining communities of India in absolute terms as well as relatively (Iqbal, 2012).

Therefore we have been to examine their role for human development based on Islamic Jurisprudence and notice the differences in the specified dimensions in the high and low IHDI institute. The purpose is to suggest the vital measure, as observed in the high IHDI institution.

The focused period of studying for analysis of the attainments in specified indicators at both Institutions has been from 2010-2019. The reason for selecting this period is consistent availability of literature as well as data at the selected institutions for the indicators under analysis. Consequently, the composed index represents the deviation between the actual and predicted pattern and level of IHDI.

1.6.4. Dimensions and Data Source:

Ahead of creating a composite index, the determination of the source of data and structure of dimensions and their indicators is needed. Furthermore, after obtaining data, its inspection and transformation according to the measurement instrument is an essential part of data analysis that should be checked out before going to the study. Therefore, the process of collection and then an examination of available information on the dimensions of Islamic Jurisprudence need to be performed carefully to maintaining the integrity of a composite index. These all steps determine the application and the measure of the extent of the theoretical framework of Islamic Jurisprudence in the form of a composite index.

Thus, based on the theoretical framework of Islamic Jurisprudence in reviewed literature on the ground of its multidimensional phenomenon, these following five statements are prepared (Aydin, N. 2017):

- The statement of knowledge and values analysis assesses the safeguarding devotion.
- The statement of health analysis explains how to protect the human self.
- The statement of skills related to the protection of intellect.
- The statement of the lineage analyses the essential right of human being posterity.
- The statement of the gap reduction between rich and poor studies changes in the protection of wealth.

To measure the extent and enable the applicability of Islamic Jurisprudence based human development at the micro level, a comparison between AMU and JMI is developed by building an index according to the framework of the idea. In this direction, one of the most critical aspects of developing index is to obtain data. For gathering data, we lay down indicators according to the objective(s) of the study. Ideally, indicators should be developed from statements as mentioned above that satisfy Islamic Jurisprudence based human development dimensions. But practically such sampling is not available at the moment, and estimation of those types of indicators is not feasible due to data limitations. Accordingly, we need to search for proxies of indicators of dimensions that do the job in terms of our established objectives and research questions. In other words, these are the restrictions to the applicability of the Islamic Jurisprudence based human development and consign the extent of the idea, in terms of its dimensions and indicators at the micro level.

As a result, the present study didn't completely rule out this restriction, it's provided several additional pieces of evidence to investigate further the validity of conclusions, such as; we employed, to some extent, parallel with the theoretical and empirical framework of Ali and Hasan (2014) in the selection and measuring of indicators. They designed a series which is manipulated by grouping the WVS questions in that seemed to be on the same wavelength of dimensions of Islamic Jurisprudence. The merit of employing WVS is that, it is accessible in the public domain and hence provides a standard dataset for applicability and measures the extent of the theoretical

framework of study at the micro level. These are generally acceptable and easy for applying. Nonetheless, we examined the strength and robustness of our findings to replicate past results at the micro level by following the axioms of WVS and FGT model in section 5.4, chapter five.

Therefore, for deciding how to gather data, the study laid down itself on observations and interviews because the structure of the dimensions is based on both in the past empirical findings. As a consequence, for the collection of primary data, some of the grave issues related to the subject are highlighted in this section. Considering the vast geographic size and enormous population, it was not possible to keep track of the whole India and its Muslim educational institutions. Still, the figures and facts mentioned in this study are evidence enough to understand the present situation of the Muslim founded education institutions and the Muslim community in India.

For collecting primary data from these institutions, we followed a general classification of education that is the primary to degree level in different branches and disciplines. Due to constrained time and finance, we limited our study to degree level of education in all departments and disciplines because the representation of deprived people those cannot afford this level of education are lower than primary, secondary and senior secondary.

If there is higher education in the sections of the population who receive income and property at the rising rates, the stability of society will inevitably be disturbed, whereas the other segments of the population suffer from higher education. Therefore, the income redistribution effect of higher education provides the right to keep it open for everyone because it is a powerful tool to eliminate inequalities among people. Apart from this, it has been concluded that after obtaining higher education, understanding of responsibility, and job prospects increases (Salim, 2004).

In this regard, the information is collected through an in-detail survey from the PG and research students at AMU and JMI at the end of 2018. Due to the convenience of further calculation, we collected information from students who were final year students of their courses. Then, 200 students each from the composed institute randomly collected based on probability sampling techniques. Thus, our samples include 200 from AMU and 200 from JMI; as a consequence, our total sample size

was 400. Needless to add here that, only the students who were present at the time of the survey in composed institutions had been contacted. There existed many of many students those did not attain the phase of appearing for the survey. For capturing the robust result, all these students also should have been contacted.

The used questionnaire has been checked out for conformity with the questionnaire of the benchmark model. We precisely explored and produced this questionnaire in appendix 1. In addition to this, it is tried to collect the data as per the objectives and area of the study. Such types of information are taken with the questions that seemed to be on the same wavelength statements of devotion, life, intellect, posterity, and property.

Further, exploration of such dimensions and indicators could be extended but due to the restricted availability of data, there is a need only to apply the limited choice of dimensions and their indicators (Chapra, 2007). Thus designed questionnaire mentioned here is not for a one-time survey; it can be concentrated or augmented as per objectives and area of study. However, for further research, it would become necessary to collecting of relevant data, specifically for the devotion and to improve the measurement instrument for enlarging the extent of IHDI at micro as well as macro level.

1.6.5. The Model of the Study:

There are many approaches those conventionally used in the applied literature for measuring IHDI. In this sub-section, the evaluation of the performance of the model of the present study with that of approaches is made. It is generally accepted that there is no single method of aggregation for measuring all types of performances of the underlying concept. Many studies go over the main points of the available information in many different ways. They arrive at different conclusions, even when analyzing the same information because most of them formulate a priori judgment about the patterns of responses and scale of aggregation. They do not explain all the information that grows to be available data set.

Generally, multiple observed indicators have similar patterns of responses or the nature of multicollinearity. They may be ordinal nature of variables or/and at the same time cardinal nature of variables. This type of problem is a challenge for many

innovative applications. To convert this challenge into an opportunity is a fundamental need of the modern age of applied research. Now the question is both from a methodological and an applied standpoint view that how we can aggregate the available information into interpretable findings.

Following the challenge described above, the study applies a different model to aggregate the available information into interpretable findings. The model summarizes high dimensional data by a low dimensional set of indices. The proposed model is a comprehensive framework for estimating multidimensional concepts that advance the traditional literature on Islamic human development. It is the first study in the Islamic human development literature that summarizes high dimensional data into three indices with showing contribution of different dimensions of the underlying approach in the simplest way, at the micro level.

In this regard, the classical criterion to achieve identification is an integral feature of the estimation algorithm. The study shows that it outperforms on a conventional approach by imposing identifying restrictions for dimensionality selection. Its applicability on the structure of the Islamic human development is demonstrated by the current study that shows the method succeeds in producing interpretable indices. The proposed method is consistent with the theory of IHDI.

1.6.6. Model specification:

In this section, a simple framework of the model is presented by following the technique of Foster-Greer-Thorbeke (FGT) poverty measures. After collection and editing of primary data regarding five dimensions,⁵ we classified it into the related facts to facilitate comparison and to give prominence to the important information gathered. We classified the data according to pre-defined attributes such as attendance in religious services, regularly attending prayers, abortion is justifiable or not and how much, etc (Ashur, 2006).

On this information, we applied the Alkire and Foster (2007) methodology, which is used by Ali and Hasan (2014) for the unique measurement of IHDI. It proposes a family of Foster-Greer-Thorbeke (FGT) poverty measures; namely, headcount index,

⁵ Measured on Likert Scales (See Appendix 1)

intensity index, and adjusted headcount index. In place of poverty, we employed deficiency term for better understanding about the students that what they get from it rather than what they put into it. The FGT is used as an appropriate choice where the data turn out to be in ordinal form. We summarised 15 steps to calculate IHDI:

Step-1: Chose component (Students) of analysis

Step-2: Chose five dimensions

Step-3: Chose 27 indicators and their values for each dimension⁶

Step-4: Calculated *the distance of actual value (answer of respondent) from the worst value*⁷ for an indicator of respective dimension for a student, symbolically:

$$VD_i$$

Here, i for a student

Step-5: Observed '*Total Distance from the worst*' by taking total of "*the distance of actual value (answer of respondent) from the worst value*" in all indicators of respective dimension (row-wise) assuming equal weights for each student:

$$VD_{i145} + VD_{i146} + VD_{i147} + VD_{i148} = cF_i$$

$$VD_{i55} + VD_{i177} + VD_{i179} + VD_{i180} + VD_{i183} + VD_{i184} + VD_{i185} + VD_{i188} \\ + VD_{i189} = cL_i$$

$$VD_{i172} + VD_{i175} + VD_{i182} + VD_{i248} = cI_i$$

$$VD_{i203} + VD_{i203A} + VD_{i204} + VD_{i205} + VD_{i206} + VD_{i209} = cPOS_i$$

$$VD_{i59} + VD_{i171} + VD_{i181} + VD_{i239} = cPRO_i$$

Step-6: For setting first cut-off deficiency line we calculated mode value of "*the distance of actual values (answer of respondents) from the worst value*" for an indicator of respective dimension (column-wise) which makes it different from earlier studies because they laid down first cut-off deficiency line arbitrarily, symbolically;

⁶ See Appendix 2

⁷ Its worst value is set by the theory of Islamic Jurisprudence

'S4_i'.

Step-7: Sited the first cut-off of deficiency line by taking total of above or total of 'Mode value of distance of actual values (answer of respondents) from the worst value' for all indicators of a dimension (row-wise) assuming equal weights for each student, symbolically;⁸

$$S4_{i145} + S4_{i146} + S4_{i147} + S4_{i148} = DCPF_i$$

$$S4_{i55} + S4_{i177} + S4_{i179} + S4_{i180} + S4_{i183} + S4_{i184} + S4_{i185} + S4_{i188} \\ + S4_{i189} = DCPL_i$$

$$S4_{i172} + S4_{i175} + S4_{i182} + S4_{i248} = DCPI_i$$

$$S4_{i203} + S4_{i203A} + S4_{i204} + S4_{i205} + S4_{i206} + S4_{i209} = DCPPOS_i$$

$$S4_{i59} + S4_{i171} + S4_{i181} + S4_{i239} = DCPPRO_i$$

Step-8: Following the first cut-off of deficiency line, we computed *deprivation score* 'C_{ji}' of every student in each dimension separately;

$$C_{ji} = DCPF - cF_i$$

$$C_{ji} = DCPL - cL_i$$

$$C_{ji} = DCPI - cI_i$$

$$C_{ji} = DCPPOS - cPOS_i$$

$$C_{ji} = DCPPRO - cPRO_i$$

Here, *j* is for a dimension.

Then we counted the number of students those falling below from the first cutoff *in each dimension* following the conditions of:

⁸ Here, DCPF_i, DCPL_i, DCPI_i, DCPPOS_i and DCPPRO_i have constant values for every student.

If $C_{ji} > 0$, student is considered in deprive set of students

If $C_{ji} \leq 0$, student is not considered in deprive set of students

Step-9: Calculated sum of *deprivation score* ' $\sum_1^q C_j$ ' which is obtained by adding, total deprivation score for all deprived students of *a dimension* (those deprived according to first cut-off of deficiency line) for all dimensions (column-wise) in both institutions separately and we got relevant information in tabulated form.⁹

Step-10: Following Ali and Hasan (2014) we rested second cut-off to obtain number of deprived Students ' q ' and separated all non-deprived data by subtracting the '*Observed Total Distance from the worst*' from first cut-off [total of '*Mode value of distance of actual values (answer of respondents) from the worst value*' for all indicators of a dimension] and then add these all values of all dimensions assuming equal weights for every student (row-wise) with the condition of:

If $c \leq 0$ for a student, he/she is not considered in the set of deprived Students.

If

$c > 0$ with the condition of minimum three sets of brackets have value of > 0 for a student, he/she is considered in the set of deprived Students, symbolically;

$$c_i = (DCPF - cF_i) + (DCPL - cL_i) + (DCPI - cI_i) + (DCPPOS - cPOS_i) + (DCPPRO - cPRO_i).$$

Or

$$c_i = C1_i + C2_i + C3_i + C4_i + C5_i$$

Step-11: Applied second deficiency line to number of dimensions to check how many Students are deprived ' q ' and calculated total sum of deprivation score ' $\sum_1^q c_i$ '¹⁰ which is obtained by adding, total deprivation score for all deprived students (q) of *all dimensions* (column-wise) for both institutions separately.¹¹

⁹ See Appendix 3

¹⁰ Small 'c'

¹¹ See Appendix 4

Step-12: Calculated the headcount index:

$$H = \frac{q}{n}$$

Here, q is the number of multi-dimensionally deprived Students, and n is the total sample size.¹²

Step-13: Calculated the intensity index (A) by dividing sum of deprivation score from the number of total deprived students (observed by Step-11)¹³

$$A = \frac{\sum_1^q c}{q}$$

Step-14: Calculated the adjusted headcount index (M_o) which shows a multidimensional deficiency in the index and which is observed by multiplying headcount index and average deficiency gap

$$M_o = H.A$$

Here, M_o presents the proportion of students/respondents who reported deprivation in three or more dimensions.

Step-15: Getting sum of deprivation score ($\sum_1^q C_j$) for all deprived students of a dimension for all dimensions separately by following step 8 and 9, we calculated the contribution of dimension j to multidimensional deficiency in overall IHDI shortfall:¹⁴

$$Contribution_j = \frac{\sum_1^q C_j/n}{M_o}$$

Using FGT deficiency measures these all indices are formulated those help for carrying many meaningful and essential policy implications wherein the policymakers need to divert their due attention. Further, it allows researchers to investigate the relationship that is not measured directly by collapsing a large number of perception based variables into a few underlying indices. The choice of the formula is compatible with the objectives of the study and the data available.

¹² See table 1

¹³ See table 2

¹⁴ See Table 4

Thus, each index captures a certain amount of the overall variance of the observable variables within the institution on the one hand and between the institutions on the other at the same time. It allows participation into the faster, equitable, and sustainable human development to the most deprived community of Indian society. However, it would be a mistake to depend only on the above model for getting the answer of set objectives. Thus, it is also needed to adopt all other models that have proved to be useful for measuring IHDI around the world.

1.6.7. Significance of the Model:

The model mentioned above is used because of four reasons, these are as following:-

1. Using primary data for measuring multivariate (among other things) variables with the help of axiomatic properties of FGT by following the framework of the human development based on Islamic Jurisprudence that attempts to make the IHDI estimates sensitive to inequality across the institutions in each dimension. The former models do not capture IHDI adequately on a micro level due to their limitations in terms of multidimensionality of IHDI. Thus, applying the above method for measuring IHDI between education institutions is unique and original.
2. Secondly, it recommends emphasizing the most contributed dimension in multidimensional deficiency that has 'worse-off' condition so that the value of IHDI could be equally distributed.
3. The present study aimed to contribute to this effort through developing multidimensional indices for measuring the extent of IHDI by examining a comparative analysis of the selected Muslim founded Higher Educational Institutions and emphasizes that institutions should be in line with Islamic Jurisprudence if they are not.
4. Such a study might help a better understanding of how Muslims dealt with their issues related to Islamic human development. Such findings could improve our knowledge and liberate us to seek meaningful solutions to these issues.

Following the method, as mentioned above, we observed our objectives, which were set in our aim of the study; the results of the experiments are summarized in chapter five.

Chapter-II

Literature of Review

2.1 Introduction:

The present study anticipates establishing distinguish between human development in traditional approaches to the economics of welfare and Islamic Jurisprudence at the micro level. Review of existing literature is therefore focused on three distinctive but unified issues: first; the general relationship between economic growth, economic development and human development; second measurements of human development and third human development in Islamic Jurisprudence.

2.2 Economic Development and Human Development:

Desai, (1991) elaborated that in the 1970s, economic growth was measured in terms of gross national product and per capita income, which was the last resort to improve domestic progress and prosperity. The economic growth means the capacity of the national economy, which can be increased by the annual increase in gross national product. Thus, the rate of increase in the rate of gross national product per person was the primary goal of economic growth. Problems of poverty and inequality were resolved, with an estimate that when the total national product per capita increases, then everyone will develop. It was believed that the "trickle-down effect" would improve income distribution in the last phase of economic growth, but it could never be achieved.

Alesina and Rodrick (1994) described that it is generally easier to maintain high growth rates than keeping a proper distribution. Although many developing countries have achieved the goals of their economic growth, the living conditions of the people remained unaffected in most parts. As such, during the 1970s, extensive work was done as 'growth with equality' and 'growth with redistribution.' This was contrary to earlier ideas of growth.

Persson and Tabellini (1994) said that uneven income distribution is set by weak social and political forces. By going forward, there becomes a lack of capital for real investment and growth as the unequal distribution of income reverses the principle of

taxation, and poor social and political conditions give birth to corruption. In other words, an uneven distribution reduces economic growth.

Barro (1999) found empirically that high-income inequality lags behind economic growth in developing countries but not in rich countries. Deininger and Olinto (2000) argued that in the uneven distribution of income, there is a tendency to generate social struggle, which negatively contributes to consumption, investment, and development. Finally, poor income distribution cannot be considered as expected and continuous for economic growth.

Lakhwinder Kaur (2013) has explored a new view of progress arisen that was economic development. For many years, the economic development has been an important target for the policy determinants, because, through this, a large number of goods and services can be provided to the poor, which can improve income distribution. But the quality of life of people can be poorly inadequate. Therefore, there is undoubtedly a need for more economic development. Thus, more attention should be made on the structure and quality of that economic development to ensure that it helps reduce poverty, protect the environment, and providing stability.

In deciding between expanding these means of economic development in conjunction with extending human choices, it needs to be considered that along with the quantity it is quality and distribution of these means matters to improve the quality of life of all humanity. Thus economic growth, as well as economic development, is two necessary conditions for improving the quality of life. It is one of the foundations of human development (Desai, 1991). Therefore, in the concept of human development, humans are given prominence in the form of 'end' in their own right. They cannot be understood as the 'means' of development. This has led to the development of the Human Development Index. The measures of Human Development have evolved and contribute to the implementation of policy related to the subject.

Thus, it should be accepted as a multi-dimensional process, which includes significant changes in social change, widespread intuition, and the pace of economic development, reducing inequality and suppression of poverty. In its essence, human development should represent the complete intensity of change, by which an integral

social system, given the various basic needs of individuals and social groups within that system, could be established.

As a result, international organizations now differentiate that human development is beyond economic development and economic growth, and it is a multifaceted part that covers all aspects of welfare. Following this approach, the measurement and delimitation of human development also changed. The traditional indicators, such as economic development and economic growth, have been considered inadequate to measure human development.

2.3 Measurements of Human Development:

After the philosophical change in concept and definition of human development, the world has been seeing changes in it for the last three decades. Nowadays, the idea of human development has become a complex and non-conclusive discussion in world economics. It is easy to say that it is not human development, while it is difficult to say what it is.

In this context, efforts have been made since the 1970s to make socio-economic indicators as universal indicators of human development. There have been many other indicators since then that work as a supplement or alternative to customary measurements. Many economists have included various types of indicators as determinants of human development. A significant effort in this direction was the expansion of a composite index, developed By Morris (1979), which included physical properties and faults such as 'Physical Quality of Life Index' [PQLI]. This index included the country's life expectancy, infant mortality rate, and literacy rate.

Later, as a measure of human development, Camp and Speidel's (1987) created the International Human Suffering Index, in which ten indicators of human development were suggested, such as income, infant mortality, nutrition, adult literacy, personal freedom, etc. It was partly the period of Sen's work in which a new concept of human development was inspired, which was based on the capabilities approach. It was propounded in 1990 as the design of the United Nations Development Program, which is called the Human Development Index. Since then, it has been continuously publishing in the form of the Human Development Report. It aggregates three

components equally, which include per capita GDP, life expectancy, and literacy levels. HDR has shown the configuration and depth of HDI over time.

The HDI has, however, criticized by McGillivray (1991), who questioned both the structure and utility of the Human Development Index for comparison to the inter-country. Hence, Hicks in (1997) made HDI compatible with distributable aspects. Including Gini coefficients in the calculation of HDI, not only the per capita income but also included two other dimensions, academic achievement, and longevity.

The Human Development Index is designed to demonstrate the degree of achievement of the goals of this approach. This is a quick indicator of human development; there is not a comprehensive solution for this, so there is a need for more research on data collection and its refinement (HDR 2001). Indeed, Fergany (2002) explored that the Human Development Index does not fully reflect its purpose and does not confiscate the rich content of the concept of human development, and it leaves crucial aspects like human rights, independence, and autonomy, self-reliance, freedom, etc.

The Human Development Index is a summary of the average achievements in the basic dimensions of the welfare of a country. It is believed that the proposed dimensions do not capture the processes and quality of the HDI. It is deliberated that considering additional and creative indicators of well-being are essential for HDI and sustainable increase of these averages is significant for human development.¹⁵

Therefore, the concept of human development and its measurements are continuously improving, whether it is the improvement of the old ones or the formation of new measures. Some recent efforts have tried to accommodate existing HDI in some more specific aspects, including environment, sustainability, moral and family (Bagolin and Comim, 2008), health and inequality (Alkire and Fosterr, 2010), etc.

A few studies have examined the impact of HDI related indicators on some aspects of human development. These studies have analyzed the transmission mechanism, trends, achievement, and failures in human development. In the India Human Development Survey (2011), it was argued that the assumed dimensions do not capture adequately the processes through which the pattern of failure is detected.

¹⁵ A Human development Report for Delhi (2006).

Unfortunately, the deep understanding of the social forces shaping outcomes is limited by the lack of empirical data. From the survey, it can be solved to some extent, but they are not enough to assess the quality or processes.

In this regard, Mishra and Nathan (2014) have criticized the concept and calculating method of HDI, which is calculated by using normalized indicators of three dimensions. Their paper evaluates three methods of calculating of indices using a set of six axioms, one of which is the arithmetic mean the second is geometric mean and the third is additive inverse of the distance from the ideal model. They offer the third method, where the value of indices is calculated by the additive inverse of the distance from the ideal model. This measure satisfies six axioms; namely, the monotonicity, anonymity, normalization, uniformity, shortfall sensitivity, and hiatus sensitivity to level.

Nonetheless, these measures of human development are the most statistically significant factors which are analyzed to a great extent in earlier studies over the past 40 years. It is critical to strengthening people's capabilities, freedoms, and seeks to stay abreast, which are indispensable apparatuses of human development. Consequently, afterward, modules of human development depend on these measures simultaneously.

2.4 Human Development in Islamic Jurisprudence:

Over 30 years ago, the constitution of UNDP considered the acquisition of the highest attainable index of human development as a fundamental right for every person. Since then, UNDP has been moving towards this goal using all its tools. After introducing the first Global Human Development Report by the UNDP in 1990, it has been working in the form of a comprehensive measurement of human development. However, due to its technical mandate, the program has shifted to focus on the practical aspect rather than theoretical aspect, and it means limited action in addressing those policies and strategies, which will promote the real integration of human development. However, before dealing with human development in educational institutions, it is essential that we pay attention to its aspects. It brings us to our starting point of entry and focuses on the rights and realization of human development for everyone.

In this regard, Anto (2011) argued that "human development is the fundamental right of every human being, which cannot be made available based on religion, caste, gender, etc. There is no difference between all societies that the primary purpose of human development is to encourage human welfare. However, there is a considerable difference in the assumption of real welfare and what should be the strategy to be employed to maintain it. It has made various announcements to catch some human needs; we are still reducing in some areas because human rights have not yet been captured properly. Therefore, the value of human development must be accepted and recognized. We should allow ourselves to research to know about it and direct all in this regard."

In this behalf, the research of Ali and Hasan (2014) is remarkable, in which they tell about these proposals of measures for the performance of human development and categorize it into the material welfare and non-material welfare. The first is a materialist that is related to return in the fulfillment of the needs of the property. It underlines the importance of property ownership, as well as a means to achieve its proper distribution between the societies. This system prefers a relatively high level of distribution with lower levels of proprietary ownership in the society as compared to the lower level of distribution with relatively high levels of property ownership. Ownership and distribution of high assets, however, is a better level of material welfare.

All other is related to immaterial welfare for achieving human development. These are all related to the safeguarding of faith, life, intellect, posterity. The longer the length of life, there will be unlimited opportunities to do the excellent work which will help in achieving high human development. On the other hand, knowledge and skills are essential for human development, so that all members of society could deserve a functional status for human development. Besides, if social relations between humans are harmonious, then the process of human development will be more efficient and effective as social ties play an essential role in the creation of the next generation to maintain a high degree of human development index.

A paper on 'An Islamic perspective-Islamic Relief Worldwide (2014)', Kano and Gibbon have discussed many other requirements for human development. The most important of these are trust, life, intellect, position, and protection of property. It is

demanded that despite different caste, color, age, gender, or nationality, all people should be treated with respect, and finally, the fruits of development should also be shared equally among all. These have been considered important factors to increase human welfare. They insist on the use of these five safeguards in Muslim institutions for human development.

Further, Shaikh (2015) elaborated the role of religiosity in human development because it can play an important role in the promotion and conservation of human development. He told that fourteen centuries ago, Islam had been established the goal of human development. International, national and regional organizations have advocated its goals till date. In a region where religion is a massive part of daily life, Muslims and their organizations can easily find them all that are essential to know for human development.

Along with human suffering and socio-economic decline in most Muslim institutions, determines critical policy concerns in the context of human development. In fact, unilateral bias can hurt the satisfaction of these sufferings. However, social scientists have generally avoided discussing these. The primary reason for this is that these institutions have little significance concerning the needs of human development, and they are not entirely quantitative. However, based on this, they cannot be ignored. To realize human development, one of the most important of these institutions is that the participation of the group on the margins of the most marginalized in the development process has to be increased, which cannot be increased without the consideration of applications of material and immaterial development.

To giving proper consideration on applications of material and immaterial development, Esen (2015) has emphasized on five safeguards in his paper, which provide much more variety than previous efforts made to analyze their impact on human development or more particularly Islamic Human Development. This unique hypothesis makes it possible to examine the cross-level linkage, such as environmental protection, knowledge, equal opportunities, values, and public behavior. For providing help to the policymakers in achieving the set goals, there is a need to create an information base that covers not only the social and economic dimensions but also values, ethics, family and belief, and thus Muslim institutions provide a broad framework in this regard. It cannot be possible to maintain long-term

survival of human development without ensuring adequate satisfaction in all these dimensions.

Moreover, Alwazna (2016) ensures the continued well-being of society. It tells the meaning of the word 'safety' used by al-Ghazali and al-Shatabi, well-known scholars of Islamic Jurisprudence. At the same time, he mainly emphasizes that the status quo of the growth rate is not necessary to achieve Islamic human development. Only after reaching the peak of achievement can we stay safe. However, it is not possible for humans at one time. There is always room for improvement. As long as they are not received through a movement in a positive direction, then there is room for improvement.

One of the main goals of these 'safeguards' is to expand partnership beyond the ranks of advanced industrial societies so that participants of most marginalized communities can be included in the process of Islamic human development. Most previous studies were not mature to this approach. There are two main reasons to do this; the first is an intellectual objective in which the whole range of economic, cultural and political differences is involved so that in these institutions, the sources of difference and their effect on society can be analyzed. The second reason for adopting this strategy is to create an Islamic Human Development Index from empirical social science techniques, in which they have been used very little earlier. It is believed that there is a possibility of playing an essential role in the study, which provides information to both social scientists and decision makers. In this perspective, these two goals go together with each other.

Therefore, the concept of Islamic human development revolves around two broad aspects of life, the physical substance, which is for the consumption of material things and therefore we produce them in large quantities, and immaterial, those are related to ethical and social aspects of human life. These seem to be conflicting, but they are integrated and interact in unity for human beings. This is a multi-faceted process, in which according to the five safeguards, as mentioned earlier, human development improves through the advancement and reconstruction of the entire Islamic human development model.

Consequently, Muslim founded higher educational institutions must be based on this perspective for making Islamic human development. In these institutions, the immediate compliance of these five basic needs of Islamic human development will be the theoretical basis for the development of IHDI. However, IHDI expresses both quantitative and non-quantitative assumptions. Of course this is difficult, but it is actually one of the objectives of the study, so that in these dimensions the changes in institutions can be monitored.

On the ground of above argument, how these institutions can prepare by themselves for providing Islamic human development, especially for one of the most marginalized and deprived section of a country's population, find out the answer of this question is very important. Thus studies need further analysis to fill these gaps; the objective of this study is to analyze human development on composition and contribution of Muslim established Higher Educational Institutions according to the Islamic Jurisprudence.

2.5 Conclusion:

In this chapter, the present study after analyzing and reviewing many studies found that most of the studies examined only the relationship between the composite indices of human development by giving their attention on attainments in health, education, and income mainly. The performance of these three dimensions is normalized and then aggregated for achieving the overall index. A composite index is arrived at by considering a limited set of dimensions. Each dimension may be over/less showed by the weak/strong presence of other dimensions due to the employed aggregation method, particularly linear averaging and geometric mean.

However, Islamic human development, which is entirely different from the traditional ideas of human development, is mainly a process of promoting the wellbeing of humankind which lies in above discussed five dimensions. In doing so developing knowledge, skills, and values with its co-factors, at the heart of the concept of inclusion, exclusively for the most marginalized and deprived section of a country's population are those important factors of human development that to be analyzed.

Few studies also explored the relationship between institutional changes and the expansion of human development from its conventional concept to a modern concept. In this regards, the studies which were analyzed in a review of the literature, indicate a shift in the research from analyzing the development and its components to the more qualitative side of human development. However, very few such studies did a comparative analysis of the Indian institutions at the micro level. Not a signal research studied a comparative analysis of the Indian educational institutions, particularly Muslim managed institution at the micro level for measuring Islamic Human Development.

Thus the present study has attempted for a comparative analysis of a selected group of Muslim founded Higher Educational Institutions. These are being high or low achievers of human development. A relationship has been explored between the Islamic human development attainments in these institutions and their specific regressors. The motive is to determine the relative role of these Institutions for human development using the accomplishments of Islamic Jurisprudence.

Chapter-III

Foster-Greer-Thorbeke (FGT) Poverty Measures and World Values Survey as the Benchmark Models of the Study

3.1. Introduction:

There should be an intensive look at the determination of the measurement instrument and data applicability before going to analysis. On the experimental point of view, it is necessary to specify the measurement instruments of the analysis exactly in general and Islamic human development index in particular. Through measurement instruments, the observed data are inspected and transformed into the concise and interpretable way for making policies and further evaluation. These all steps determine the application and the measure of the extent of the theoretical framework of Islamic Human Development index.

In this chapter, it has described the background of some benchmark models that were extensively used for measuring Islamic Human Development Index. In these models, FGT multi-dimensional poverty measures which deal with WVS questionnaire is borrowed because it is easy to understand and estimations based on this model are more accurate when data becomes in ordinal form.

3.2. Background of Measurement Instrument:

For capturing and maintaining a high degree of human development at the cross-country level, UNDP suggests three dimensions of human development, namely, healthiness, schooling, and standard of living. It used to a standard method for transforming these three dimensions into a simple arithmetic average across the countries. After 2010, they changed this linear averaging method to the geometric mean because of its superiority over linear averaging. This method had been studied extensively by many scholars and policymakers because it was so simple and easy to understand. It might be one of the most comprehensive methods for calculation of human development across the countries still UNDP has been criticized over its concepts and methods of calculation.

In the concept of human development, the prominence is given on human as ends. They might not be considered as a means to something else (Alkire, 2002). As a consequence, human development is nonetheless a latent variable that is not directly observed following just three dimensions. Thus taking indicators which are measurable of five dimensions of Islamic human development, Anto (2011) calculated IHDI by employing parallel with the methodology of the United Nations Human Development Programme. The existing calculation method of IHDI observed by Anto is not compatible and sufficient because nature of indicators of Islamic human development is entirely different.

Consequently, Esen (2015) has explored the covariance structure of Islamic human development terms by two approaches Bayesian Factor Analysis and Bayesian Structural Equation Modelling (SEM). These two methods provide a robust system to choose the number of indicators in reduced form for proposing to explain the relationships of latent variables for prior distribution. As a consequence, the first approach is related to the selection of proxy variables for focusing on data collection, and the second approach is associated with the measurement of underlying concepts. Thus, these two approaches allow utilizing prior information in explaining underlying the relationships. While methodologically, reduction of indicators is a severe concern of Bayesian Factor Analysis. Therefore this model cannot be fully compatible and sufficient to measure the underlying concepts of Islamic human development.

The critical concept of Islamic human development analysis is that all indicators have their importance, so it cannot discard any indicator because of the used measurement instrument. On this information, Ali and Hasan (2014) applied Alkire and Foster (2007) methodology for the different measurement of IHDI. It proposes a family of three multidimensional measures, namely; headcount index, intensity index, and adjusted headcount index. These three multidimensional indices by extending adjusted headcount index measure contribution of different dimensions of underlying concept separately. Among measures as mentioned above, the FGT is used as an appropriate choice where survey responses are designed by grouping the survey questions in the ordinal form and allows utilizing this information in inferring properties for the underlying concept.

3.3. The World Values Survey and axioms of the Study:

The World Values Survey, which is commonly known as WVS, is organized by a network of social scientists seated in Stockholm, Sweden. This network was established in 1981 under the leadership of Jan Kerkhofs and Ruud. These surveys show that values, ethics, socio-economic conditions across countries are changing; thus, there is a need to predict them for better understanding and analyzing human development. To obtaining better coverage of most of the aspects of human development, they examine these changes and their causes and consequences by launching a new wave of surveys continuously, with a wide range of critical values (Kittilson, 2007).

In this regard, Ali and Hasan concluded their study on those available survey data for 2005-2008 that give the impression partially or from top to bottom of dimensions of Islamic Jurisprudence. However, the latest World Values Survey for 2010-2012 was not completed at the time of their study, but it has more relevant questions on dimensions of Islamic Jurisprudence than the questions asked by them for their research. They were as following:

Matrix of Islamic Human Development Dimensions and their Indicators

Dimensions	Variable Reference in 2005-08 Series	Min Value	Max Value	Deprivation Line
FAITH				
faith1	a006	1	4	3
faith2	f028	1	6	4
TOTAL ¹⁶		2	10	7
LIFE				
life 1	a009	1	4	2
life 2	a170	1	9	5
TOTAL		2	13	7
INTELLECT				
intellect1	d071	1	5	3
intellect2	f124	1	9	7
intellect3	x025	1	8	5
		3	22	15

¹⁶If anyone had score below total of deprivation line for a dimension, that had been considered poor in the same dimension.

POSTERITY				
post1	a001	1	4	3
post2	d019	0	1	1
post3	f118	1	4	4
post4	f119	1	8	8
post5	f120	1	10	8
post6	f121	1	9	6
TOTAL		5	36	30
PROPERTY				
prop1	c006	1	9	5
prop2	x047	1	10	5
prop3	x047r	1	3	2
TOTAL		3	22	12

Source: compiled by Ali and Hasan (2014)

The limit of each dimension is calculated separately by adding the minimum and maximum values of all the indicators. The values of the indicators have been measured on Likert scales. For further calculation, the first cut-off is determined by common belief, which is usually accepted in Muslim society. However, the present study didn't follow their idea in determining first cut-off line because there is much subjectivity in it. The study developed its concept for establishing the first cut-off line that was based on a statistical term, mode. We calculated mode value of the distance of actual value (which was observed directly from the respondent) from the worst value of an indicator and summing up these mode values of all indicators for a dimension and set first cut-off line. Here worst value is already laid down by the jurists those were familiar with Islamic Jurisprudence, e.g., homosexuality is completely prohibited, so any perception that is responsible for homosexuality will be worst.

Following the techniques of FGT poverty measures in multi-dimensions, they developed a distribution matrix which shows the values of each dimension obtained by each person. Then they counted the number of persons falling below the first cut-off in each dimension and depicted it by deprived matrix. Following they add deprivation score in all dimensions for computing shortfall intensity index (A) that shows average deprivation of an average poor individual in all of the dimensions. They apply second cut-off to compute shortfall headcount index (H). It checks how many individuals are considered poor while the number of dimensions is given. Initially, they believe that being backward in any two dimensions of any person will reduce the value of the Islamic Human Development Index.

For estimating the contribution of each dimension in overall shortfall index, they computed shortfall headcount adjusted index that is denoted by (Mo) which is the result of multiplication of headcount index and intensity index. Then they divided the deprivation score of all individuals for a dimension that was notified in deprivation matrix from shortfall headcount adjusted index and total sample size.

3.4. Conclusion:

This chapter has discussed the Benchmark Model that was employed by Ali and Hasan. They used World Values Survey data for 2005-08 for Pakistan to illustrate and capture the degree of human development index based on Islamic Jurisprudence by the applying FGT method. We followed to some extent, parallel with the theoretical and observed methodology of Ali and Hasan in the selection and measuring of indicators of dimensions of Islamic Jurisprudence for capturing and maintaining a high degree of human development at the micro level. We analyzed the World Values Survey questions for 2010-2012 and observed its consistency with World Values Survey data for 2005-08, which was investigated by them.¹⁷ Additionally, we made a comparison between frequency distribution and outcomes of FGT suggested indices, which were ultimately ruled out by them.

However, the point of note is that these two measures are not comparable enough due to the difference in their field of study, deprivation threshold cut-offs, etc. However, we used the same dimensions and the survey data, but thresholds for deprivation cut-off and area of research are different from than Ali and Hasan's, yet there are few similarities between both. Aforementioned indicates that for better human development conditions in the Islamic Jurisprudence dimensions, the observed course of action can be followed.

¹⁷ It is to be noted that the reference category model or benchmark model for testing the last three hypotheses are compiled by three indices that were estimated by Ali and Hasan (2014). Though there are some statistical limitations of comparing two series undertaken at two different time periods but it does not assume severe challenge so far as the current study is concerned atleast for two reasons. Firstly this study confines to the examination of whether Islamic jurisprudence applies at the micro level in case of Muslim established educational institutions or not. Secondly we encountered the data and literature limitation problem as we could not come across any other similar study where our concern could have been addressed, atleast partially. This may be a matter of grave concern still; we would be able to check how much we have to make our efforts towards Islamic human development at the micro level.

Chapter-IV

An Epigrammatic Contour of the Institutions

4.1. Introduction:

In India, there are some models for providing education mainly to its citizens. In this regard, the central and the state governments have joint responsibility for education, with freedom for the state governments to organize educational institutions within the national framework. In this regard, human development policy planning is under the overall charge of the central Ministry of Human Resource Development. These models have been adopted by all the states and Union Territories (UTs) of India. The Central Government is responsible for the major policy on education and the coordination and determination of standards in institutions.¹⁸

Thus, an analysis is prepared of the role/services of Muslim founded Higher Educational Institutions of Indian States using attainments in indicators of Islamic human development, it is essential to explore into the geographical, social, historical, cultural and political background of each institution. This is because; these factors build a framework within which a particular institution does its functions in a proper way. There are many marked similarities between these institutions. In this introductory section, some fundamental features of their characteristics, conditions, and operating systems will be outlined as a background for the subsequent discussion of entry conditions for Islamic human development.

4.2. Jamia Millia Islamia:

Jamia Millia Islamia (JMI), to be found in New Delhi, an institution originally established at Aligarh by the known freedom fighter and theologian, Maulana Mehmud Hasan in 1920. In 1925 it was shifted from Aligarh to New Delhi through the tireless efforts of Maulana Mehmud Hasan, Maulana Mohamed Ali, Hakim Ajmal Khan, Dr. Mukhtar Ahmad Ansari, and Abdul Majid Khwaja. Besides of them a lot of Muslim intelligentsia were laid the foundation stones of JMI. A continuous

¹⁸ Report on the System of Education in India, (2006)

educational struggle of Muslim philosophers it became happen to JMI a Central University by an act of the Indian Parliament in 1988.¹⁹

It offers education from nursery to research. In the list of the Faculties, i.e. Education, Humanities & Languages, Natural Sciences, Medical Sciences, Social Sciences, Engineering & Technology, Faculty of Law, are there. There are above 15000 students in which 10000+ are under-graduate, 4000+ are post-graduate and 1000+ are research students till 2015-16. And they are served by 700+ academic staff and 1000+ administrative staff.²⁰ In this phenomenal limitations the distinct identity of Jamia Millia Islamia has been eloquently explicated by Dr. Zakir Husain;

“The movement of JMI is a struggle for education and cultural renaissance. It will prepare a blueprint for Indian Muslims which may focus on Islam but simultaneously evolve a national culture for common Indian. It will lay the foundation of the thinking that true religious education will promote patriotism and national integration among Indian Muslims, who will be proud to take part in the future progress of India, which will play its part in the comity of nations for peace and development. The objective of establishment of JMI will be to lay down the common curriculum for Indian Muslims taking into account the future challenges and will prepare the children to be masters of future”.²¹

4.3. Aligarh Muslim University:

The university grew out of the work of Sir Syed Ahmad Khan, the great Muslim reformer and statesman. Aftermath of the Indian War of Independence of 1857, he felt that it is important for Muslims to gain education and become involved in the public life and government services in India. His objective was to build a college on the same wavelength with the British education system but without compromising its Islamic ethics. In 1877, he founded the Muhammadan Anglo Oriental College in Aligarh as a foundation of AMU. A long struggle for getting its acquired position as a university; the Muhammadan Anglo Oriental College occupied a unique position

¹⁹ http://jmi.ac.in/aboutjamia/profile/history/historical_note-13

²⁰ http://en.wikipedia.org/wiki/Jamia_Millia_Islamia

²¹ <http://jmi.ac.in/aboutjamia/vc-message/welcome-message-of-vc>

amongst universities and institutions of higher learning in the country in 1920 and now it is working as Aligarh Muslim University.²²

It is established over 467.6 hectares in the city of Aligarh, Uttar Pradesh. It offers more than 300 courses in the traditional and modern branches of education. It has more than 28,000, students, 1,342 teachers and some 5,610 non-teaching staff as on 2018. It has 12 faculties comprising 98 teaching departments, 3 academies and 15 centres and many institutions. A special feature of the university is its halls and hostels with most of the students residing on the campus. There are 19 halls with 80 hostels. Apart from the conventional Under graduate and Post graduate courses in Social Sciences, Sciences and Humanities, the university keeps pace with the nations growth by offering facilities for specialized learning in areas of Engineering and Technology, Medical Sciences, Wildlife Sciences etc.²³

²² <http://www.amu.ac.in/amuhistory.jsp>

²³ <http://www.amu.ac.in/fact.jsp>

Chapter-V

Islamic Jurisprudence based Human Development Analysis

Introduction:

This chapter encompasses five main steps to contextualize the economic results; firstly, to highlight the theoretical propositions of human development under the Welfare Economics and Islamic Jurisprudence models (Section 5.1). Second is, following the discussion under the first step, to consider Islamic human development at the micro level (Section 5.2) and in the third section, we will construct IHDI with main policy implications for AMU and JMI that derive from the approach of Islamic Jurisprudence through the FGT model (Section 5.3). The fourth section (Section 5.4) will contain a summary of comparison of estimates among Benchmark Model, JMI and AMU; last section (Section 5.5) will conclude the thesis and recommend some future research directions that derive from the findings of the study.

5.1. Approach of Human Development to the Economics of Welfare and to the Islamic Jurisprudence:

The world was divided into two major groups in the golden era of Islam; developed countries and developing countries. Developed countries were those who had objectives with the intention of the concept of welfare of humanity by human development with values, and developing countries were those who were under the process of making these objectives. But after defeated Muslim rulers, definitions of developed and developing countries became changed, and all forces were focused on solely those objectives that were consisted with significant factors of economic development which is a limited ingredient of the welfare of humankind. These objectives are defined as physical objectives.

These physical objectives were ended by a physical capital formation, which was considered as a fundamental factor of economic development. So those capitalist, who had physical capital, managed all economic activities. Their contentions were, be it the church or state or society; nobody had a right to impose obstacles on the struggle for evolution or efforts on profit making. In this way the proponents of this theory used all the resources at their command to advance the cause of toleration, nonconformity,

liberalism and in short in their unique terminology called “Capitalism” and this process was called ‘classical development’ where was minimal space for human welfare (Galor, 2011).

As a consequence there was no restrictions on the use of resources as well there was no way of equal opportunity. If one had more resources of physical capital, he/she could play an important role in economic development through physical capital formation on the ground of aggregate performance. So gap or inequality between elite and impoverished was increasing. Because it was assumed that an unequal distribution of resources would accelerate the rate of growth rather than inverse by making a desirable transfer of funds to a particular section of society with more marginal propensity to consume, as a result of this ideology, problems became to create in terms of all aspects. In economic perspective, a significant problem was consisted with economic gap or inequality between two groups that were increasing because of the conflict between the mode of production and the economic value attached to the roles of different agents of production and this was a significant cause of skirmishing between them. In which one group had physical capital in a considerable quantity, but their numbers were less than the second group which sold their labour (Karl Marx, Das Capital).

Thus, during the last 40 years, courses in macroeconomics mainly focused on questions of growth and stability in association with a long run sustainable growth of output coupled with a desirable rate of inflation. More precisely, per capita GDP was considered a sufficient enough barometer to judge the level of growth and stability, followed by development in a country. Over time, the per capita GDP synthesis came to an end from the mainstream position in macroeconomics. The fall down of this consensus position was due to both empirical and theoretical point of view. This led to the emergence of a counter thesis of only economic growth and stability as a sufficient measurement to judge the level of development in a country. Then post-industrial period consisted of the importance of a new term that was, human capital formation for economic activity that was, determined by education.

There were found two primary reasons in economic literature for such type of conclusion; first, the issue of coordination assume importance as a comprehensive development agenda. ‘Will the comprehensive development “automatically” coordinate only economic growth and stability? What should be the quality and composition of

institutions for its success or failure?’ These questions regard as the innermost ones in macroeconomics. Second, it is believed that sooner or later economists must try to accommodate the analysis and results from other behavioural sciences to be incorporated into leading economic theory. When that happened, the “simply economic growth and stability” hypothesize had to go’. As a consequence, new approaches to development had to search in the economics of welfare.

5.1.1 Traditional Approaches of Human Development to the Economics of Welfare:

Subsequently, this skirmishing of numbers for their rights of opportunity was cherisher of the industrial revolution which began with the transition to new manufacturing processes in the eighteenth century. Before the Industrial Revolution, the physical capital formation was considered as the main engine for economic activity, as mentioned earlier. The later, literature has treated human capital formation as an effective instrument to ensure sustained and long term development. This has led to an explicit focus away from the traditional approach of economic growth and stability as the reference marks of development to the more modern human welfare approach. Just at the right time, the concept of human development had come to the shore.

The human development approach regards human beings as the primary ends of the process of development to the Economics of Welfare phenomena. Thus the emphasis is given on what people get from it rather than what they put into it. In this regard, the human development report (2015), which is presented by UNDP for year to year, gives detailed information about the various indicators and methodologies relating to human development. They capture the acquired knowledge in five indices known as the Human Development Index, Inequality-Adjusted Human Development Index, Gender Development Index, Gender Inequality Index, and Multidimensional Poverty Index.

First and foremost studied index is the Human Development Index that is a composite index measuring average achievement in three basic dimensions, namely long and healthy life, knowledge, and a decent standard of living. Long and healthy life is measured by Life expectancy at birth. Knowledge is calculated by two indicators

mainly, first is expected years of schooling and second is Mean years of schooling, and finally, a decent standard of living is related to Gross national income (GNI) per capita.

Inequality-adjusted Human Development Index in which HDI value is adjusted for inequalities in the three basic dimensions of human development. This is average inequality in three basic dimensions of human development, and mostly they use the Atkinson inequality index and the work of Palma (2011). Gender Development Index is about the ratio of female to male HDI values. In which entities are divided into five groups by absolute deviation from gender parity in HDI values. On the contrary, the Gender Inequality Index reflects inequality in achievement between women and men in reproductive health, empowerment, and the labour market. It is calculated by maternal mortality ratio and adolescent birth rate while women empowerment is the share of seats in the national parliament and labour force participation rate.

Multidimensional Poverty Index is the percentage of the population that is multidimensionally poor adjusted by the intensity of the deprivations where the Intensity of deprivation of multidimensional poverty is the average percentage of deprivation experienced by people in multidimensional poverty. Further, Multidimensional Poverty Index is divided into five categories namely: population near multidimensional poverty, the population in severe multidimensional poverty, the contribution of deprivation to overall poverty, population below the national poverty line and population below PPP \$1.25 a day.

Following this all procedure, the index is constructed to ensure a cross country and more specifically cross-level comparison. Within this cross-national comparison, there are alternative intra-cultural comparisons of values and norms besides a consistent pulse of changes in absolute values and standards across societies is also found, which have hardly ever been included in UNDP suggested human development model. Further, cross-level comparison, in which a higher level of attainable indicators is required irrespective of permissible and prohibited actions and means which are determined again by the value judgment, norms, and beliefs.

It is also realized that a lot of other challenges have sprung up, which require a renewed focus on values, norms, and beliefs. Though the existing HDI as designed by

UNDP may be the most comprehensive indicator but is not sufficient enough to capture all the parameters of human development where people live in a different culture, identity, customs, etc. UNDP suggested HDI measures, comprehensively, to all societies irrespective of their identity and culture. Especially when we talk about Indian societies, there are a large number of ethnic groups. Some of them give more importance to the materialistic approach of life rather than non-materialistic or vice-versa, while some of them give equal according to their value judgments. Considering the occasional modifications in the HDI and its components and a variety of criticism attached to it, it is now argued that in the spirit of human development neither its objectives are fulfilled nor its methodology compatible with the other side of human development, e.g., a value judgment.

Therefore, the existing human development models are not comprehensive and representative enough to help formulate values, norms, and beliefs related policies. This is mainly attributed to the recent failure of these models such as the numbers of civil wars are continuously escalating and in part on their lack of a sound theoretical basis. The following line of argument assumes extreme importance as for these models to serve the purpose there is the need of a complete change in their formulation to understand the relevance and to fall the former ground that is the numbers of civil wars.

Hence, we need an alternate theory because human development always involves value judgments and choices to be made as society progresses. To set the direction of human development, assess the progress made along the way and to formulate necessary policies to help the human development process, requires some mechanisms of measurement and evaluation. Here, mechanisms of measurement and evaluation should be established as per well-defined value judgments about the materialistic and non-materialistic approach of human development. This is the case not only at the level of individuals but more importantly at the level of society because the decision making and its implementation at a collective level require cooperative cognizance of the problems and then coordinated actions to overcome them. It is, therefore, useful to attach significance to policies that do much more to enhance the applicability of the idea on the people rather than merely focusing on the few parts of their life.

In light of this need, a new index is proposed, known as the Islamic human development index that is consistent with ethos and philosophy of Islam, an alternate way of living. As the label infers, the new human development index has sought to restore Islamic modes of human development analysis by assuming continuous development within a framework of Islamic Jurisprudence. The Islamic sense of human development encompasses purification of the soul and reflects in all human endeavours and relations, be they economic, social, or personal (Shaikh, 2015). It is today's most critical intellectual means and methodologies for human development studies as a part of the natural progress of Islamic economics. It has been used by Muslim scholars to propose reform and revival in many vital aspects of life because the underlying theory and concept to develop UNDP suggested HDI is not based on Islamic Jurisprudence (Kasri, 2016).

5.1.2 Human Development based on Islamic Jurisprudence as an alternative approach to the Economics of Welfare:

Islamic philosophy is derived from three terms, for the most part, Shariah, Fiqh, and Fatwa. The meaning of Shariah is the revelation that Muhammad (Peace Be Upon Him) had received and made practicing it the message and mission of his life, i.e., the Qur'an and the Prophetic tradition. Ibn al-Qayyim's (d. 748 AH/1347CE) wrote about it more precisely, "Shariah is based on wisdom and achieving people's welfare in this life and the afterlife. Shariah is all about justice, mercy, wisdom, and good. Thus, any ruling that replaces justice with injustice, mercy with its opposite, common good with mischief, or wisdom with nonsense, is a ruling that does not belong to the Shariah, even if it is claimed to be so according to some interpretation."

Fiqh (Islamic Jurisprudence) deals with the massive collection of juridical opinions that were given by various jurists from various schools of thought. The fatwa is the application of this Fiqh to humans' real life today. Thus, implementation of Shariah into the life of humans through Fatwa keeping people's welfare and the purposes of the Islamic Jurisprudence (Arabic: Maqasid-al-Shariah) in mind is the real achieving of human development in this life and the afterlife (Auda, 2007).

Thus, the Islamic Jurisprudence covers almost all dimensions of human life with an explicit thrust on the general welfare of masses with prime focus on the poor and

marginalized. As per the concept of the Islamic Jurisprudence, access to adequate resource or income, leading a healthy life, and being educated are significant components of human development. However, on the other hand, fulfilling all these parameters remains a significant milestone to be achieved, e.g., what are the permissible actions and means for satisfying these components.

This is the key hindrance to human development initiatives, and as a result, injustices, abuse of fundamental social and economic rights are increasing. The current human development seems to as value-neutral. Ontologically speaking about it; the value-neutral paradigm is materialistic. One of the leading and explicit drawbacks of the conventional index is the single thrust and focus on the material wellbeing without any mention of the values system of individuals. It even ignores the relation of God with the human being; disregard the dimensions of human beings from the beginning to infinity. This idea emanates primarily from the materialist's school of thought who focuses the income approach to human welfare. Most contemporary philosophers believe that nothing beyond matter and metaphysics should have any influence on objective creatures even they deny the existence of God (Sadr, 2011).

Similarly, epistemologically speaking, everything is ultimately relative and subjective as argued by post-modernists. They assume that the human being is a phenomenon in the whole creation like other phenomena. His freedom and freedom of choice are natural and determined relatively. Human beings generally, indeed, neither intend to promote the public interest nor know how much they are helping it. They aim only their security and their gain. Likewise, value-neutral anthropology does not accept human nature with a God-given ability for good or bad. Therefore, within the value-neutral paradigm, human development is defined strictly from a worldly perspective. There is no need to work toward spiritual and moral development (Aydin, 2017).

On the other side of the story with the premise that the final goal of value-neutral and value-based approaches will differ significantly, so must their perceptions and perspectives. Here, the study is with the prime objective to prove that the Islamic human development (in general Islamic Jurisprudence) has intended higher objectives than conventional and demonstrate how these significant challenges can come down, as well as methods to identify and confirm them. The Islamic Jurisprudence derives that any law or ordinance are intended for human wellbeing and are set to be that way

by Allah. Furthermore, humans possess a God-given disposition for civilization, whose highest manifestation is the making of humans to regulate their lives. Conventionally, general models do not take cognizance of God-given inclination for civilization. Thus, they don't give priority to the non-materialistic phenomenon of human development.

As quoted above the modern day economics canters the material factors at the core of human welfare. In contrast to it, the Islamic system confers explicit focus on areas like faith, social and economic justice, moral accountability, human rights besides the parameters of conventional indices. The belief in God and the resultant system of justice are the main pillars of Islamic Jurisprudence to address the issues like poverty, inequality, corruption, crimes, illiteracy, child trafficking, etc.

The undesirable social, moral, and economic conditions as witnessed by societies all through the globe may be attributed significantly to the atheistic value system and the consequent injustice. All the Prophets sent by God buttressed their message on the need to appreciate human as creatures of God, be conscious of Him and to uphold justice and eliminate all forms of violation of human rights, subjugation, corruption and unfairness in the society. Indeed, to achieve the desired goals of Islamic human development, human rights and social justice need to be maintained along with the material and the non-material variables. With justice, God consciousness, the world would be habitable to human well-being, which is ruled out by the mainstream economist (Oladapo, and Ab Rahman, 2016).

In idea and application of contemporary human development, most of the indicators don't determine moral responsibility by themselves and directly measure the level as it assumes value neutrality and thus has no role for human spirituality. For example, being seen as a result of human minds and acts towards the poverty elimination for human development, the built indicators are very much related to the physical resources, but from where and how these physical resources produced, the idea and application are entirely silent. On the other hand, in Islamic economic theory, we get an answer to this question by the term blocking the means. It entails forbidding, or preventing, a means because it could be that lead to unlawful actions. These unlawful actions from an Islamic Jurisprudence perspective are things such as non HALAL production, the inclusion of a higher level of the ecosystem and environmental

problems perpetuated by excessive economic activities mainly aimed at private gains, etc (Auda, 2008).

On top of this, and producing some of the most destructible items regarding environmental degradation and imbalances are nuclear weapons. These are actions of the transformation of resources from HALAL to HARAAM.²⁴ Indeed, this transformation is defended as a means of approached or intentional equilibrium among the nations-of rapidly increasing economic growth and maintaining it for a long time. On the whole, these actions represent a system of fear and producing modern colonized world, which is against the core concept of Islamic human development, e.g., peace and freedom. Indeed, when we apply the applications of the principle of diminishing marginal utility, the cost-benefit approaches on the margin without differentiating lawful and unlawful actions, such types of problems will come to the shore that comes to an end by collective efforts.

5.1.3 Finding:

Therefore, our objective should be to differentiate which action is as per the value based worldviews and which one is not before using these scientific methods. The present study aimed to contribute to this effort by developing a comprehensive revision of human development by deriving axioms from Islamic Jurisprudence. In this regard, the following null hypothesis was laid down:

H_{01} = There is no difference between human development in traditional approaches to the economics of welfare and to the Islamic Jurisprudence.

The above null hypothesis is tested against the following alternative hypothesis:

H_{11} = There is a difference between human development in traditional approaches to the economics of welfare and the Islamic Jurisprudence.

Thus, after the examination of the concepts of human development in traditional approaches to the economics of welfare and the Islamic Jurisprudence, comprehensively, the null hypothesis is rejected, and alternate hypothesis is accepted

²⁴ Prohibited and Allowed

that is there is a difference between human development in traditional approaches to the economics of welfare and to the Islamic Jurisprudence.

5.1.4 Conclusion:

In this section, we discussed first the objective of the study that was the difference between central theoretical propositions of human development under the Welfare Economics and Islamic Jurisprudence models. After the examining of both approaches, we rejected the first hypothesis, and this rejection has an immense theoretical influence on the direction of human development. One objective of the far-reaching impact that inevitable rejection has on the expansion of human development research is provided by the increasing number of research on the Islamic human development as an alternative approach to the economics of welfare as recorded by the above mentioned reviewed literature.

5.2. Human development based on the Islamic Jurisprudence at micro level:

Nonetheless, Indian society is divided into many socio-economic and religious groups. Still, there does not exist any unanimity so far as the issue of human development is concerned and is almost a distant dream. This has led to a continual debate about the unanswered questions like how to attain a generally accepted norm of human development, in materially growing societies, how to make sure the rights and dignity of minorities? As has been quoted that economists in general and Indian economy, in particular, has been facing it challenging to answer these questions. The speed and efficiency of the public policies, the autonomy, and reach of the national corporations, the dominance of a group of wealthy people over the ever-expanding flows of domestic trade, these coupled with other factors have significantly compromised on the economic authority of Indian economy. All of these have a profound negative impact on the promotion of human welfare and its ability to benefit its citizens.

In practice, it can often accentuate even the slightest trend since it can all follow the same signals and make the same decision about human development. But it is the periods of the depressed value of human development that are particularly long, with devastating effects on welfare. As a result, human development indices tend to get different values as per their area of study. Many studies showed that human development condition, particularly for Muslims in India, has been going down. Although there is no corresponding analysis for more recent years, the likelihood is that the gap is wider still, because the policy implementation crisis increased the pressure.

In this situation, as per the objective of equal opportunity in the Indian context, heterogeneous society cannot be understood by a single formula. It is required that specific analysis for a particular group is needed. In this regard, a large number of indicators can do different jobs for the uplifting of the entire society with different approach and methods. Thus, for the first time in Indian economic history, we are close to creating a single, unified system for measuring human development based on Islamic Jurisprudence. We marked it by ordinal frequency distribution, and data are classified according to orders. Here, the order limit is given to us because the present

study concerned with WVS 2010-12 questionnaires. To give prominence to the important information, we estimated the frequency of ordinal data, and it is done with the help of SPSS under the following statements.

5.2.1 The statement of knowledge and values analysis assesses the safeguarding devotion:

Among indicators for the knowledge and values analysis which assesses the safeguarding faith in the campus, the highest prevalence in religious services—defined as a percentage of the students those are performing religious activities continuously—is in JMI and AMU (see table 5.1). Religious services large number can cause improving and sustaining in spirituality. More substantial religious activities may be beneficial to Islamic human development perspective because it gives an opportunity of social interfacing and understanding. Both characteristics are a necessary part of social inclusion and development.

Table-5.1

Attendance in religious services

		Frequency		Percent		Cumulative Percent	
		JMI	AMU	JMI	AMU	JMI	AMU
Order	More than once a week		140		70.0		70.0
	Once a week	50	60	25.0	30.0	25.0	100.0
	Once a month	23		11.5		36.5	
	Only on special holy	37		18.5		55.0	

	days						
	Once a year	15		7.5		62.5	
	Less often	22		11.0		73.5	
	Never, practically never	53		26.5		100.0	
	Total	200	200	100.0	100.0		

Source: Field Study

On an average AMU has a preferential status that than of JMI because at AMU about 70 percent of students conducted religious services more than once a week and 30 percent in once a weak as compared to 25 percent of JMI. However, 75 percent of students of JMI less perform religious services on an average. It was a setback for JMI in terms of intensity.

On the other hand, performing five times prayer is critical to faith. Five times prayer has contributed considerably to impressive faith achievements in previous studies. Performing of worship on a daily basis, AMU had a more advantage as compared to JMI; however, students those did not perform prayer on daily basis were present at both institutes.

Table-5.2**Frequency in prayer**

		Frequency		Percent		Cumulative Percent	
		JMI	AMU	JMI	AMU	JMI	AMU
Order	Several times a day	38	144	19.0	72.0	19.0	72.0
	Once a day	42	42	21.0	21.0	40.0	93.0
	Several times each week	37	7	18.5	3.5	58.5	96.5
	Only when attending religious services	15	1	7.5	.5	66.0	97.0
	Only on special holy days	29	1	14.5	.5	80.5	97.5
	Once a year	19	3	9.5	1.5	90.0	99.0
	Less often	10	2	5.0	1.0	95.0	100.0
	Never, practically never	10		5.0		100.0	
	Total	200	200	100.0	100.0		

Source: Field Study

It has two explanations as observed that are numbers of Non-Muslim students are increasing at both intuitions, and students do not have proper knowledge and importance of the second pillar of faith. Secondly, in both institutions—AMU and JMI—there was no programme organized for providing convenience to performing prayer officially. However, it was noticed that a large number of programmes for teaching and non-teaching staff as well as students were organized into the campuses, but this information was unofficial and unaccounted. Thus the number of potential

programme regarding prayer remains unused. The results are deprived of contributions for JMI. Creating opportunities to put the potentials programme regarding the prayer of all people of JMI could have been further accelerated human progress, help overcome the remaining Islamic human development deficits, and addressed emerging challenges.

As observed from above two indicators of faith dimension; religious services, performed prayer on a daily basis for the students of both institutions, the study found related information regarding religiosity, non-religiosity, and atheism. Due to some unofficial religious operations, those are carried out at AMU and JMI, religious students are found at both institutions, but the percentage of the non-religious student as on average are not negligible particularly in JMI. Further, we observed a little number of atheist students at JMI and surprisingly on an amount that is 3 percent of total selected samples, and we went to find out the reason behind this, which was homogeneity among students of institutes those are established in Delhi regarding culture, values and their socio-economic conditions.

Table-5.3

Frequency of Religious, non-religious or atheist person

		Frequency		Percent		Cumulative Percent	
		JMI	AMU	JMI	AMU	JMI	AMU
Order	A religious person	41	188	20.5	94.0	20.5	94.0
	Not a religious person	153	12	76.5	6.0	97.0	100.0
	An atheist	6		3.0		100.0	
	Total	200	200	100.0	100.0		

Source: Field Study

Consequently, most of the students at both institutes have a significant level of belief in God, as shown in the table below. It shows that most of the students have some knowledge of Islamic rules and regulation even they don't follow them as much as required by the philosophy by Islamic Jurisprudence as observed by first three

indicators of faith in tables as mentioned above. In the JMI 97 percent, believers are reported as compared to 100 percent at AMU. While accounting for 3 percent of total students were presented in non-believers group at JMI. Only 6 out of 200 students at JMI had witnessed in non-believers group. This number was not significant because it was excessively low as compared to the total samples. This was because of non-Muslim students.

Table-5.4

Frequency in Believe in: God

		Frequency		Percent		Cumulative Percent	
		JMI	AMU	JMI	AMU	JMI	AMU
Order	Yes	194	200	97.0	100.0	97.0	100.0
	No	6		3.0		100.0	
	Total	200	200	100	100.0		

Source: Field Study

Sometimes, the value of faith is diminished, and its links with Islamic human development become weaker because of not believing in God or to be a student as an atheist. The most observable nuisance is along with not believing in God—in performing prayer on a daily basis. But annoyance also occurs on the ground of inconvenience in performing religious services.

5.2.2 The statement of health analysis explains how to protect the human self:

After collecting information from the respondents regarding the statement of life or human self, it is found that most of the students at both the institutions do not have a good deal of choices and control over their daily behaviour which is the first indicator of life. However, choices and control have a significant position in Islamic human development. As much as choices and alternatives are increased with the condition of

control over them as per the requirement of Islamic Jurisprudence in the society in general and at the institution in particular, the possibility of getting satisfaction from the services would be higher. Otherwise, people would face many types of physiological disorders (Choerudin, Haryono, and Cholil, 2014).

Table-5.5

Frequency of freedom of choice and control

		Frequency		Percent		Cumulative Percent	
		JMI	AMU	JMI	AMU	JMI	AMU
Order	No choice at all	42	37	21.0	18.5	21.0	18.5
	2	8	6	4.0	3.0	25.0	21.5
	3	8	7	4.0	3.5	29.0	25.0
	4	10	6	5.0	3.0	34.0	28.0
	5	22	13	11.0	6.5	45.0	34.5
	6	17	18	8.5	9.0	53.5	43.5
	7	18	40	9.0	20.0	62.5	63.5
	8	46	47	23.0	23.5	85.5	87.0
	9	6	3	3.0	1.5	88.5	88.5
	A great deal of choice	23	23	11.5	11.5	100.0	100.0
	Total	200	200	100.0	100.0		

Source: Field Study

As we got in our study, choices and control over them were not higher as expected, at AMU, 18.5 percent students reported that they didn't have great freedom regarding their choices as compared to 21 percent students of JMI. While 11.5 percent of students at both institutions, were reported that they had a great deal regarding their choices.

Table-5.6

Frequency of preferred not to go out at night

		Frequency		Percent		Cumulative Percent	
		JMI	AMU	JMI	AMU	JMI	AMU
Order	Yes	97	72	48.5	36.0	48.5	36.0
	No	103	128	51.5	64.0	100.0	100.0
	Total	200	200	100.0	100.0		

Source: Field Study

When asked about the security on the campuses, we found different results again. Students of AMU felt safer than that of JMI because AMU was spending more than JMI for hiring people for providing services in its Health, Sports, Security, and Gym Centres. As a result, students of AMU were less victim of a crime as compared to JMI, but the difference was not that much.

Table-5.7

Frequency of the victim of a crime during the past year

		Frequency		Percent		Cumulative Percent	
		JMI	AMU	JMI	AMU	JMI	AMU
Order	Yes	84	82	42.0	41.0	42.0	41.0
	No	116	118	58.0	59.0	100.0	100.0
	Total	200	200	100.0	100.0		

Source: Field Study

Further, it was noted that less than 50 percent of students in both institutions were suffering from crime at their campuses. Thus, it is an essential need for both the institutes to increase their expenditure on providing security so that the situation could be changed in favour of students.

There were many students at both the campuses those wanted to be given admission to their relatives in the same university. We asked them about what they had faced any discrimination or partiality when they asked admission to their relatives. In AMU situation was slightly better than that of JMI, because here only 37 percent of students reported about such types of discrimination as compared to 55 percent students of JMI. Thus, this indicator was also in favour of AMU still it is an urgent need for AMU as well as JMI to increase their audit system and transparency particularly in the admission of PhDs as most of the students those were doing PhDs, they pointed out the need of transparency.

Table-5.8

Frequency of someone in student's family has been the victim of a discrimination during the last year

		Frequency		Percent		Cumulative Percent	
		JMI	AMU	JMI	AMU	JMI	AMU
Order	Yes	110	74	55.0	37.0	55.0	37.0
	No	90	126	45.0	63.0	100.0	100.0
	Total	200	200	100.0	100.0		

Source: Field Study

Another significant indicator of Islamic human development followed by life was the possibility of war. As we are aware of the war that it has many causes, some of those are political, economic, geographical and cultural, etc. In India, it has been experienced since the last few years a continuously increasing trend of intolerance.

Geographical terms and conditions of India are not as good as expected with its neighbours even at the domestic level it has seen a lot of numbers of communal violence, crimes as a result of hatred and anger among the people of the country on a daily basis. When we asked if such types of incidence may be transmitted into the war with neighbour countries, terrorist attacks, and civil war we got that students of AMU are more conscious about these problems as compared to JMI on an average but the difference was little.

Table-5.9

Frequency of wariness about the war involving student's country

		Frequency		Percent		Cumulative Percent	
		JMI	AMU	JMI	AMU	JMI	AMU
Order	Often	29	31	14.5	15.5	14.5	15.5
	Sometimes	34	71	17.0	35.5	31.5	51.0
	Rarely	74	36	37.0	18.0	68.5	69.0
	Never	63	62	31.5	31.0	100.0	100.0
	Total	200	200	100.0	100.0		

Source: Field Study

Further, 35.5 percent of students from the AMU had reported about the war in 'sometimes' while 37 percent of students from JMI had reported to 'rarely' category. The hypothetically well-off sections of students at AMU spend a more substantial amount of consciousness on all options of the set question than the JMI's students.

We asked about the consciousness regarding 'worried about terrorist attack' due to the disturbances as mentioned above in India with its neighbour countries because war involving countries have been continuously facing terrorist attacks, e.g., Iraq, Afghanistan, etc. It spends more significant amounts of consciousness on AMU's than

JMI's students. It was found that the 'often' and 'sometime' groups representing 45 percent of the sample students at AMU while at JMI it was 36.5 percent of the sample students. The 23 percent and 26 percent of students are appropriated by the 'rarely' group of the AMU and JMI's students respectively.

Table-5.10

Frequency of wariness about the terrorist attack

		Frequency		Percent		Cumulative Percent	
		JMI	AMU	JMI	AMU	JMI	AMU
Order	Often	21	23	10.5	11.5	10.5	11.5
	Sometimes	52	67	26.0	33.5	36.5	45.0
	Rarely	52	46	26.0	23.0	62.5	68.0
	Never	75	64	37.5	32.0	100.0	100.0
	Total	200	200	100.0	100.0		

Source: Field Study

We asked on the subject of wariness about the civil war due to the increasing rate of violence on caste, religion, linguistic and minorities as well as a growing number of right-wing activist and the possibility of occupying constitutional authorities by them. On average, most of the students of the crossed institutes are found in less consciousness category than those who did not get negligence of indicators as mentioned above. The majority of the crossed students are found to be not much significant of worrying about civil war even at a higher incidence of disturbances at the domestic level; a fact which throws some light on their paying respect to authoritarians those can bring change and decrease such types of incidence at the domestic level.

Table-5.11

Frequency of wariness about the civil war

		Frequency		Percent		Cumulative Percent	
		JMI	AMU	JMI	AMU	JMI	AMU
Order	Often	13	5	6.5	2.5	6.5	2.5
	Sometimes	52	49	26.0	24.5	32.5	27.0
	Rarely	39	00	19.5	00	52.0	00
	Never	96	146	48.0	73.0	100.0	100.0
	Total	200	200	100.0	100.0		

Source: Field Study

When we asked about the social security and took the minimum level of social security that is ‘food’ we found that nearly 39.5 percent of the selected students of AMU reported that they worried about going without enough food to eat in ‘rarely’ category as compared to 37.5 percent at JMI’s. However, deciding the meaning of ‘enough’ was left for the students so that they could choose as per their choices and control over them, which was again determined by their value-judgment. Further, only 3 percent at AMU and 5.5 percent at JMI, students reported in ‘often’ category. The percentage difference was only 1.5, and it was in favour of AMU.

Table-5.12

Frequency of wariness about gone without the enough food to eat

		Frequency		Percent		Cumulative Percent	
		JMI	AMU	JMI	AMU	JMI	AMU
Order	Often	11	6	5.5	3.0	5.5	3.0
	Sometimes	54	49	27.0	24.5	32.5	27.5
	Rarely	75	79	37.5	39.5	70.0	67.0
	Never	60	66	30.0	33.0	100.0	100.0
	Total	200	200	100.0	100.0		

Source: Field Study

We know that both institutions were established by Muslims, especially for Muslims by 100 years ago. As a result, many Muslims have profited by these institutions. There are hundreds of numbers of alumni from both the institutes, and most of them have good positions and career in their lives. They have been providing their services to society. When we tried to measure their services, the present study translated it into the ‘feeling unsafe’ and asked students that were they feeling unsafe in crime at their own homes. The study used this proxy because by asking such type of question, we can easily understand that how much these institutes can be making their alumni get responsible to their society.

Table-5.13

Frequency of felt unsafe from crime in student’s home

		Frequency		Percent		Cumulative Percent	
		JMI	AMU	JMI	AMU	JMI	AMU
Order	Often	11	7	5.5	3.5	5.5	3.5
	Sometimes	46	31	23.0	15.5	28.5	19.0
	Rarely	98	61	49.0	30.5	77.5	49.5
	Never	45	101	22.5	50.5	100.0	100.0
	Total	200	200	100.0	100.0		

Source: Field Study

The majority of the students who appeared for survey belong to ‘unsafe from crime’ indicator of life indicated that the process of making of good citizens, as well as responsible alumni by both institutes, was not well as expected. There is no politician and bureaucrat, passed out from either of both or one of them, who could represent his/her community at national and international level in a strong manner as compared to other religious fellows. Even JMI is not working well as compared to AMU, more than 50 percent of students reported that they never felt unsafe from crime in their home as compared to 22.5 percent students of JMI.

There may be many reasons for such types of differences between institutions but most notable as the present study got, competition between the two for the adoption of

non-Islamic values. However, both institutions are sensitive to providing services as much as possible, but the extent is not as much as necessary.

5.2.3 The statement of skills related to the protection of intellect:

Essential thing we get after studying of skill analysis that alcohol, drugs, etc. are negatively related to intellect. It was not possible to know that such types of activities are accruing on campuses or not because students can never provide this information directly.

Table-5.14

Frequency in alcohol consumption in streets occurs in student's neighbourhood

		Frequency		Percent		Cumulative Percent	
		JMI	AMU	JMI	AMU	JMI	AMU
Order	Very frequently	12	7	6.0	3.5	6.0	3.5
	Quite Frequently	55	52	27.5	26.0	33.5	29.5
	Not Frequently	78	68	39.0	34.0	72.5	63.5
	Not at all frequently	55	73	27.5	36.5	100.0	100.0
	Total	200	200	100.0	100.0		

Source: Field Study

Further, there were many students those lived independently outside the campuses. Thus, following the earlier studies, we used proxy variables that represent information that is required. When we asked about alcohol consumption in streets where students generally walked, 26 percent of students of AMU reported that such type of activities was quite frequently in their neighbourhood as compared to 27.5 percent students of JMI.

Table-5.15**Frequency in drug sale in streets occurs in student's neighbourhood**

		Frequency		Percent		Cumulative Percent	
		JMI	AMU	JMI	AMU	JMI	AMU
Order	Very frequently	12	18	6.0	9.0	6.0	9.0
	Quite Frequently	54	60	27.0	30.0	33.0	39.0
	Not Frequently	63	46	31.5	23.0	64.5	62.0
	Not at all frequently	71	76	35.5	38.0	100.0	100.0
	Total	200	200	100.0	100.0		

Source: Field Study

A related indicator, drug sale was reported in 'quite frequently' category by 30 percent students of AMU and 27 percent of JMI at their neighbourhood. On average, JMI was better than that of AMU in both parameters. Such corrosive and exploitative activities shatter intellect, an essential dimension of Islamic human development—and can be mentally harmful. Thus, it is a matter of concern, and the necessary steps need to be taken by both institutes.

Further, they also are taught to give their life greater value and meaning, but not all achieve this. Many students are in learning that restricts their life choices. Learning in adverse conditions violates their fundamental human rights and destroy their dignity, such as both institutes would have been able to provide qualitative as well as quantitative education for the future generation. While the ability for providing qualitative education is restricted at both institutions due to failures in combating for

educational indicators as the present study observed that 23 percent students at AMU were worried as compared to 26 percent of JMI about the inability to give them qualitative education.

Table-5.16

Frequency in wariness about the inability to give student’s a good education

		Frequency		Percent		Cumulative Percent	
		JMI	AMU	JMI	AMU	JMI	AMU
Order	Often	11	6	5.5	3.0	5.5	3.0
	Sometimes	52	46	26.0	23.0	31.5	26.0
	Rarely	75	80	37.5	40.0	69.0	66.0
	Never	62	68	31.0	34.0	100.0	100.0
	Total	200	200	100.0	100.0		

Source: Field Study

There also exist considerable differences in participation of students classified by their parent’s education. Though AMU and JMI have the first largest university system in India for Muslims, only those students were enrolled more for higher education whose parents were educated up to secondary or more than secondary compared to those whose parents were educated less than secondary. The share of the students in enrolment whose parents had not any formal education was minimal, only 6 percent for AMU and 6.5 percent for JMI. In ‘incomplete primary school’ education of parent’s category, students in higher education were as low as 3.5 percent for AMU and 3 percent for JMI because they also came from low-quality government and aided institutions those were accessible to their parents too.

Table-5.17

Frequency in the highest education level that student's parents had attained

		Frequency		Percent		Cumulative Percent	
		JMI	AMU	JMI	AMU	JMI	AMU
Order	No formal education	13	12	6.5	6.0	6.5	6.0
	Incomplete primary school	6	7	3.0	3.5	9.5	9.5
	Complete primary school	2	4	1.0	2.0	10.5	11.5
	Incomplete secondary school: technical/vocational type	13	16	6.5	8.0	17.0	19.5
	Complete secondary school: technical/vocational type	38	35	19.0	17.5	36.0	37.0
	Incomplete secondary: university-preparatory type	26	22	13.0	11.0	49.0	48.0
	Complete secondary: university-preparatory type	55	57	27.5	28.5	76.5	76.5
	Some university-level education, without degree	26	25	13.0	12.5	89.5	89.0
	University-level education, with	21	22	10.5	11.0	100.0	100.0

	degree						
	Total	200	200	100.0	100.0		

Source: Field Study

In a university where only 3.5 percent of the students in the relevant category enter for getting a higher education, it is evident that the majority of the proportions constitute the upper class of the society. Further, more than 10 percent of the students at both institutes whose parents had university-level education received more admissions as compared to those who belong to a marginal category for higher education. In this situation, the reach to higher education for weaker sections of the society have been significantly below the desired levels, and the quality education that was mandated for the oppressed has become dreamlike to them.

The universities have begun a reduction of motivational education programme in backward areas to higher education. The universities excuse for this turn of events is a severe financial crisis. These have been facing for the past several years, and as a result, a large number of self-financing institutions and courses in private sectors have emerged, and students of these institutions have a better opportunity than students those have been taking education from other types of schools, e.g., government-funded schools. They can quickly get proper nutrition and costly books for entrances of these universities as well as coaching classes because there is severe inequality in the distribution of income and wealth in India. Thus, high parental cost acts as a significant entry barrier for a vast majority of the marginal class parents those want to be entered their children in such types of universities.

As a result, the benefits of higher education meant for weaker sections of the society are appropriated by the students hailing from economically advanced family backgrounds. Although a few students of less-educated parents may attain certain positions, the proportion of these is deficient and, the intended impacts are never achieved. The representation of the children's coming from poor backgrounds is exceptionally skewed and much below than even the normal limits in Indian universities explicitly meant for minorities. The government needs to come up with a multi-dimensional package of reforms to address the issue of human welfare, and if these policies are continued they may lead to an extreme mess wherein, we will have

more deprivation over time. Such a scenario has the utmost potential to exert excessive pressure on the students belonging to the weaker sections of the minorities.

5.2.4 The statement of the lineage analyses essential right of a human being posterity:

The fourth dimension of Islamic Jurisprudence, for measuring the path of Islamic human development significantly; developed under the title of ‘preservation of human being posterity’ that is ‘care for the family’ to be a ‘preservation of human being posterity,’ in its own right. The Social System in Islam elaborated human being posterity on family-related purposes and moral values at the level of priority. Thus questions related to the posterity means safeguarding one's family from the disintegration of values in society (Auda, 2007).

In this regard, it is asked about the justifiability of homosexuality, prostitution, abortion, divorce, and sex before marriage because these all are denoted in Islamic Jurisprudence as a disintegration of values in society. Even, the present study opens questionnaire for measuring the extent at which such types of activities could be tolerated, e.g., if a pregnant woman has a serious concern over her delivery, she can go for abortion, but such kind of situation can only be decided by the professional doctors. Further, divorce can be possible in rarest case even after making every type of negotiation between husband and wife, and parents can beat their children only in serious condition however such kind of decisions want a thorough knowledge of value judgment.

However, it is not possible in the case of homosexuality, sex before marriage, and prostitution because these all are all-time prohibited. But it was essential to know comparatively that AMU or JMI is working better for providing knowledge about seriousness regarding the disintegration of values in society in their students. Thus, for Islamic human development classification between AMU and JMI, the present study relied on comparable data.

Table-5.18**Frequency of Justifiability: Homosexuality**

		Frequency		Percent		Cumulative Percent	
		JMI	AMU	JMI	AMU	JMI	AMU
Order	Never justifiable	128	101	64.0	50.5	64.0	50.5
	2	30	44	15.0	22.0	79.0	72.5
	3	17	38	8.5	19.0	87.5	91.5
	4	9	9	4.5	4.5	92.0	96.0
	5	4	3	2.0	1.5	94.0	97.5
	6	8	2	4.0	1.0	98.0	98.5
	7	0	1	0	.5	98.0	99.0
	8	1	1	.5	.5	98.5	99.5
	9	1	1	.5	.5	99.0	100.0
	Always justifiable	2	0	1.0	0	100.0	100.0
	Total	200	200	100.0	100.0		

Source: Field Study

Covering the essential right of human being posterity, we observed that justification of homosexuality was heavily biased against the concept of Islamic Jurisprudence. The share of the students of JMI and AMU in ‘never justifiable’ category was 64 percent and 50 percent respectively was higher than their share in the below ‘never justifiable’ category. Students from ‘always justifiable’ category constituted only 1 percent in JMI while 0 percent in AMU. Students those came from less than ‘never justifiable’ category and ‘always justifiable’ category comprised 36 percent at JMI and 49.5 percent at AMU. However, their distribution was not symmetric still it is a cause of concern regarding ‘preservation of human being posterity’ and appropriate action needs to be taken particularly for AMU.

As we observed regarding homosexuality at both institutions, an identical state of affairs was for prostitution. More than 50 percent of students considered that

prostitution in any form and by any cause, cannot be tolerated and should be eliminated from society. Still, there were students at both institutes, especially at AMU in more quantity as compared to JMI, those assumed that a limited number of prostitutes could be allowed. They set a proposition behind this assumption that is divorced, widowed, and poor women can operate such type of activities as a business and for livelihood. However in Islamic Jurisprudence, polygamy and widow marriage is allowed, but prostitution in any form and by any cause is prohibited because it is firmly acknowledged that problems of divorce, widowed and poor women can be sorted out by polygamy and widow marriage.

Table-5.19

Frequency of Justifiability: Prostitution

		Frequency		Percent		Cumulative Percent	
		JMI	AMU	JMI	AMU	JMI	AMU
Order	Never justifiable	130	105	65.0	52.5	65.0	52.5
	2	17	26	8.5	13.0	73.5	65.5
	3	17	33	8.5	16.5	82.0	82.0
	4	11	21	5.5	10.5	87.5	92.5
	5	12	8	6.0	4.0	93.5	96.5
	6	7	3	3.5	1.5	97.0	98.0
	7	2	1	1.0	.5	98.0	98.5
	8	2	1	1.0	.5	99.0	99.0
	9	2	2	1.0	1.0	100.0	100.0
	Total		200	200	100.0	100.0	

Source: Field Study

These types of flaw assumptions are set together, aided and abetted by the new turn of western educational policy which has been implementing in these institutions. It would ultimately lead to the total exclusion of the Islamic human development from higher education, relegating followers of Islamic Jurisprudence to the status of social ridiculous. However, in Islamic Jurisprudence, it is mentioned that prostitution, in any

form and by any cause, is prohibited. The major dilemma regarding it is a distortion of divine laws, and implementation of men made laws.

A similar dilemma is also created regarding abortion, which lies between the values of the life of mother versus the potential life of the fetus (human). In the light of Islamic Jurisprudence therapeutic abortion due to saving mother’s health or avoid the birth of a seriously impaired fetus is possible with the decision of a committee of physicians at any time during the pregnancy. This agreement grounds on the fact that the life of the fetus originates from the life of the mother. Therefore, it is plausible to perform a therapeutic abortion when the life of the mother is at risk otherwise not, by doing so the religious imperative of saving and protecting the potential human life (fetus) to maintain a strong community of faithful Muslims and women’s needs those overpower community welfare can be achieved simultaneously (Brockopp, 2003). However, students didn’t report rationally regarding abortion, and a few numbers of them said in critical condition abortion could be allowed. Accordingly, the allowance of abortion in such a condition has been considered exact in between ‘never justifiable’ and ‘always justifiable’ categories.

Table-5.20
Frequency of Justifiability: Abortion

		Frequency		Percent		Cumulative Percent	
		JMI	AMU	JMI	AMU	JMI	AMU
Order	Never justifiable	139	121	69.5	60.5	69.5	60.5
	2	13	26	6.5	13.0	76.0	73.5
	3	6	14	3.0	7.0	79.0	80.5
	4	7	10	3.5	5.0	82.5	85.5
	5	29	15	14.5	7.5	97.0	93.0
	6	3	6	1.5	3.0	98.5	96.0
	9	0	1	0	.5	98.5	96.5
	Always justifiable	3	7	1.5	3.5	100.0	100.0
	Total	200	200	100.0	100.0		

Source: Field Study

The study has identified 69.5 percent of students at JMI considered that abortion is never justifiable as compared to 60.5 percent of AMU. While 14.5 percent at JMI and 7.5 percent at AMU were neutral because they were conscious about women related health problems as well as the religious imperative of saving and protecting the potential human life and women’s needs altogether. However, 1.5 percent students at JMI and 3.5 percent at AMU, considered abortion as always justifiable, because they assumed that women’s rights over her body is supreme following the respect for autonomy principle of Western ethics, and they did not have any problem to do sex before marriage as it is found in subsequent table.

Table-5.21

Frequency of Justifiability: Sex before marriage

		Frequency		Percent		Cumulative Percent	
		JMI	AMU	JMI	AMU	JMI	AMU
Order	Never justifiable	134	124	67.0	62.0	67.0	62.0
	2	14	23	7.0	11.5	74.0	73.5
	3	16	25	8.0	12.5	82.0	86.0
	4	14	15	7.0	7.5	89.0	93.5
	5	11	9	5.5	4.5	94.5	98.0
	6	6	2	3.0	1.0	97.5	99.0
	7	2	0	1.0	0	98.5	99.0
	8	1	0	.5	0	99.0	99.0
	9	2	2	1.0	1.0	100.0	100.0
	Total	200	200	100.0	100.0		

Source: Field Study

However, they were a small number of students as compared to those students who assumed that sex before marriage is never justifiable. Still, there was more than 30 percent of students at both institutes, especially at AMU in more quantity as compared to JMI was noted, and they assumed differently. It showed that proper utilization of

institution as well as staff for the sake of values building in their students regarding ‘preservation of human being posterity’ couldn’t be achieved.

Another indicator of posterity is ‘divorce.’ In Islamic Jurisprudence, from all permissible activities, less permissible or even degraded activity is divorce. However, in rarest cases, divorce can be given or taken. These rarest cases are an absence of mutual understanding between wife and husband, flagitiousness in either wife or husband and other reasonable causes. Though, before giving or taking divorce, in Islamic Jurisprudence, a level of mediation is settled, in which accountable people from both sides come forward and sort out the problems that are responsible for the divorce. If the process becomes failed, ultimately divorce will come in to practice but will take a minimum of three months for completing with conditions. These are essential steps which have to be learned by every Muslims because misunderstanding about the process of divorce has been creating a lot of problems not only in Muslim society but also in non-Muslim societies.

Table-5.22

Frequency of Justifiability: Divorce

		Frequency		Percent		Cumulative Percent	
		JMI	AMU	JMI	AMU	JMI	AMU
Order	Never justifiable	117	93	58.5	46.5	58.5	46.5
	2	14	27	7.0	13.5	65.5	60.0
	3	4	9	2.0	4.5	67.5	64.5
	4	8	13	4.0	6.5	71.5	71.0
	5	51	41	25.5	20.5	97.0	91.5
	6	3	7	1.5	3.5	98.5	95.0
	Always justifiable	3	10	1.5	5.0	100.0	100.0
	Total	200	200	100.0	100.0		

Source: Field Study

When we approached the students at both institutes regarding problems of divorce, they reported as per their understanding. At AMU, 46.5 percent of students considered that divorce was not justifiable as compared to 58.5 percent students of JMI. Only 1.5 percent at JMI and 5 percent at AMU students mentioned in ‘always justifiable’ category because students of both categories ‘never justifiable’ and ‘always justifiable’ didn’t had proper knowledge about the process of divorce while 25.5 percent at JMI and 20.5 percent at AMU, students, were neutral and they assumed that divorce could be followed in extreme cases as mentioned above.

Thus, explanation of their perception regarding divorce was not as simple as seen, and we reached at the identical conclusion as we were about abortion. As per the concept and applications of human development in Islamic Jurisprudence, these all have negative impacts on it and would become to an end for the fortification of an essential right of human being posterity. The similar trend we observed regarding the last indicator of posterity, ‘parents beating children.’

Table-5.23

Frequency of Justifiability: Parents beating children

		Frequency		Percent		Cumulative Percent	
		JMI	AMU	JMI	AMU	JMI	AMU
Order	Never justifiable	151	129	75.5	64.5	75.5	64.5
	2	17	24	8.5	12.0	84.0	76.5
	3	7	11	3.5	5.5	87.5	82.0
	4	7	10	3.5	5.0	91.0	87.0
	5	12	12	6.0	6.0	97.0	93.0
	6	3	6	1.5	3.0	98.5	96.0
	9	0	1	0	.5	98.5	96.5
	Always justifiable	3	7	1.5	3.5	100.0	100.0
	Total	200	200	100.0	100.0		

Source: Field Study

Parents beating children is a means of correcting the children, particularly when the children are stubborn & disobedient, and all the efforts of advising by words have failed. There is a system of punishment in Islam; it is prohibited to beat children such that it harms or injures them. Physical beating or smacking is a part of upbringing and training. Muslims must pay out most attention to do the best upbringing of their children. They should ensure that their children should not fall into bad. Those who think that to beat children is never justifiable, actually inspired by western culture. In Islamic Jurisprudence, punishment can be given to children to set the children straight and put a stop to their evil and disobedience. Thus, the best category regarding 'Parents beating children' is the middle one because it confers the need as well as prohibition to beat children.

Experience of this indicator in both institutes is not as good as expected because only 6 percent of students of both institutes reported that parents could beat their children to set the children straight and put a stop to their evil and disobedience. While, more than 60 percent of students at both institutes, they seemed to follow the western culture. We don't take this virtually; it would be damaging for students and for the institutions, more than ever at AMU, as students out of basic knowledge of 'preservation of human being posterity' for a long period lose their skills and struggle to find opportunities for Islamic human development.

5.2.5 The statement of the gap reduction between rich and poor studies changes in the protection of wealth:

For gap reduction between rich and poor, social security is needed. Social security is the condition of having resources to support a standard of living now and in the near future. The measure of social security in an institution considers multidimensional indicators. This broader concept of social security is reflected in the latent variables, e.g., institutes provide fellowships and other assistance to their students so either student can be or not satisfied with the lack of access to scholarships. Those students who live in hostels, report about robberies and others mischief in general, it is a serious concern. Respondents were asked about such types of incidence.

Another critical issue which is discussed generally that is students could get required and suitable employment or not. If they are not able or even they could get a job, but

after some time they face lay-off due to incompatibility of provided education in general, they may be worried about losing their job or not finding a new job. Further, as per the observation of Islamic Jurisprudence led human development, a question regarding gap reduction is also asked that is how much these institutes are working for weaker section of people after giving admission to needy students in higher education by asking from students that what group their household is. If the representation of students from weaker section is low, how can one say that these institutes are a significant source of enabling poor people into mainstream or source of decreasing gap between rich and poor?

For reducing the gap between poor and non-poor students, we might have started right from the beginning of the school education process. The students who appeared for the entrance examination of these universities had already crossed many of the entry barriers in higher education. This is because the non-poor students spent higher amounts on fees and non-academic items than the poor. Thus high private costs, particularly on subjects like fees, donations, and hostel acted as a significant problem for the increasing gap between poor and non-poor students.

Salim (2004) in his study regarding this shows that the parents of the non-poor students allocated almost 62 percent of the total family expenditure to education (of all children in the family) while the corresponding proportion was 33 percent for the poor students. The high share of education expenditure to family income and a high percentage of education expenditure to total family expenditure work as significant entry barriers to a large number of poor students, particularly those belonging to depressed communities. For several students belonging to a depressed community, the mounting private costs must be a heavy burden. One of the reasons for the lower representation of students from low-income families in higher education is their inability to finance it.

However, for the majority of the students of the sample in the present study, it is found that against the mounting costs, students of higher education get only minimal help from these universities by way of fellowships and other assistance. The scholarships and compensation are grossly inadequate to cover even the academic cost of education. In the present context, the study suggests that several students

might have gone for higher education had they received assurance of adequate financial assistance.

Table-5.24

Satisfaction with financial situation

		Frequency		Percent		Cumulative Percent	
		JMI	AMU	JMI	AMU	JMI	AMU
Order	Completely dissatisfied	19	17	9.5	8.5	9.5	8.5
	2	5	6	2.5	3.0	12.0	11.5
	3	5	6	2.5	3.0	14.5	14.5
	4	13	10	6.5	5.0	21.0	19.5
	5	21	16	10.5	8.0	31.5	27.5
	6	29	32	14.5	16.0	46.0	43.5
	7	23	29	11.5	14.5	57.5	58.0
	8	35	39	17.5	19.5	75.0	77.5
	9	12	6	6.0	3.0	81.0	80.5
	Completely satisfied	38	39	19.0	19.5	100.0	100.0
	Total	200	200	100.0	100.0		

Source: Field Study

As the study suggests, we have already found that the majority of the students those come from low-income groups are not adequately represented at higher education at

both institutes. Further, inadequate fellowships and allowances themselves acted as entry barriers to them. In the context of ‘satisfaction with the student’s financial situation,’ the universities made only a token effort to help the poor through these assistances (see table 5.24). JMI is less likely than AMU to pay a satisfactory amount of fellowships that could facilitate satisfaction to its students. Wide-reaching, the fellowship holding is essential for proper academic and professional research and further for getting good employment. Only 19.5 percent of total selected students on average were completely satisfied by financial assistance provided by AMU as compared to 19 percent of JMI. While more than 40 percent of students at both institutes constituted in the more dissatisfied group as we noticed in cumulative percent. It negatively impacted on IHDI of AMU and JMI.

However, only increased or decreased fellowships and allowances, which was measured by indicator, as mentioned above, does not correctly measure the gap reduction between rich and poor students. Before going further, it is worth mentioning some problems with this measure. Financial aid may provide gap reducing services and design pool to close the gap between rich and poor on the other hand; aid may waste funds, funnel resources to endeavours that do not encourage gap reduction policies and eventually distort Islamic human development. Furthermore, if financing is always spent on gap reducing ways, there may be involved, trade-offs between the beneficial effects and the harmful implications of fund allocation. Hence, financial aids should be according to faith determinants, for instance, those students who are morally good, should be financed. It is, again, a value judgment.

Another critical variable of gap reduction is to provide economic security. Barriers to economic security are crimes those may lead to economic insecurity, e.g., robberies and such types of mischief that reaches beyond the financial value of the property stolen. It has a lasting direct impact on society. Thefts, especially in hostels, are notoriously difficult to deter. Still, it is the responsibility of the institution to protect its students from such types of mischief.

Table-5.25**Frequency of the robberies occur in hostel**

		Frequency		Percent		Cumulative Percent	
		JMI	AMU	JMI	AMU	JMI	AMU
Order	Very frequently	25	31	12.5	15.5	12.5	15.5
	Quite Frequently	18	43	9.0	21.5	21.5	37.0
	Not Frequently	103	75	51.5	37.5	73.0	74.5
	Not at all frequently	54	51	27.0	25.5	100.0	100.0
	Total	200	200	100.0	100.0		

Source: Field Study

In this course of action, JMI enjoys better position because on an average most of the students reported that they saw such type of mischief 'rarely' as compared to AMU's students. Meanwhile, AMU should accept its lower position for the same indicator, and other than these indicators, it gets pleasure. A relatively substantial improvement for JMI could be found in the present case.

At both institutes, the majority of students belong to the Muslim community, and there is implicit bias practiced against them in the various 'centres of excellence' about both the recruitment to a position as well as the selection of students for courses in other institutes. There is no statutorily reserved position for them as SC/ST availed. Such type of problem can be sorted out by captivating a more result-oriented approach towards employment. However, there has not been substantial progress in both institutions in this regard. Partly reflecting their efforts to ensure that students attend good percentages in all examinations and it is enough. There is no need to take any unusual approach to biases.

Table-5.26**Frequency of wariness about the Losing job or not finding a job**

		Frequency		Percent		Cumulative Percent	
		JMI	AMU	JMI	AMU	JMI	AMU
Order	Often	30	25	15.0	12.5	15.0	12.5
	Sometimes	34	31	17.0	15.5	32.0	28.0
	Rarely	59	90	29.5	45.0	61.5	73.0
	Never	77	54	38.5	27.0	100.0	100.0
	Total	200	200	100.0	100.0		

Source: Field Study

The study found it across both institutions, progress has been relatively steady regarding biasness as mentioned above, with most having moved down of wariness among students regarding not finding a job or losing the job. The findings suggest that despite impressive achievements in many in the said indicator, a vast gap remains at both institutes. However, these findings are not reflected in the same manner in each category, as out of total selected students only 38.5 percent of them were not worried about a job or losing it at JMI as compared to 27 percent at AMU. But in AMU, 45 percent of students were rarely concerned about jobs related problems as compared to 29.5 percent of JMI.

These differences were because of most of the jobs agencies are located at Delhi as compared to Aligarh and AMU cannot provide its services beyond its campus. Comparatively, it leads to better opportunities for the students of JMI. But it also reminds us that there is no automatic link between location and job. It does not automatically translate into higher job findings. There are thousands of students those are passed out from AMU and working in different parts of the globe. Universities only make them educated but job searching and keeping it depends on students. Thus,

an improvement in the overall structure of education and to make it compatible towards employment with the continuous examination by the institutes is the urgent demand for empowering of poor students.

Here, the present study focused on poor students, mainly because non-poor students can survive more quickly than poor. But the question is how much these institutes are giving admission to poor students because by not providing access to the poor, these institutes can be detached them self from the need of result oriented approach towards the employment. Thus, another variable was settled that was the student's household group, and again, it is found the same aspect of negligence at both institutes. Student admission is the large extent to which aid is given to those with high incomes groups. The study has found that the majority of the poor students those come from low-income groups are not adequately represented at this stage of education.

Table-5.27

Household group of students

		Frequency		Percent		Cumulative Percent	
		JMI	AMU	JMI	AMU	JMI	AMU
Order	Lowest group	14	17	7.0	8.5	7.0	8.5
	2	7	6	3.5	3.0	10.5	11.5
	3	5	6	2.5	3.0	13.0	14.5
	4	16	10	8.0	5.0	21.0	19.5
	5	18	16	9.0	8.0	30.0	27.5
	6	30	31	15.0	15.5	45.0	43.0
	7	24	25	12.0	12.5	57.0	55.5
	8	34	45	17.0	22.5	74.0	78.0
	9	27	6	13.5	3.0	87.5	81.0
	Highest group	25	38	12.5	19.0	100.0	100.0
Total	200	200	100.0	100.0			

Source: Field Study

The study shows that the economic background of the family of the student, expressed in the form of income and occupation of the household, determines the performance, even admission of students into higher education. The economic background of most of the students is found higher than that of students those belonging to a low group of income household on an average for both the institutes. From the smallest group, only 7 percent from selected sample students at JMI and 8.5 percent at AMU could get admission as compared to those belonging to the highest group, 12.5 percent, and 19 percent respectively.

The encouragement of the family members doesn't become conducive for the students of the lowest group. Higher education is seen to be practically closed to 'first-generation students.' The family members of the most upper group students become highly educated and hold high levels of employment. Most of the 'first generation' students from the lowest group do not attend classes due to financial difficulty and related reasons; however, they try their best but do not get.

5.2.6 Conclusion:

In the present section of the final chapter, the previous statements are concluded into the short explanations and arguments. Hence, for the first dimension of Islamic human development; faith, the position of religious services was better in AMU rather than JMI because of regional and ethnic grounds. While five-time prayer is relatively and continuously efficient at AMU because higher numbers of mosques are found in the AMU. However, both enjoy, approximately, similar rank in the believe indicator. In general, the present study witnessed a significant difference between the composition of faith at AMU and JMI. Besides these, the inclusion of life analysis into this comparison might explain this phenomenon in more general. For instance, in AMU, 'choices and control' position was better. Moreover, the better position of 'choices and control' might come from proper health facilities which have been provided by the AMU Medical Colleges. A bit difference argument could explain this case as either relatively financing in AMU was better for Health, Sports, and Security as compared to the JMI or the financing potential for JMI was not fully used and rewarded.

However, crimes were noticed at both with a marginal difference. In the incidence of discrimination, AMU's situation was better than that of JMI, because audit system and transparency in AMU had a good deal. The hypothetically well-off sections of students at AMU spend a more significant amount of consciousness on the entire set of the questions; war with neighbour countries, terrorist attacks, and civil war, than the JMI's students on an average. Regarding the minimum level of social security, on the contrary, the position of AMU decreased compared with JMI. The majority of the students who appeared for survey belong to 'unsafe from crime' indicator of life indicated that the process of making of good citizens, as well as responsible alumni by both institutes, were counted in favour of AMU a little more.

Intellect is frequently referred to only as of the population's human capital stock. Essential thing we get after studying of intellect as a dimension of Islamic human development analysis that alcohol, drugs, learning in adverse conditions, etc. are negatively related to it. Such corrosive and exploitative activities shatter IHDI—and can be mentally harmful. On the contrary, in several indicators such as alcohol availability, and learning in adverse conditions, suffer a relatively substantial deterioration in their category for AMU compared with the JMI. There also exist considerable differences in participation of students classified by their parent's education. Only those students were enrolled more for higher education whose parents were educated more, at both institutes but the share of the students in enrolment whose parents had not any formal education was minimal in JMI rather than AMU.

As what it is found in the Social System in Islam, most of the indicators regarding 'preservation of human being posterity' means safeguarding one's family from the disintegration of values in society. Homosexuality, prostitution, abortion, divorce, and sex before marriage these all are denoted in Islamic human development as a disintegration of values in society. Covering essential right of human being posterity we got that justification of homosexuality, prostitution, and sex before marriage were heavily biased against at AMU more than JMI. These all have negative impacts on human being posterity and would become to an end for the fortification of the essential right of Islamic human development, especially at AMU.

Even, students from selected samples from AMU couldn't reach to a better state as compared to JMI's regarding abortion and divorce. However, they have equally

managed the same position on an average about determining parents responsibility and their rights towards their children. It was one of the only dimension in which place of JMI was stronger against AMU comparatively because its relative position is quite high. Most of the indicators in this dimension for AMU were relatively low, which contribute to a low score for IHDI for AMU as compared to JMI. Thus, it is a cause of concern regarding ‘preservation of human being posterity,’ and appropriate action needs to be taken by the both particularly for AMU.

The inclusion of wealth-related indicators has deteriorated the position of JMI as it demonstrated inadequate fellowships and allowances and giving less admission to students those belong to the weaker section. However, in economic security to its students and employment opportunity, it had a better position as compared to AMU. One major challenge for Islamic human development in both institutes to increase the number of poor students backed by fellowships and allowances.

If this longer-term non-availability of financial assistance in the form of fellowships and allowances, health-infrastructure, etc. would sustain, it was push students towards mental and physical problems as well as underemployment or employment in the informal sector. It also makes them “discouraged individuals”—that is, people who would like to get equal opportunities but who do not actively look for them for various reasons. The findings suggest that despite achievements in many in said indicators, tremendous work remains at both institutes. It is also hoped that the study would offer insights to the planners at the university level and would help them to initiate a more effective policy to Islamic human development.

5.3. Construction of IHDI and the policy implications for AMU and JMI

Based on all latent variables of the respective dimensions those were discussed in detail in section 5.2; by using composite indices, IHDI formulated following FGT method for AMU and JMI separately in the present section. The values of indices are not the same because of the values of latent variables of respective dimensions differ from each other. Further, for the calculating of IHDI, these composite indices are normalized in the sense of distance from a desirable level in Islamic human development and set the desired limit and forbidding limit (0, 1) for each index.²⁵ The values of IHDI for both institutions are shown with narrowing and the steepest reduction among both institutions.

The estimations of the multi-dimensional deprivation concerning two institutions of Muslim founded higher education; JMI and AMU have been quoted in the table and figures below. As can be seen an equal proportion of the sample, 200 from every institution, has been selected to calculate the indices of the study. Following the methodology, the first cut-off deficiency line is concluded taking total of mode value of “the distance of actual values (the answer of respondents) from the worst value” for all indicators of respective dimension assuming equal weights for each student for both the institutions (see Appendix 2). Then deprivation score 'C' is computed of every student in each dimension separately by subtracting ‘Observed Total Distance from the worst’ for every student from the first cut-off deficiency line in the respective dimension. Then the number of students falling below the first cut-off in each dimension following the conditions of ‘if a student gets deprivation score 'C' > 0, he/she will be considered in depriving set of students or vice-versa in a dimension’ is counted.

Hence, by following the method we made utilization of first cut-off deficiency line for measuring sum of deprivation score ‘ $\sum_1^q C_j$ ’ which is obtained by adding, total deprivation score for all deprived students of a dimension (those deprived according

²⁵ Here, the desired level and forbidding level (0, 1), describes the maximum level of Islamic human development. Here '0' represents the maximum desired level because if all indexes; namely, 'A,' 'H' and 'Wo' are '0', then it means there is no deficiency, and no one is deprived in the overall multi-dimensional index. This means the deprivation score for all students in all dimensions; namely, C, c (which is calculated by first and second cut-off deficiency line), is also '0'. If the deprivation score is '0', then the respective dimension has no contribution for keeping students of respective institute deprived in the overall multi-dimensional deprivation index.

to first cut-off deficiency line) for all dimensions in both institutions separately and got relevant information in tabulated form.²⁶

Additionally, for finding out the total number of deprived students at an institute, the analysis approached a wide-ranging perception. Because if it would have been assumed that procedure as mentioned above for measuring total deprived students at an institute is suitable, it had gotten that all selected students are deprived. It would have been narrow-minded perception. Thus, a flexible notion is applied that is if a student is deprived three or more than three dimensions, he/she will be considered in deprived students otherwise no. The logic behind this is that if a student is underprivileged in half of the total dimensions, there are some chances for him or her for coming up from a minimum threshold²⁷ and becoming a part of non-deprived students.

For doing so, second cut-off (to obtain the set of deprived students 'q') is achieved and censored all non-deprived data by subtracting the 'Observed Total Distance from the worst' from the first cut-off of respective dimension. This procedure is employed on all dimensions then add these values of all dimensions assuming equal weights for every student with the condition of $(c > 0)$ ²⁸ with the requirement of minimum three sets of brackets have a value of $(C > 0)$ ²⁹ for a student, he/she is considered in the collection of deprived Students. By following this condition, we calculated 'q', which is the number of students; those are multi-dimensionally deprived, out of 'n' that is the total sample size.

²⁶ See Appendix 3

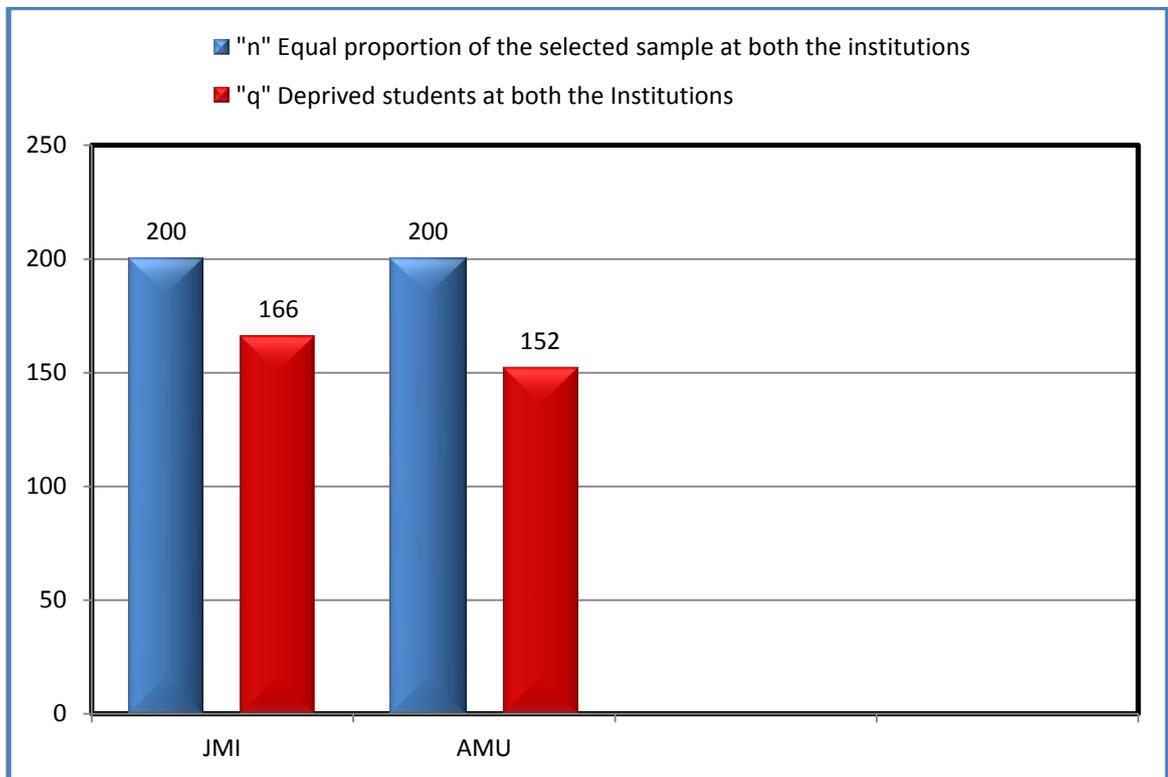
²⁷ The requirement of minimum three sets of brackets have a value of $(C \leq 0)$ for a student

²⁸ Small 'c'

²⁹ Capital 'C'

Figure-5.1

Total number of deprived students for JMI and AMU



Source: Field Study

It was about 166 out of 200 students for JMI while for AMU it was about 152 out of 200. Thus as a whole, only 14 students are additionally deprived of JMI as compare to AMU. There was a reason to do this, 'the multi-cultural structure' of JMI and people are more liberated in terms of accepting the culture of other religious communities because they live at Delhi, capital of India. They want to be more similar or even advance to their fellow citizens. Such type of implication we get in the theory of relative income hypothesis because people change their behaviour not only because of their needs but also their hobbies and these hobbies are determined by the practice of other fellows.

On the other side of the study, AMU is situated at Uttar Pradesh, which is populated by more than 20 percent Muslim population of all and socio-cultural factors matter in this scenario. There are many studies concerning U.P. those have observed that people of U.P. are traditionally more religious and the second reason as we got, it may be taken to imply that Aligarh has been supporting more economically and socially

backward groups of Muslims those come from more religious society to attain their studies.

So, this is the reason that is found after the evaluation of data. In a more accurate and condensed form, we can manipulate this information in the direction of headcount index (H) that is 83 percent for JMI and 76 percent for AMU which point out the incidence of deficiency in the sense of distance from a desirable level in Islamic human development. It means 83 percent of the sample population of JMI is deprived in three or more than three dimensions of Islamic human development. On the other side of the study, AMU has a little difference from JMI in terms of headcount index (H). As it secures 76 percent distance from a desirable level in Islamic human development or other words we can say that the 76 percent of students in Aligarh Muslim University are expected to report deficiency in three or more than three dimensions and 24 percent students of its sample population have secure the advantageous arrangement in two or more than two dimensions.

Table-5.28

IHDI shortfall headcount index (H)

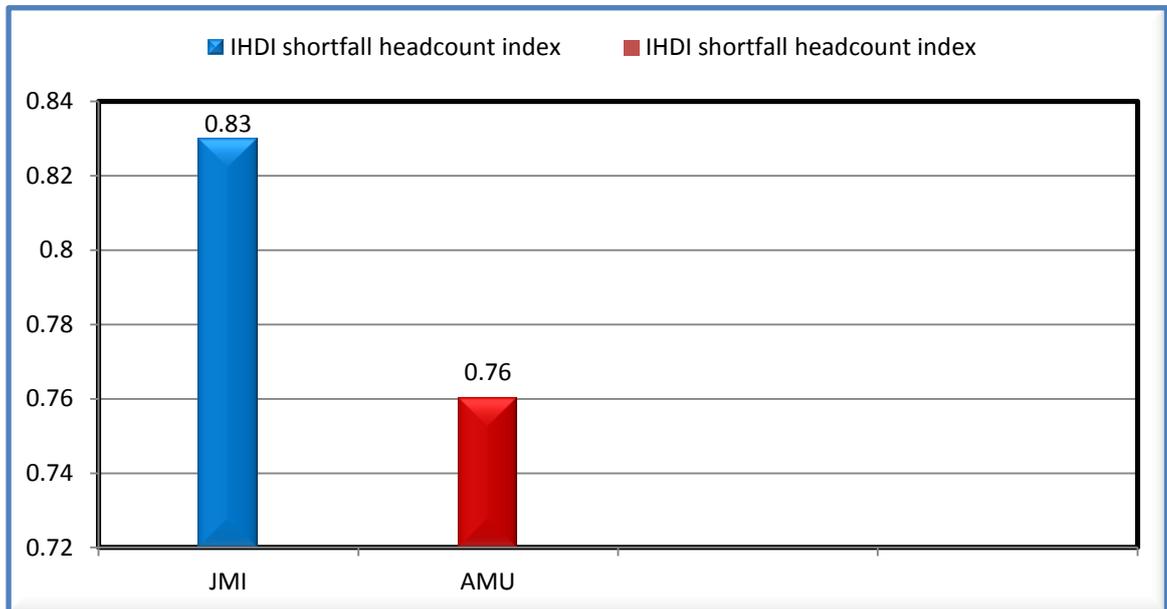
	<i>n</i>	<i>q</i>	<i>H</i>
JMI	200	166	0.83
AMU	200	152	0.76

Source: Field Study

Thus the multidimensional deprivation in Jamia Millia Islamia is found to be at variance with that of Aligarh Muslim University in terms of headcount index. This may be attributed to many reasons like faith being a very subjective dimension, and Jamia Millia Islamia is a religiously diversified institute when compared with Aligarh Muslim University.

Figure-5.2

IHDI shortfall headcount index (H) for JMI and AMU



Source: Field Study

Thus, the study had found that more than 80 percent of the beneficiaries of Jamia Millia Islamia went to the deprived group. As a consequence in both institutions, the beneficiaries of higher education are largely and traditionally drawn from deprived groups in terms of headcount index and their university degrees contribute only to social status as well as earnings over their working life.

After successful computation of headcount index, the next in line is the estimation of the average deprivation of the sample at both the institutes. For calculating this, first, we measured the total sum of deprivation scores ' $\sum_1^q c_i$ ', for obtaining these score we added, total deprivation score for all deprived students (q) of all dimensions at both institutions separately. For JMI it was ' $\sum_1^q c_{JMI} = 2913$ ' and for AMU it was ' $\sum_1^q c_{AMU} = 2559$ ' respectively. Secondly, based on this information, we built an average deficiency gap or shortfall intensity index (A) which shows the intensity of deficiency as an average deprivation.

Table-5.29

IHDI average deficiency gap or shortfall intensity index (A)

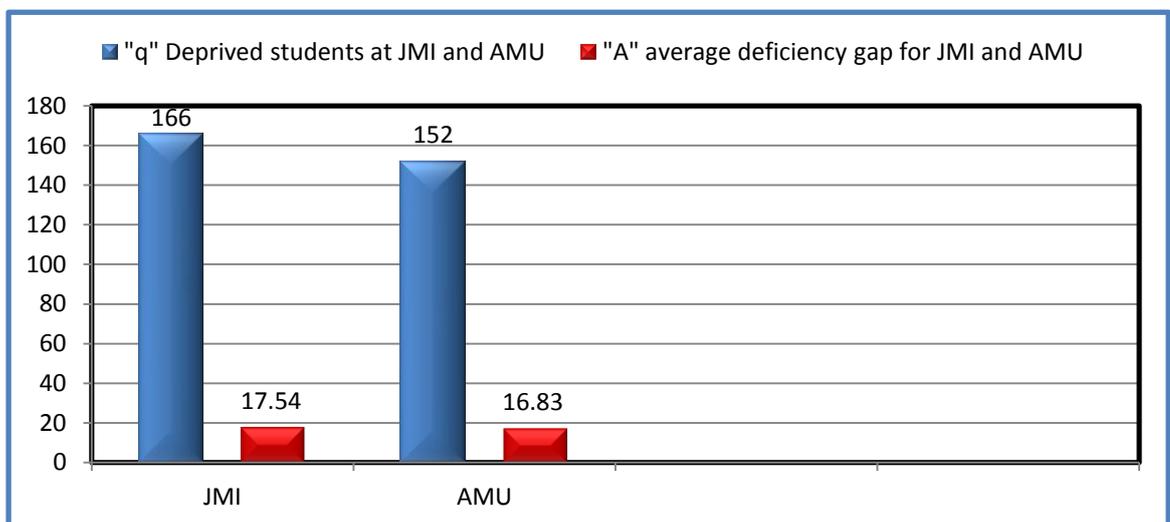
	q	$\sum_1^q c$	A
JMI	166	2913	17.54
AMU	152	2559	16.83

Source: Field Study

It is, in fact, a ratio or proportion between the total of individual deprivations in each dimension or the total sum of deprivation scores ' $\sum_1^q c_i$ ' divided by sum of the total deprived students at an institute which turned out to be 17.54 percent for JMI and 16.83 percent for AMU. That means the average deprived student is underprivileged in 17.54 percent of the dimensions for Jamia Millia Islamia. While for Aligarh Muslim University, the situation is slightly different, and they were deprived in 16.83 percent of the dimensions. Thus it could be inferred that on an average the students of Jamia Millia Islamia suffer multi-dimensionally deprived in terms of Islamic Jurisprudence to the extent of by 0.71 basis points more than that of Aligarh Muslim University.

Figure-5.3

IHDI shortfall intensity index (A) for JMI and AMU



Source: Field Study

Therefore, we are done with the estimation of IHDI headcount index (representing the total multidimensional deficiency among the students of AMU and JMI) and IHDI shortfall intensity index or average deficiency gap (representing the average deprivation among the students of AMU and JMI). The next in line is the calculation of the adjusted multi-dimensional deprivation index for the selected sample of both the institutions.

Table-5.30

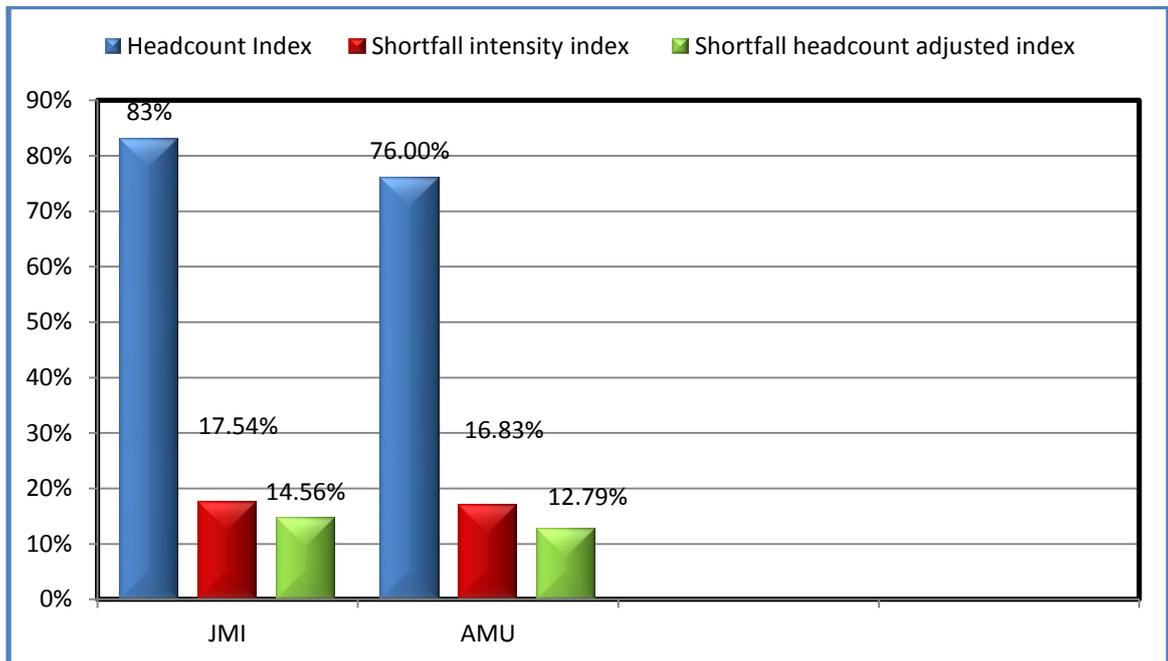
IHDI shortfall headcount adjusted index (M_0)

	H	$\sum_1^q c$	A	M_0
JMI	0.83	2913	17.54	14.56
AMU	0.76	2559	16.83	12.79

Source: Field Study

The ‘ M_0 ’ which shows a multidimensional deficiency in the HDI is calculated by multiplying ‘ H ’ and ‘ A ,’ i.e., the headcount index (H) and average deficiency gap (A). The adjusted deprivation index presents the proportion of students who reported deprivation in three or more dimensions. Surprisingly, it is about 14.56 percent for JMI and 12.79 percent for AMU and the reason as we got that is average deficiency gap in the percentage form is low as compared to the incidence of deficiency that shows overall falling short from a desirable level in Islamic human development for the selected sample at both the institutions.

Figure-5.5
Estimates of three IHDI Indices



Source: Field Study

However, a striking feature to note over here is the least difference between the scores at both the institutions. It should never be taken to mean that the overall deprivation calculated using multi-dimensional deprivation index, intensity index and adjusted deprivation index is useless by any standard because we utilized this information for calculating the contribution of dimension ‘ j ’ to multidimensional deficiency. Following the first cut-off of deficiency line, we computed the deprivation score ‘ C_{ji} ’ of every student in each dimension separately.

Here, j represents Faith, Life, Intellect, Posterity and Property respectively, the five dimensions of Islamic Jurisprudence. Then the number of students falling below first cut-off deficiency line *in each dimension* is counted succeeding the conditions of if for a student, deprivation score ‘ $C'_{ji} > 0$ ’, he/she is considered in deprive set of students or vice-versa. By following this procedure we calculated the sum of deprivation score ‘ $\sum_1^q C_j$ ’ which is obtained by adding, total deprivation score for all deprived students of a dimension (those deprived according to first cut-off deficiency line and not second cut-off) for all dimensions at both institutions separately and we got relevant information in tabulated form:

Table-5.31

Contribution of Dimension *j* to Multidimensional Deficiency

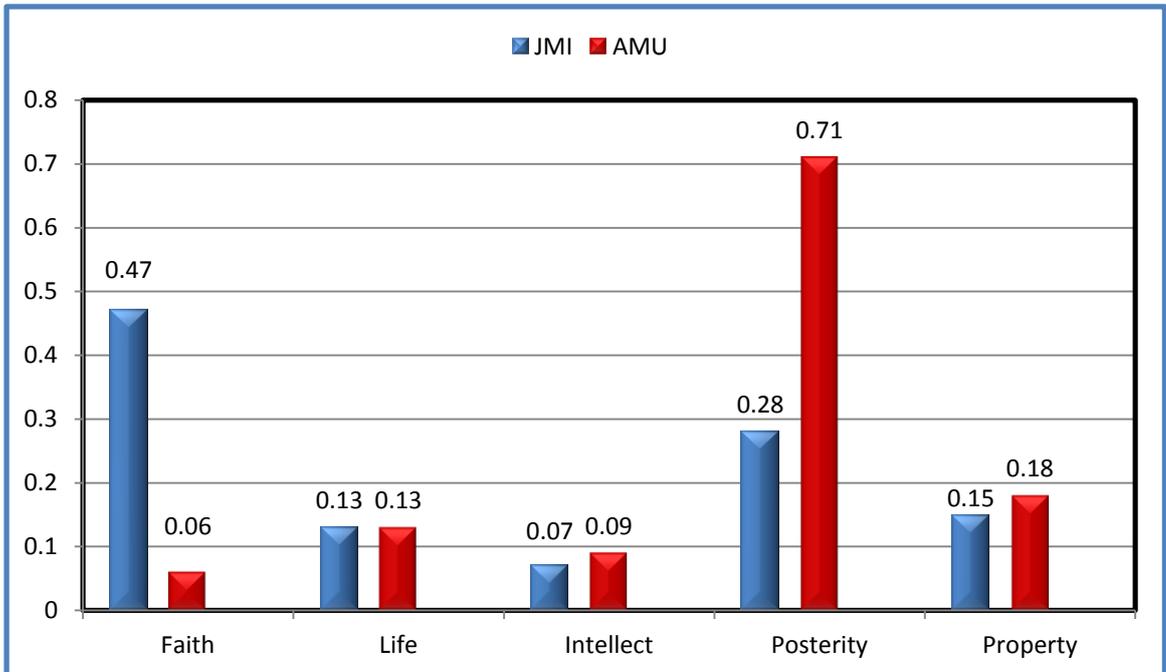
Dimensions	JMI ($\sum_1^q C_j$)	JMI (q)	n_{JMI}	Mo_{JMI}	Contribution $= \frac{\sum_1^q C_j/n}{Mo_{JMI}}$	AMU ($\sum_1^q C_j$)	AMU (q)	n_{AMU}	Mo_{AMU}	Contribution $= \frac{\sum_1^q C_j/n}{Mo_{AMU}}$
Faith	1373	200	200	14.565	0.47	162	98	200	12.795	0.06
Life	406	96	200	14.565	0.13	350	84	200	12.795	0.13
Intellect	204	88	200	14.565	0.07	250	100	200	12.795	0.09
Posterity	823	109	200	14.565	0.28	1841	178	200	12.795	0.71
Property	450	181	200	14.565	0.15	476	186	200	12.795	0.18

Source: Field Study

The first dimension of Islamic human development; faith has the highest contribution in overall multi-dimensional deprivation index while intellect has the lowest participation in JMI. That is, safeguarding of faith is below in the sense of a minimum desired level of Islamic human development, and it is contributing about 47 percent for keeping students of JMI deprived in the overall multi-dimensional deprivation index following posterity, property, and life respectively (see above table). Thus, for JMI it can be recommended that to give attention on improving the faith conditions of students, e.g., to build an atmosphere by its course of action so that students could get easiness in performing religious services, and implement Islamic values in their life as well as be responsible towards God.

Figure-5.6

Contribution of a Dimension into Multidimensional Deficiency for both Institutions



Source: Field Study

For AMU, the situation is slightly different. That is, protection of posterity is below in the sense of a maximum desired level of Islamic human development at AMU and has the highest involvement in overall multi-dimensional deprivation index while intellect again has the lowest contribution but more than JMI. Posterity in AMU is contributing about 71 percent for keeping its students deprived in the overall multi-dimensional deprivation index following property, life, intellect, and faith respectively. Thus, AMU should focus attention on such types of programmes and actions by which immorality, evils, malfeasance of societies could be controlled. By doing so, it can take help of social and religious reformers and promote such type of syllabus that based on Islamic Jurisprudence.

After the analysis of the second and third dimension, we found that these have the commonplace in both institutes. Technically we can say that safeguarding life is below in the sense of a maximum desired level of Islamic human development both

institutions and contributes only about 13 percent for keeping their students deprived in the overall multi-dimensional deprivation index. Further, both are educational institutions, and as a result, both have a good position for providing education to their students.

In JMI, safeguarding intellect is below in the sense of a maximum desired level of Islamic human development and contributes about 7 percent for keeping its students deprived in the overall multi-dimensional deprivation index as compared to 9 percent at AMU. It may be due to many reasons but for the best reason as the study found that both institutions are funded by central agencies. Those are interested in traditional approaches of human development to the economics of welfare particularly and not in Islamic Jurisprudence based human development because they assume that life after death cannot be recognized and hence they cannot deal or set objectives accordingly. On the other hand, Islamic Jurisprudence deals with welfare in this life as well as the afterlife. Thus, they should have to give focus on different aspects of Islamic Jurisprudence for acquiring a significant position at a maximum desired level of IHDI.

Conclusion:

In this section, we made a comparison between both institutions in terms of the dimension of Islamic Jurisprudence for measuring IHDI. These indices give us the total shortfall that the authorities need to work. In results of the analysis, we find that on an average, both the institutions do not exhibit much of the variability so far as the absolute deprivation in Islamic Jurisprudence based IHDI as observed by 'H,' 'A' and 'Mo.' However, the contribution of different dimensions in the overall multi-dimensional deprivation index demonstrates a significant difference for both institutions. This information has an immense practical influence on the direction of Islamic human development.

However, as quoted earlier that the preference revelation and its impact on these indices should not be ruled out, although it may plague the data set of both the institutions there are higher chances of such problem in Jamia Millia Islamia rather than in Aligarh Muslim University. Put in other parlances, it may be taken to imply that Aligarh may be supporting more economically and socially backward groups of

Muslim society to attain their studies. These findings carry many meaningful and essential policy implications wherein the authorities at responsible places need to divert their due attention. On the other hand, there are certain limitations of these estimations that the readers need to bear in mind before making some inferential conclusions. The estimation has not explicitly mentioned the role and response of girl students. A gender-specific analysis might have presented some more meaningful and comprehensive insights into the source of deprivation.

5.4. Summary of Comparison with Benchmark Model

In the third chapter, we took a brief note on the benchmark model. It was employed by two scholars who are familiar with Islamic Jurisprudence, Salman Syed Ali and Hamid Hasan. They used World Values Survey data for 2005-08 for Pakistan to illustrate and capture the degree of human development index based on Islamic Jurisprudence by applying the FGT method. We followed to some extent, parallel with the theoretical and observed methodology, used by them in the selection and measuring of indicators of dimensions of Islamic human development for capturing and maintaining a high degree of IHDI at the micro level. We analyzed the World Values Survey questions for 2010-2012 and observed its consistency with World Values Survey data for 2005-08, which was investigated by them. Additionally, we made a comparison in section 5.2, and 5.3 between frequency distribution and outcomes of FGT suggested indices, which were ultimately ruled out by them.

Comparing Multidimensional Deprivation Indices using FGT model with the benchmark measures calculated for Pakistan by them, we found that Pakistan fared better in two indices of IHDI which is comprised with the headcount index (H), and the adjusted headcount index. In average deprivation index (A), this shows the average under privileging of the dimensions of Islamic human development of a deprived individual; it has not a better position.

Table-5.32**Comparison among Estimates of Benchmark Model, JMI and AMU**

Area of Study	Survey Type	Headcount Index (in %)	Average Deprivation Index (in %)	Adjusted Headcount Index (in %)	Contribution of Faith in overall Deprivation Index (in %)	Contribution of Life in overall Deprivation Index (in %)	Contribution of Intellect in overall Deprivation Index (in %)	Contribution of Posterity in overall Deprivation Index (in %)	Contribution of Property in overall Deprivation Index (in %)
MS	WVS 2005 - 2008	39	31.00	12.00	9.40	16.67	19.60	4.20	50.00
JMI	WVS 2010 - 2012	83	17.54	14.56	47.00	13.00	7.00	28.00	15.00
AMU	WVS 2010 - 2012	76	16.83	12.79	6.00	13.00	9.00	71.00	18.00

Source: Field Study and Benchmark Model estimates

A unique method FGT calculates estimations, as mentioned above.³⁰ The headcount index that measures the incidence of deficiency from a desirable level (0) of Islamic human development shows, out of total sample size 39 percent of them were deprived in three or more than three dimensions of Islamic human development for Pakistan by World Values Survey data for 2005-08. When we put the same methodology on a different set of the questionnaire (the World Values Survey questions for 2010-2012) for JMI and AMU, we got very different among the estimates. For JMI, the headcount

³⁰ MS-calculated by Ali and Hasan Calculation Method – FGT

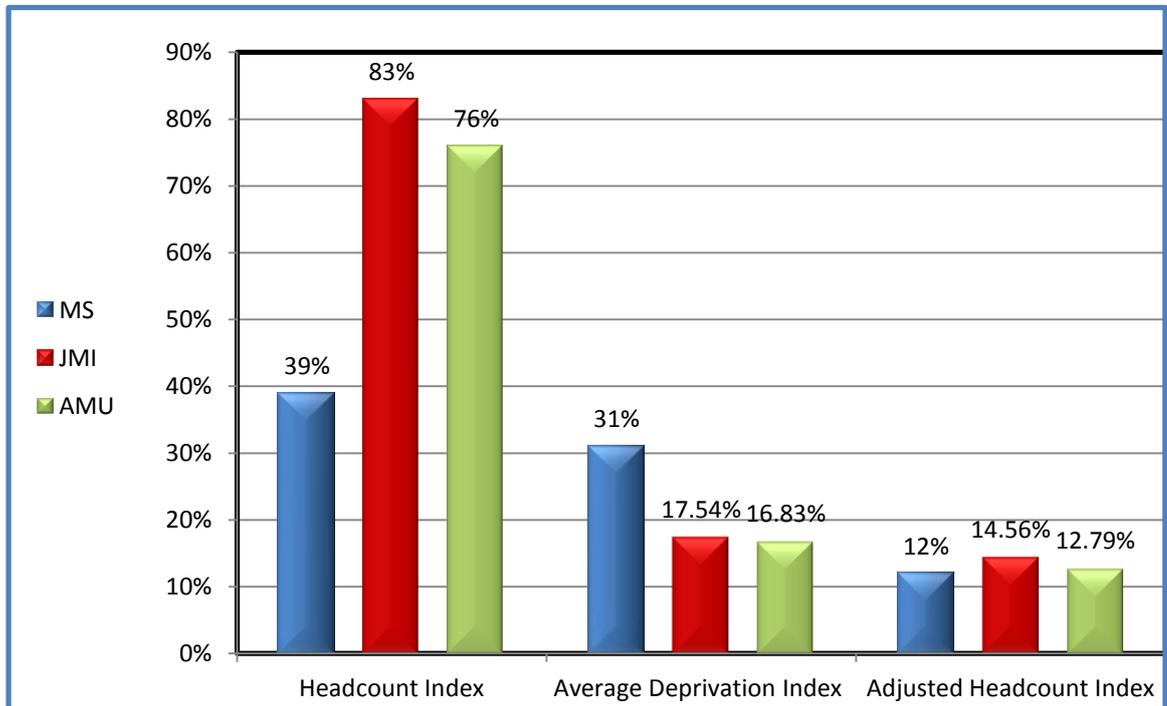
index was 0.83, which means, out of the total sample size of JMI, 83 percent of students were deprived, and for AMU, 76 percent of students were deprived. The difference between headcount indexes of JMI was more by 0.44 basis points to 83 percent than Pakistan while for AMU; it was more by 0.37 basis points to 76 percent than Pakistan. It clearly shows that the idea of Islamic human development can be implemented more properly in Muslim dominated institutions with the condition that the size of the institution would be enormous as much as possible.

However, the average deprivation index shows a different picture between previous estimates and new estimates. On average, individuals those were underprivileged in Pakistan in terms of headcount index they were more intensely deprived in dimensions of Islamic human development as compared to JMI and AMU. It means individuals those become far from the protection of dimensions of Islamic human development in a large entity; the intensity of deprivation becomes more complicated for them. It is a different explanation which shows in a small body those individuals who are deprived; they have more chances of coming up from their deprivation as compare to the large entity because they can utilize available resources more efficiently.

By estimating the adjusted headcount index, we can make a comparison between large entities and small entities from the contribution of dimensions of Islamic human development for making their individuals deprived in overall deprivation. It means, of total deprivation, how much these five dimensions contribute separately. The first dimension of Islamic human development is faith, in which the rank of AMU was better than Pakistan and JMI, respectively. While in life and intellect dimensions, the status of AMU and JMI jointly was better than Pakistan, because both are education institutes and directly related to the intellect as well as can manage life and health problems more efficiently as compared to a large entity. When we go through posterity, the stand of the large entity was better as compared to the small entity because at the micro level it is not possible to take apart one's family from the disintegration of values in society. Here, collective human behaviour does matter. We can get a clearer picture of the above description by the following figure:

Figure-5.7

Comparison among Estimates of Benchmark Model, JMI and AMU



Source: Field Study and Benchmark Model estimates

It is assumed in the economic theory of income distribution that at the micro level it is easy to manage a small group as compared to a large one because then we can give proper attention to our objects. In the matter of property the fifth dimension of Islamic human development, we found correct the above assumption because Pakistan which is a large entity as compare to AMU and JMI, property dimension had 50 percent contribution for keeping its individuals deprived in overall deprivation index as compared to 15 percent at JMI and 18 percent at AMU.

Findings:

Finally, these all estimates are based on simple ordinal data which was manipulated in three indices by FGT technique. It did not reveal how much these three indices are significant from one another. Thus, to make some inferences for the examination of the significance, estimates of benchmark model have been put to use as a reference category model because as a nonparametric measure it can be used for the application of the idea of the study at the micro level. However, strictly speaking, these estimates

are not adequately comparable due to differences in the area of study, deprivation threshold cut-offs, and the time of survey data, still they give a strategy that how the path of improving IHDI at the micro level can be achieved. Technically it can be inferred that if observed estimates of JMI and AMU are below or equal to the benchmark category, the approach of Islamic Jurisprudence is applicable at the micro level and vice-versa. For examining it the following null hypotheses were laid down:

- H_{02} = the value of the headcount index of JMI and AMU is \leq the benchmark model
- H_{03} = the value of the average deprivation index of JMI and AMU is \leq the benchmark model
- H_{04} = the value of the adjusted headcount index of JMI and AMU is \leq the benchmark model

After examining table 5.32, it can be observed that the value of the headcount index and adjusted headcount index for JMI and AMU is more than the reference category model. Thus we reject first and third null hypotheses and accept alternate. It means both vary in a different direction and different proportion from the benchmark category. While the value of the average deprivation index for JMI and AMU is less than the benchmark category, thus we accept the null hypothesis. Finally, this acceptance of alternate hypotheses (first and third) has an immense practical influence on the low applicability of IHDI at the micro level, and important policy implications wherein the authorities at responsible places need to divert their due attention.

Conclusion:

In this section, we mentioned the comparison and description of studied institutions that have certain limitations, e.g., which index is increasing or decreasing with another one. Further, in the reference category model, it made its analysis after examining more than 2000 individuals, yet the deprived numbers in percentage were low. That indicates better socio-economic conditions are brought into being in a Muslim country for capturing and maintaining a high degree of IHDI. In the present

context, a large sample analysis might have presented some more meaningful and comprehensive insights into the source of deprivation.

Still, comparing the two observations, we can say that there were more deprived individuals in terms of dimensions of the study at the micro level in particular and a non-Muslim country in general. Thus it could be inferred that on an average, the individuals at the micro level suffer more in multi-dimension deprivation in terms of Islamic human development as compared to the macro level. In other words, after the examination of AMU and JMI, comparatively, we can answer our second research question and objective that whether this is extensively achievable to build a human development index using the philosophy of Islamic Jurisprudence at the micro level? The answer is, no there is a low degree of applicability or briefly achievable of IHDI at the micro level.

5.5. Conclusion of the study and Recommendation on Future Research Direction

Education institutions are vital instruments of social changes and mobility not only open but rigid societies, where a large section of society is deprived in terms of values, skills, and knowledge. In a rapidly growing economy, higher educational institutions are not only a means of seeking better socio-economic opportunity but also an effective instrument for social liberation. Hence as societies grow educationally richer, there emerges a rapidly growing demand for better human opportunities. However, in India even after several decades of rapid educational growth, the result for educational success appears to operate in favour of the discrimination, gap between rich and poor, corruption and malfeasance by privileged sections of society in the name of unconditional freedom or actions. There are many vulnerable examples of the present education system, which has proved that the system is lacking in humanity and morality. The examples can be taken from Muzaffarpur shelter home event, Muzaffar Nagar communal riots, Gujarat communal riots, etc. which were led by the graduates of present Indian Education System.

As a whole, the higher education system in India got trapped in the cage of materialism. It is a status stabilizer and does not care about the social cost of status stabilizing eventually. Despite a long history of recommendations towards more qualitative aspects of knowledge rather than only quantitative, most of the people, those are getting higher education want to be a part of elite groups. Further, higher technical education provides a passport for a high-status irrespective of gap reduction between rich and poor. Graduates of Indian educational institutions, those belong to elite class enjoy more prestige life. Higher education has not filtered down as expected, though the Indian education system provided education to young wards, it is value-neutral and in the name of unconditional freedom they make and disturb moral values in society. These all are prevented by Islamic Jurisprudence on the theoretical basis and also a pragmatic point of view at the same time.

Thus in the present study, it has made a differentiation between central theoretical propositions of human development under the Welfare Economics and Islamic Jurisprudence models in detail. After the examining of both approaches, it has found that there are fundamental differences those have an immense theoretical influence on

the direction and need of Islamic human development which is concluded into the short explanations and arguments in the present study at the micro level. As a consequence, it was significant to check up how much the Muslim community has the pace with Islamic human development. In terms of the empirical point of view, the study has chosen AMU and JMI based on purposive sampling methods. It could be explored how education institutions can prepare to themselves for knowledge with values, protection of skills and health at the heart of the concept of gap reduction between rich and poor, especially for one of the most marginalized and deprived section of the population. Finding out answers to these questions were very important. Thus the present study further analyzed to find out answers to these questions and fill these gaps.

Hence, for the first dimension of Islamic human development, the present study witnessed a major difference between the composition of faith at AMU and JMI. Besides these, the inclusion of life analysis into this comparison explained this phenomenon in more general. One of the findings, the study found that life as a second dimension of Islamic human development analysis that position of AMU was better than JMI. Further, intellect which was negatively related to alcohol, drugs, learning in adverse conditions, etc. was the third dimension of Islamic human development. It has found that such corrosive and exploitative activities shatter Islamic human development—and can be mentally harmful.

On the contrary, in several indicators such as alcohol availability, and learning in adverse conditions, suffer a relatively substantial deterioration in their category for AMU compared with the JMI. There are also exist considerable differences in participation of students classified by their parent's education. Only those students were enrolled more for higher education whose parents were educated more at both institutes, but the share of the students in enrolment whose parents had not any formal education was small in JMI rather than AMU.

Further, it is found in the Social System in Islam most of the indicators regarding 'preservation of human being posterity' means safeguarding one's family from the disintegration of values in society. Homosexuality, prostitution, abortion, divorce, and sex before marriage these all are denoted in Islamic human development as a disintegration of values in society. Covering essential right of human being posterity

we got that justification of homosexuality, prostitution, and sex before marriage were heavily biased against at AMU more than JMI. These all have negative impacts on human being posterity and would become to an end for the fortification of the essential right of Islamic human development, especially at AMU.

Even, students from selected samples from AMU couldn't reach to a better state as compared to JMI's regarding abortion and divorce. However, they have equally managed the same position on an average about determining parents responsibility and their rights towards their children. It was one of the only dimension in which the position of JMI was stronger against AMU comparatively because its relative position was quite high. Most of the indicators in this dimension for AMU were relatively low, which contribute to a low score for IHDI as compared to JMI. Thus, it is a cause of concern regarding 'preservation of human being posterity,' and appropriate action needs to be taken by the both particularly for AMU.

The inclusion of wealth-related indicators has deteriorated the position of JMI as it demonstrated inadequate fellowships and allowances and giving less admission to students those belong to the weaker section. However, in economic security to its students and employment opportunity, it had a better position as compared to AMU. One major challenge for Islamic human development in both institutes to increase the number of poor students backed by fellowships and scholarships.

If this longer-term non-availability of financial assistance in the form of fellowships and allowances, health-infrastructure, etc. would sustain, it was push students towards mental and physical problems as well as underemployment or employment in the informal sector. It also makes them "discouraged individuals" that is, people who would like to get equal opportunities but who do not actively look for them for various reasons. The findings suggest that despite achievements in many in said indicators, tremendous work remains at both institutes. It is also hoped that the study would offer insights to the planners at the university level and would help them to initiate a more effective policy to Islamic human development approach.

Further, it has made a comparison between both institutions in terms of the dimension of Islamic human development for measuring IHDI. These indices give us the total shortfall that the authorities need to work. In results of the analysis, we find that on an

average, both the institutions do not exhibit much of the variability so far as the absolute deprivation in Islamic Jurisprudence based IHDI as observed by 'H,' 'A' and 'Mo.' However, the contribution of different dimensions in the overall multi-dimensional deprivation index demonstrates a significant difference for both institutions.

This information has an immense practical influence on the direction of Islamic human development and carry-on many meaningful and essential policy implications wherein the authorities at responsible places need to divert their due attention. After made a comparison among AMU, JMI, and the benchmark category model, it is found that better socio-economic conditions are brought into being in a Muslim country for capturing and maintaining a high degree of IHDI. There were more deprived individuals in terms of dimensions of the study at the micro level in particular and a non-Muslim country in general. Thus it could be inferred that on an average, the individuals at the micro level suffer more in multi-dimension deprivation in terms of Islamic human development as compared to the macro level.

Thus, the study has found that there is a low degree of applicability of the idea of Islamic Jurisprudence at Muslim founded higher education institutions. The students at these institutions concentrated mainly in earning based education that provided by professional education institutions. It is the majority of the students of these institutions who go for higher studies in Medicine, Engineering, management, and Science without any prior knowledge of Islamic values. Participation of the students those are aware of Islamic values belong to poor and the depressed family background and becomes progressively lower at the higher levels of education; the decline begins at the secondary level, continues and becomes more marked as one proceeds to higher education until it becomes insignificant in professional courses and research programmes.

On the other hand, there are certain limitations of these estimations that the readers need to bear in mind before making some inferential conclusions. The evaluation has not explicitly mentioned the role and response of women students. In the present context, a gender-specific analysis with the inclusion of an extensive sample analysis might have presented some more meaningful and comprehensive insights about the source of deprivation. Therefore, the study suggests a few new areas for research in

this context since the study has not covered them because of the time limit. In future the researcher can also look at these areas in which other Muslim managed educational institutions like Jamia Hamdard and Islamic institutions like Darul Uloom -Deoband, Nadwatul Uloom, and Jamia Nizamia can be studied in the same dimensions with the similar objectives. The study also suggests a comparative study of Muslim and other than Muslim managed educational institutions to look at the results clearly where and which institutions are needed modification.

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2018 HUMAN VALUES SURVEY
School of Economics,
University of Hyderabad

INTRODUCTION BY INTERVIEWER:

I am a research scholar from the School of Economics, University of Hyderabad. We are carrying out a study of what higher educated people value in life. This study will interview samples representing most of the people who are taking education from Major Muslim Educational Institutions of north India. Your name has been selected at random as part of a representative sample. I'd like to ask your views on a number of different subjects. Your help will contribute to a better understanding of what people all over the Major Muslim Educational Institutions of north India believe and want out of life. We hope that you will kindly agree to cooperate in this study. On our part, we assure you that the information given by you will be used only in this study and will be kept strictly confidential; nowhere your name will be disclosed. Please feel free and confident while answering the questions that given in this questionnaire. These are simple and relate to you. Therefore, you alone can answer. Just read the questions and also the list of answer given below the question. You will discover the appropriate answer you consider in the list. Please answer all questions. If you have any difficulty in filling the questionnaire, please consult to me.

Many thanks.

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General Information About Respondent		
Age	<20	>20
Class	PG	Research Scholar

Questionnaire

(Please make a circle or tick around the answer)

Faith

V145. Apart from weddings and funerals, about how often do you attend religious services these days?

(Code one answer):

1. More than once a week
2. Once a week
3. Once a month
4. Only on special holy days
5. Once a year
6. Less often
7. Never, practically never

V146. Apart from weddings and funerals, about how often do you pray? *(Code one answer):*

1. Several times a day
2. Once a day
3. Several times each week
4. Only when attending religious services
5. Only on special holy days
6. Once a year
7. Less often
8. Never, practically never

V147. Independently of whether you attend religious services or not, would you say you are *(read out and code one answer):*

1. A religious person
2. Not a religious person
3. An atheist

V148. Do you believe in God?

1. Yes
2. No

Life

V55. Some people feel they have completely free choice and control over their lives, while other people feel that what they do has no real effect on what happens to them. Please use this scale where 1 means "no choice at all" and 10 mean "a great deal of choice" to indicate how much freedom of choice and control you feel you have over the way your life turns out (*code one number*):

No choice at all									A great deal of choice
1	2	3	4	5	6	7	8	9	10

Following thing has you done for reasons of security?

V177. Preferred not to go out at night

1. Yes
2. No

V179. Have you been the victim of a crime during the past year?

V180. And what about your immediate family--has someone in your family been the victim of a crime during the last year?

	V179. Respondent	V180. Family
Yes	1	1
No	2	2
DK/NA	-1	-1

To what degree are you worried about the following situations?

	Often	Sometimes	Rarely	Never	DK/NA
V183. A war involving my country	1	2	3	4	-1
V184. A terrorist attack	1	2	3	4	-1
V185. A civil war	1	2	3	4	-1

In the last 12 month, how often have you or your family

	Often	Sometimes	Rarely	Never	DK/NA
V188. Gone without enough food to eat	1	2	3	4	-1
V189. Felt unsafe from crime in your home	1	2	3	4	-1

Intellect

How frequently do the following things occur in your neighbourhood?

	Very Frequently	Quite Frequently	Not Frequently	Not at all frequently	DK/NA
V172. Alcohol consumption in the streets	1	2	3	4	-1
V175. Drug sale in streets	1	2	3	4	-1

To what degree are you worried about the following situations?

	Often	Sometimes	Rarely	Never	DK/NA
V182. Not being able to give myself a good education	1	2	3	4	-1

V248. What is the highest educational level that your parents had attained?

1. No formal education
2. Incomplete primary school
3. Complete primary school
4. Incomplete secondary school: technical/vocational type
5. Complete secondary school: technical/vocational type
6. Incomplete secondary: university-preparatory type
7. Complete secondary: university-preparatory type
8. Some university-level education, without degree
9. University-level education, with degree

Posterity

Please tell me for each of the following actions whether you think it can always be justified, never be justified, or something in between, using this card. (*Read out and code one answer for each statement*):

	Never justifiable									Always justifiable
V203. Homosexuality	1	2	3	4	5	6	7	8	9	10
V203A Prostitution	1	2	3	4	5	6	7	8	9	10
V204. Abortion	1	2	3	4	5	6	7	8	9	10
V205. Divorce	1	2	3	4	5	6	7	8	9	10
V206. Sex before marriage	1	2	3	4	5	6	7	8	9	10
V209 Parents beating children	1	2	3	4	5	6	7	8	9	10

Property

V59. How satisfied are you with the financial situation of your household? Please use this card again to help with your answer (*code one number*):

Completely dissatisfied									Completely satisfied
1	2	3	4	5	6	7	8	9	10

How frequently do the following things occur in your neighbourhood?

	Very frequently	Quite Frequently	Not Frequently	Not at all frequently	DK/NA
V171. Robberies	1	2	3	4	-1

To what degree are you worried about the following situations?

	Often	Sometimes	Rarely	Never	DK/NA
V181. Losing my job or not finding a job	1	2	3	4	-1

V239. On this card is an income scale on which 1 indicates the lowest income group and 10 the highest income group in your country. We would like to know in what group your household is. Please, specify the appropriate number, counting all wages, salaries, pensions and other incomes that come in. (*Code one number*):

Lowest group									Highest group
1	2	3	4	5	6	7	8	9	10

Appendix 1

Human Development Dimensions and their indicators: Suggested by Ali and Hasan (2014)

Dimension	Explanatory Variables	Measurement Scales	Types of Variable on Likert Scale
DEVOTION	Attendance in religious services	Ordinal	Importance
	Frequency in prayer	Ordinal	Importance
	Religious, non-religious or atheist person	Ordinal	Agreement
	Belief in God	Binary	
LIFE	freedom of choice in life	Ordinal	Satisfaction
	preferred not to go out at night	Binary	
	victim of crime last year	Binary	
	immediate family victim of discrimination last year (modified)	Binary	
	a war involving country	Ordinal	Likelihood
	a terrorist attack	Ordinal	Likelihood
	a civil war	Ordinal	Likelihood
	gone without enough food to eat	Ordinal	Likelihood
	felt unsafe from crime in home	Ordinal	Likelihood

INTELLECT	Alcohol consumption in streets	Ordinal	Likelihood
	Highest level of education of parents (modified)	Ordinal	Likelihood
	Not being able to give myself a good education (modified)	Ordinal	Likelihood
	Drug sale in streets	Ordinal	
POSTERITY	Justifiability of Homosexuality	Ordinal	Agreement
	Justifiability of Prostitution	Ordinal	Agreement
	Justifiability of Sex before marriage	Ordinal	Agreement
	Justifiability of Abortion	Ordinal	Agreement
	Justifiability of Divorce	Ordinal	Agreement
	Justifiability of beating children by Parents	Ordinal	Agreement
PROPERTY	satisfaction with financial situation	Ordinal	Satisfaction
	occurrence of robberies	Ordinal	Likelihood
	worry about losing job or not finding a job	Ordinal	Likelihood
	which income group respondent belong to	Ordinal	Satisfaction

Appendix 2

Islamic Human Development Dimension and their Indicators with Deprivation Cut-Off

DIMENSION	WVS 2010-2012 VARIABLE REFERENCE	MIN VALUE	MAX VALUE	ACTUAL VALUE (answer of respondent)	WORST VALUE (set by the theory of Islamic Jurisprudence)	Mode value of distance of actual value from the worst	First cut-off of deficiency line (total of column '6' for Faith)	Observed Total Distance from the worst in Faith dimension for every student
	1	2	3	4	5	6	7	8
FAITH						S4	DCPF	cF
attendance in religious services	145	1	7		7	6		
frequency in prayer	146	1	8		8	7		
religious, non- religious or atheist person	147	1	3		3	2		
belief in God	148	1	2		2	1		
TOTAL		4	20		20	16	16	
<i>ANY ONE HAVING SCORE BELOW '16' CONSIDERED DEPRIVED IN FAITH DIMENSION</i>								

Islamic Human Development Dimension and their Indicators with Deprivation Cut-Off

DIMENSION	WVS 2010-2012 VARIABLE REFERENCE	MIN VALUE	MAX VALUE	ACTUAL VALUE (answer of respondent)	WORST VALUE (set by the theory of Islamic Jurisprudence)	Mode value of distance of actual value from the worst	First cut-off of deficiency line (total of column '6' for Life)	Observed Total Distance from the worst in Life dimension for every student
LIFE						S4	DCPL	cL
freedom of choice in life	55	1	10		1	7		
preferred not to go out at night	177	1	2		1	1		
victim of crime last year	179	1	2		1	1		
immediate family victim of crime last year	180	1	2		1	1		
a war involving my country	183	1	4		1	3		
a terrorist attack	184	1	4		1	3		
a civil war	185	1	4		1	3		
gone without enough food to eat	188	1	4		1	2		
felt unsafe from crime in my home	189	1	4		1	2		
TOTAL		9	36		9	23	23	
<i>ANY ONE HAVING SCORE BELOW '23' CONSIDERED DEPRIVED IN LIFE DIMENSION</i>								

Islamic Human Development Dimension and their Indicators with Deprivation Cut-Off

DIMENSION	WVS 2010-2012 VARIABLE REFERENCE	MIN VALUE	MAX VALUE	ACTUAL VALUE (answer of respondent)	WORST VALUE (set by the theory of Islamic Jurisprudence)	Mode value of distance of actual value from the worst	First cut-off of deficiency line (total of column '6' for Intellect)	Observed Total Distance from the worst in Intellect dimension for every student
INTELLECT						S4	DCPI	cI
alcohol consumption in streets	172	1	4		1	2		
drug sale in streets	175	1	4		1	3		
Not being able to give myself a good education	182	1	4		1	2		
highest level of education	248	1	9		1	6		
TOTAL		4	21		4	13	13	
<i>ANY ONE HAVING SCORE BELOW '13' CONSIDERED DEPRIVED IN INTELLECT DIMENSION</i>								

Islamic Human Development Dimension and their Indicators with Deprivation Cut-Off

DIMENSION	WVS 2010-2012 VARIABLE REFERENCE	MIN VALUE	MAX VALUE	ACTUAL VALUE (answer of respondent)	WORST VALUE (set by the theory of Islamic Jurisprudence)	Mode value of distance of actual value from the worst	First cut-off of deficiency line (total of column '6' for Posterity)	Observed Total Distance from the worst in Posterity dimension for every student
POSTERITY						S4	DCPPOS	cPOS
Homosexuality: justifiable	203	1	10		10	9		
Prostitution:	203A	1	10		10	9		
Abortion:	204	1	10		10	9		
Divorce:	205	1	10		10	9		
sex before marriage: parents beating children:	206 209	1 1	10 10		10 10	9 9		
TOTAL		6	60		60	54	54	
<i>ANY ONE HAVING SCORE BELOW '54' CONSIDERED DEPRIVED IN POSTERITY DIMENSION</i>								

Islamic Human Development Dimension and their Indicators with Deprivation Cut-Off

DIMENSION	WVS 2010-2012 VARIABLE REFERENCE	MIN VALUE	MAX VALUE	ACTUAL VALUE (answer of respondent)	WORST VALUE (set by the theory of Islamic Jurisprudence)	Mode value of distance of actual value from the worst	First cut-off of deficiency line (total of column '6' for Property)	Observed Total Distance from the worst in Property dimension for every student
PROPERTY						S4	DCPPRO	cPRO
satisfaction with financial situation	59	1	10		1	9		
occurrence of robberies	171	1	4		1	2		
worry about losing job or not finding a job	181	1	4		1	2		
which income group you belong to	239	1	10		1	7		
TOTAL		4	28		4	20	20	
<i>ANY ONE HAVING SCORE BELOW '20' CONSIDERED DEPRIVED IN PROPERTY DIMENSION</i>								

Appendix 3

Sum of deprivation score for all deprived students of a dimension for all dimensions separately:

Dimensions	JMI ($\sum_1^q C$)	JMI (q)	AMU ($\sum_1^q C$)	AMU (q)
Faith	1373	200	162	98
Life	406	96	350	84
Intellect	204	88	250	100
Posterity	823	109	1841	178
Property	450	181	476	186

Source: Field Study

Appendix 4

Sum of deprivation score for all deprived students of all dimensions for both institutions:

JMI ($\sum_1^q c_i$)	JMI (q)	AMU ($\sum_1^q c_i$)	AMU (q)	JMI+AMU ($\sum_1^q c_i$)	JMI+AMU (q)
2913	166	2559	152	5472	318

Source: Field Study

A Theoretical Study of Maqasid-Al-Shariah and Neo-Classical Based Human Development

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Abstract:

It is clearly hard in our age of rapidly changing cultural and socio-economic conditions to identify a single factor that would explain why the share of socio-economic parameters has developed so differently in supporting and sustaining the human development. A combination of several factors is probably involved. This needs to be deliberated human development both at the philosophical level and also look at it from a pragmatic point of view. However, present study has done a comparative analysis at the philosophical level only of the Maqasid-al-Shariah based Ease of Living Interface as an alternate approach for supporting and sustaining the human development. **The first part introduces the concept of Maqasid-al-Shariah based Ease of Living Interface and indicates the relevance and importance of the present work. The second part sets the objectives and methodology. The third section examines comprehensively the concepts of human development in neo-classical and in Maqasid-al-Shariah. The fourth part contains a summary conclusion of the paper derived from the findings and a reflection on some future research directions.**

Keywords: *Maqasid-al-Shariah, Social Economy, Human Development, Neo-Classical Human Development*

Introduction:

Literature on human development that has followed, largely instigated by work in human capital formation has been begun to percolate into economics. At a deeper level, we document that the differences in human development are driven by differences in GDP per capita, life expectancy and a measure of the level of literacy. Still, the economics literature on human development is nowhere near as prominent as the economics literature on neo-classical based human development. It is found that neo-classical based human development in its various dimensions and its accumulation is given a key role in the twenty first century at the cost of even ethical and social dimensions. And yet, the importance of human development for providing the quality of life in supporting and sustaining ethical and social dimensions has been only a marginal area of study to date in the field of economics.

In this regard, some scholars have embarked upon different dimensions to life and brought out different approaches to ethical and social dimensions of human development. The methods of measurement of these approaches are different, but are related to the average citizen. In India, there are many social, ethical and religious groups. On an average various dimensions influencing their life, living and sustenance. Their needs and aspirations are different and we need to address them. In fact some of them proposed by *West* seem to have little aware of the internal differentiation within each group of the population of India. If we develop concepts like the UNDP, they are limited to average of the societies without considering weaker Sections from the stronger sections with respect to their identity, characteristics and needs. Therefore, concepts like Maqasid-al-Shariah as distinguished from that of neo-classical based human development need to be different.

Maqasid-al-Shariah based Ease of Living Interface is a multidimensional phenomenon. This needs to be deliberated both at the welfare approach and also look at it from a counting approach. The welfare approach of Maqasid-al-Shariah is hierarchy need for people in general and Muslims in particular as a concept of self actualization. It is understood by different scholars in relation to their geographical location and socioeconomic settings are to be factored in to develop a measure to quantify the Maqasid-

al-Shariah based Interface. In Indian context for Muslim minority, the parameters that capture the dimensions are to be identified. It appears that a second large section of Indian societies are increasingly feeling marginalized and livelihood opportunities. There is atmosphere of fear, intolerance, underemployment, restrictions on identity. These are increasingly agonizing and making living of community more disgusting as compare to their native fellows. It brings out the necessity of formulating a multidimensional concept of Maqasid-al-Shariah based Ease of Living Interface as an interdisciplinary exercise. Thus, some of the grave issues related to the subject are highlighted in this paper.

Objectives of Study:

The present paper has achieved the following set of objectives:

- **Introducing** of Maqasid-al-Shariah based Ease of Living Interface
- To make a comparison, comprehensively, the concepts of human development in neo-classical and in Maqasid-al-Shariah.
- To present Maqasid-al-Shariah based Ease of Living Interface as an alternate approach for supporting and sustaining the human development.

Methodology:

The present study relied on *descriptive* research studies to portray accurately the characteristics of Maqasid-al-Shariah based Ease of Living Interface. The method of research utilized in this direction is comparative analysis to develop the concepts of human development in neo-classical and in Maqasid-al-Shariah. Objective of using this method is to show Maqasid-al-Shariah based Ease of Living Interface as an alternate approach for supporting and sustaining the human development. Thus, we reviewed literature thoroughly and make our conclusion on the basis of secondary sources.

Human Development in Neo-Classical Economics:

During the last 40 years, courses in macroeconomics focusing on questions of growth and stability related with the level and the long-term trend of aggregate output and employment, and the rate of inflation. More exclusively, per capita GDP was considered a sufficient enough barometer to judge the level of growth and stability followed by development in a country. Over the period of time, the demise of the per capita GDP synthesis from mainstream position in macroeconomics signalled the beginning of a period when the dominance of simply economic growth and stability as a sufficient measurement to judge the level of development in a country, came to an end and, the fall down of this consensus position was due to both empirical and theoretical flaws.

There were found two main reasons in economic literature for such flaws; first, the coordination problem is too important an issue to be kept indefinitely off economists' comprehensive development agenda. 'Will the comprehensive development "automatically" coordinate only economic growth and stability? Under what conditions, and with what institutional compositions, will it do well or do badly?' These questions regard as the innermost ones in macroeconomics. Second, it is believed that sooner or later economists must confess their theoretical structures to allow results from other behavioural sciences to be utilized in economic analysis. When that happened, the "simply economic growth and stability" hypothesize had to go'.¹

Back then, the long run macroeconomic literature focused on human capital formulation as one of the primary instruments to ensure development. In mainstream economic literature, the development discourse has taken several steps in the right direction from an exclusive focus on economic growth and stability, belief in trickledown theory to now embracing humans as means and ends of development. Just at the right time, the concept of human development had come to the shore.

The human development approach regards human beings as the primary ends of the process of development in neo-classical phenomena. Thus the emphasis is given on what people get from it rather than what they put into it. In this regard, the human development report which is presented by UNDP for

¹ Leijonhufvud, A. (1992), 'Keynesian Economics: Past Confusions, Future Prospects', in A. Vercelli and N. Dimitri (eds), *Macroeconomics: A Survey of Research Strategies*, Oxford: Oxford University Press.

year to year, presents detailed information about the various indicators and methodologies relating to human development. They capture the acquired information in five indices known as Human Development Index, Inequality-adjusted Human Development Index, Gender Development Index, Gender Inequality Index, and Multidimensional Poverty Index.²

Human Development Index (HDI), is a composite index measuring average achievement in three basic dimensions of human development—a long and healthy life, knowledge and a decent standard of living. A long and healthy life is measured by Life expectancy at birth. Knowledge is calculated by two indicators mainly first is expected years of schooling and second is Mean years of schooling. And finally a decent standard of living is related to Gross national income (GNI) per capita.

Inequality-adjusted Human Development Index in which HDI value is adjusted for inequalities in the three basic dimensions of human development. This is basically average inequality in three basic dimensions of human development, and mostly they use Atkinson inequality index and the work of Palma (2011). Gender Development Index is about ratio of female to male HDI values. In which entities are divided into five groups by absolute deviation from gender parity in HDI values. Similarly, Gender Inequality Index: A composite measure reflecting inequality in achievement between women and men in three dimensions: reproductive health, empowerment and the labour market. It is calculated by maternal mortality ratio and adolescent birth rate while women empowerment is share of seats in national parliament and labour force participation rate.

Multidimensional Poverty Index is percentage of the population that is multi-dimensionally poor adjusted by the intensity of the deprivations. Where, Intensity of deprivation of multidimensional poverty is average percentage of deprivation experienced by people in multidimensional poverty. Further, Multidimensional Poverty Index is divided into five categories namely: Population near multidimensional poverty, Population in severe multidimensional poverty, Contribution of deprivation to overall poverty, Population below national poverty line and Population below PPP \$1.25 a day.

Following this all procedure, the index is designed to enable a cross-national comparison and more specifically cross-level comparison. Within this cross-national comparison, there are cross-cultural comparison of values and norms on a wide variety of topics and to monitor changes in values and attitudes across the nations, which have hardly ever been included in UNDP suggested human development model. Further, cross-level comparison, in which a higher level of attainable indicators is required irrespective of lawful and unlawful actions and means which are determined again by the values, norms and attitudes.

It is also realized that, a lot of other challenges have sprung up which require a renewed focus on values, norms and attitudes. The existing Human Development Index (HDI) published by UNDP might be the most comprehensive indicator, but is not fully compatible and sufficient for measuring human development where people live in different culture, identity, customs etc. UNDP suggested HDI measures, comprehensively, to the all societies irrespective of their identity and culture. Especially when we talk about Indian societies, there are a large number of ethnic groups. Some of them give more importance to the materialistic approach of life rather than non-materialistic or vice versa while some of them give equal according to their value judgments. Considering the occasional modifications in the HDI and its components and a variety of criticism attached to it, it is now argued that in the spirit of human development neither its objectives are fulfilled nor its methodology compatible with the other side of human development e.g. value judgement.

Therefore, the existing human development models are incapable of providing reliable guidance in formulating values, norms and attitudes related of policies. This conclusion is based in part on the spectacular recent failure of these models such as the numbers of civil wars are continuously escalating and in part on their lack of a sound theoretical basis. On the latter ground, there is no hope that minor modification of these models will lead to significant improvement in their reliability and falling the former ground that is the numbers of civil wars.

Hence, we need an alternate theory because human development always involves value judgments and choices to be made as society progresses. To set the direction of human development, assess the progress made along the way and to formulate necessary policies to help the human development process,

² Human Development Report 2015

requires some mechanisms of measurement and evaluation. Here, mechanisms of measurement and evaluation should be established as per well defined value judgments about materialistic and non-materialistic approach of human development. This is the case not only at the level of individuals but more importantly at the level of society because the decision making and its implementation at collective level requires cooperative cognizance of the problems and then coordinated actions to overcome them. It is therefore useful to attach significance to policies that do much more to enhance the applicability of the idea on the people rather than merely focusing on the few parts of their life.

In light of this need, a new index is proposed, known as the Islamic human development index that is consistent with ethos and philosophy of Islam, an alternate way of living. As the label infers, the new human development index has sought to restore Islamic modes of human development analysis by assuming continuous development within a framework of Maqasid-al-Shariah. The Islamic sense of human development would encompass purification of soul and will reflect in all human endeavours and relations, be they economic, social or personal.³ It is today's most important intellectual means and methodologies for human development studies as a part of the natural progress of Islamic economics. It has been used by Muslim scholars to propose reform and revival in many important aspects of life because the underlying theory and concept to develop UNDP suggested HDI is not based on Maqasid-al-Shariah.⁴

Human Development in Economics of Islam:

Islamic philosophy is derived from three terms, for the most part, *Shariah*, *Fiqh* and *Fatwa*. The meaning of *Shariah* is the revelation that Muhammad (*PBUH*) had received and made practicing it the message and mission of his life, i.e., the Qur'an and the Prophetic tradition. Ibn al-Qayyim's (d. 748 AH/1347CE) wrote about it more precisely, "*Shariah* is based on wisdom and achieving people's welfare in this life and the afterlife. *Shariah* is all about justice, mercy, wisdom, and good. Thus, any ruling that replaces justice with injustice, mercy with its opposite, common good with mischief, or wisdom with nonsense, is a ruling that does not belong to the *Shariah*, even if it is claimed to be so according to some interpretation."

Fiqh (Islamic law) deals with the huge collection of juridical opinions that were given by various jurists from various schools of thought. *Fatwa* is the application of these *Fiqh* (Islamic law) to humans' real life today. Thus, implementation of *Shariah* in to the life of humans through *Fatwa* keeping people's welfare and the purposes of the Islamic law (Arabic: *Maqasid-al-Shariah*) in mind is real achieving of human development in this life and the afterlife.⁵

Thus, the purposes of the Islamic law cover every aspect of human existence including human development with special emphasis on the general well-being of every individual. As per the concept of Maqasid-al-Shariah, access to adequate resource or income, leading a healthy life; and being educated are major components of human development on the other hand, satisfying these components remains a major challenge facing many societies today e.g. what are the lawful actions and means for satisfying these components.

This is the key hindrance to human development initiatives and as a result injustices, abuse of fundamental social and economic rights are increasing. In point of fact, the conventional human development seems to as value-neutral. Ontologically speaking about it; the value-neutral paradigm is materialistic. It does not recognize any reality beyond the material world. It even ignores the relation of God with the human being; disregard the dimensions of human beings from the beginning to infinity. This idea is held among the materialists who rose up against religious thoughts. Most of contemporary philosophers believe that nothing beyond matter and metaphysics should have any influence on objective creatures.⁶

³ Salman Ahmed Shaikh (2015), 'Developing an Index of Socio-Economic Development Consistent with Maqasid Al-Shari'ah', Munich Personal RePEc Archive

⁴ Rahmatina A. Kasri (2016) 'Maqasid al-Shariah and Performance of Zakah Institutions' Kyoto Bulletin of Islamic Area Studies, pp. 19–41 Centre for Islamic Economics and Business, Faculty of Economics and Business, University of Indonesia

⁵ Jasser Auda (2007) Maqasid-al-Shariah as Philosophy of Islamic Law A Systems Approach, The international institute of Islamic thought London

⁶ Sayyid Musa Sadr (), Islam, Humanity and Human Values

Similarly, epistemologically speaking, everything is ultimately relative and subjective as argued by post-modernists. They assume that the human being is a phenomenon in the whole creation like other phenomena. His freedom and freedom of choice are natural and determined relatively. Human beings generally, indeed, neither intend to promote the public interest, nor know how much they are promoting it. They intend only their own security and their own gain. Likewise, value-neutral anthropology does not accept human nature with a God-given ability for good or bad. Therefore, within the value-neutral paradigm, human development is defined strictly from a worldly perspective. There is no need to work toward spiritual and moral development.⁷

On the other side of study, given the fact that the ultimate goals of the value-neutral and value based worldviews differ substantially, their perspectives of human development have to differ as well. Here, our aim to prove that the Purposes of Islamic Law or Maqasid-al-Shariah in general has intended higher objectives than conventional and prove how these major challenges can come down, as well as methods to identify and confirm them. The Purposes of Islamic Law derives that provisions and ordinances of any divine law are instituted for humankind and aim at certain objectives intended by God. Furthermore, humans possess a God given disposition for civilization, whose greatest manifestation is the making of laws to regulate their lives. Conventionally, general models do not take cognizance of God given disposition for civilization. Thus, they don't give priority to the non-materialistic phenomenon of human development.

According to mainstream economics, the dimensions of human development centres on material factors. In Islam, faith, health, education, equitable income distribution, social justice, comfortable housing, clean environment, human rights and religious accountability among others are integral parts of human development. Undoubtedly, unity of God and justice are vital focuses in alleviating persistent human development problems such as poverty, unemployment, low living standards, lack of self-confidence, crimes, corruption, illiteracy and child mortality, child trafficking etc. However, the terrible conditions witnessed by most societies today are due to lack of God realization followed by widespread injustice. All the Prophets sent by God buttressed their message on the need to appreciate human as creatures of God, be conscious of Him and to uphold justice and eliminate all forms of violation of human rights, subjugation, corruption and unfairness in the society. Indeed, in order to achieve the desired goals of human development, human rights and social justice need to be maintained along with the material and the non-material variables. With justice, God consciousness, the world would be habitable to human well-being which is totally ruled out by the mainstream economist.⁸

In idea and application of conventional human development, most of the indicators don't determine moral responsibility by them self and directly measure the level because the model is claimed to be value-neutral, without assigning importance to moral and spiritual aspects of human beings. For example, being seen as a result of human minds and acts towards the poverty elimination for the purpose of human development, the built indicators are very much related to the physical resources but from where and how these physical resources produced, the idea and application are completely silent. On the other hand, in Islamic economic theory, we get answer of this question by the term blocking the means. It entails forbidding, or blocking, a means because it could be that lead to unlawful actions. These unlawful actions from a *Shariah* perspective are things such as non-*HALAL* production, inclusion of a higher level of environmental degradation caused by economic activities, etc.⁹

On top of this, and producing some of the most destructible items regarding environmental degradation and imbalances are nuclear weapons. These are actions of transformation of resources from *HALAL* to *HARAAM*. Indeed, this transformation is defended as a means of approached or intentional equilibrium among the nations-of rapidly increasing economic growth and maintaining it for long time. On the whole, these actions represent a system of fear and producing modern colonized world which is against the core concept of human development e.g. peace and freedom. Indeed, when we apply the

⁷ [Necati Aydin](#), (2017) "Islamic vs. conventional Human Development Index: empirical evidence from ten Muslim countries", International Journal of Social Economics, Vol. 44 Issue: 12, pp.1562-1583, <https://doi.org/10.1108/IJSE-03-2016-0091>

⁸ Ibrahim Abiodun Oladapo and Asmak Ab Rahman (2016) *Maqasid Shari'Ah*: The Drive for an Inclusive Human Development Policy, Jurnal Syariah, Jil. pp. 287-302

⁹ Jasser Auda (2008) 'Maqasid Al-Shariah-An Introductory Guide' Published By IIIT

applications of the conventional human development without differentiating lawful and unlawful actions, such types of problems will definitely come to the picture.

Conclusion:

Therefore, our objective should be to differentiate that which action is as per the value based worldviews and which one is not before using these scientific methods. The present study aimed to contribute to this effort through developing a comprehensive revision by deriving axioms from the Purposes of Islamic Law based human development. Thus, for the examination of the concepts of human development, comprehensively, in neo-classical and in the Purposes of Islamic Law, we found that there is a significant difference between the two concepts and got answer of our first objective. Finally, this acceptance has an immense theoretical influence on the direction of human development and plunge us on the proof of our third objective that is the comprehensive impact/influence on the expansion of the Purposes of Islamic Law based human development as an alternate theory of conventional human development as recorded by the above mentioned reviewed literature.

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مولانا ابوالکلام آزاد: افکار و نظریات

(قومی یکجہتی اور تعلیم کے حوالے سے)



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جے این یو
مرتب
رضا قادر
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(قومی یکجہتی اور تعلیم کے حوالے سے)
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Compiled by
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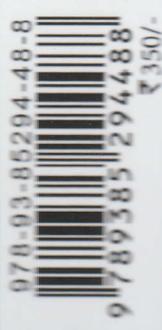
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Contents

S.N	Title	Writer	Page
1	Preface		5
2	Maulana Abul Kalam Azad; An Apostle of Hindu-Muslims Unity	Ambreen	7
3	Educational Philosophy of Maulana Azad	Faizan Ali & Md. Mujeebuddin	22
4	Need for reforms in Deei Madaris Educational System: Revisiting the experimations of Maulana Azad with Madrassa Education	Mohd Fozail	43
5	Maulana Abul Kalam Azad: Importance and Challenges to his Idea of Hindu-Muslim Unity in Contemporary India	Muzaffar Ahmad Dar	59
6	Educational ideas and contribution of Maulana Abul Kalam Azad	Rukhshanda Shaheen	73
7	Combating Divisive forces Through Education	Udit Mukherjee	85

Educational Philosophy of Maulana Azad:

An Empirical Study of Madrasa Education

Faizan Ali & Dr. Md. Mujeebuddin¹

Abstract

*In this rapidly changing world, all the social factors like epistemology, culture, economic etc also changing, overlapping and adopting the newest transforms. Thus newest ideas and education are only the instruments which can put at top to an individual, community and Nation. In this regard of adopting the most modern educational and trends; the educational philosophy and views of Maulana Azad play a key role. Maulana Azad has looked at Madarsa Education as an alternative and parallel Education System for Muslims in India. The present study tries to explore Madrasa Education with the focus of Maulana Azads' view point. In this course, an intensive study of four purposive selected Madarsas has done, and the study tries to analyse primary data to understand aforesaid title and issues. This paper also attempts to understand educational philosophy of Maulana Azad at different stages. **The first stage introduces the concept of Madrasa education and indicates its***

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relevance and importance in educational philosophy of Azad. The second part describes the objectives, sample size and methodology. The third section of the present paper examines the progress of selected Madrasas at Sambhal District in Uttar Pradesh and explores Madrasa education interface through the technique of FGT deficiency measures indices as a pragmatic point of view of Maulana Azad. The fourth part deals with summary, conclusion, findings and gives few directions for future research.

Keywords: Madrasa Education, Educational Philosophy, Muslim' Epistemology, Educational Development

Introduction:

Maulana Azad as the first Education Minister of Independence India has led many educational reformers and believed in modern, relevant and quality education as tool for development of any country. In the direction to standardize education in India he has implemented his ideas of establishing institutions like UGC, ICSSR and many other institutions. The educational ideas of Maulana Abul Kalam Azad demand more attention in contemporary situation of India, and have more significant meaning for Muslim community. Where Muslim community being in a sizeable number and has history of well-established cultural assets of education. But in present era Muslim community lacks in education and is far behind in both modern as well as quality of religious education. Though Azad graduated from the traditional syllabus *Dars-E-Nizami*, but he

did not confine himself to the *Madrassa* syllabus. He has described his ideas about education stating that, he did not like following the traditional system without searching for any innovative method of education which can fulfill the demands of the modern era and the current situation.

With respect to his educational ideas, he was inclined towards a balance between modern and religious education. Azad was influenced by *Shibli's* educational views¹, and considered *Nadwatul Uloom* a very good institution for the education of Muslims. As well as, he was also critical of *Nadwatul Uloom* that a major part of the syllabus was outdated, and no changes were taking place according to the demands of the situation and era. He disclosed his views that *madrassa* education should be linked with opportunities of bread and butter², at a gathering of *ulama*, students and Muslim scholars at *Nadwatul Uloom*.

Azad was not satisfied with the syllabus of *Madrassas*; particularly he was disappointed with the famous syllabus *Dars-E-Nizami*, which was common for all the *Madrassas*. He considered *Dars-E-Nizami* as syllabus of an outdated education system. Azad described his views in *Gubar-E-Khatir* that the content, subjects and methodology of *Dars-E-Nizami* were outdated. He had ideas that the modern world of knowledge has developed in leap and abound³, but *Madrassas* still follow a syllabus in which the mathematics taught by them is of preliminary in nature and is devoid of the intricacies and

¹ Mazhari, W. (2014), Above Cited, P. 137.

² Alam, M. (2000), Above Cited, P.243.

³ Maulana Azad (2012), *Gubar-E-Khater*, Lahor, (Azad's letter to his friend, Dated 12-10-1942), Maktaba Jamal. Pp. 118-119.

advancement of modern mathematics. Likewise other subjects also do not have relevance in the changing time.

Azad wanted to connect *Madrassa* education with modern, professional and technical education so that tremendous objectives could be achieved; that *Madrassa* education could be helpful for the Muslim community in the bread earning and *Madrassas* could play a very vital role in national development by education and making literate Indian Muslims. He firmly believed in the all-round development of the individual, community, society, and nation through education. He was in favor of religious education along with Indian sciences and traditional education in *Madrassas* and schools. Thus, he opposed the European sciences; to his mind they would not lead Muslims and the nation in any right and constructive direction. He emphasized on exploring new sciences in Indian style without imitating other nations.

He opposed the idea of exclusive educational institutions for minorities including the Muslim community as he believed that it would isolate Muslims and other religious and linguistic minorities from the mainstream¹ and that would be dangerous for both, the community itself and a great loss and damage to the national fabric. He held the view that only one subject of *Islamiyath* (Islamic Studies) in each course in modern educational institutions like Aligarh Muslim University would not be enough for Muslim students. At present this idea of modern and traditional education applies to all institutions even for *Madrassas* where a trend of modernization is in full flow.

¹ Alam, M. (2000), Above Cited. P. 244.

Thus, it would be interesting to test his concerns and recommendations regarding *Madrasas* education for educational development of all particularly for Muslims. Thus this study tries to attempt the following objectives:

Objectives of Study:

The study has attempted to achieve the following objectives:

- To understand and bring out the merits of the concepts of educational philosophy from Maulana Azad's perspective.
- To apply Azads' Philosophy in *Madarsa* Education and explore its role in educational development of the Muslim community.
- To examine the degree of applicability of Azad's ideas on *Madarsa* education.

Methodology:

The present research paper has selected four *Madarsas* for study as sample; based on purposive sampling method. The paper has employed theoretical framework of Maulana Azad¹ in the selection of indicators with five alternative sets of variables. The first set is to safeguarding the devotion and second is preservation of life, third one is about intellect, fourth about protection of human being posterity and last one is continuation of property. We formulated this information in Appendix 1.

Applying above dimensions and their indicators, we collected

¹ Maulana Azad (2012), Gubar-E-Khater, Lahor, (Azad's letter to his friend, Dated 12-10-1942), Maktaba Jamal. Pp. 118-119.

primary data through an in-depth survey in the beginning of 2018 from the Madrasa students who were doing *Alimiyath* and *Faziliyath* from Madrasa Sirajul Uloom Hilali Sarai, Sambhal, Anjuman Muavinul Islam Madarsa, Deepa Sarai, Sambhal, Madrasa Hamidiya Ashrafiya, Sambhal and Madrasa zia-ul-Uloom, Sarai Tarin, Sambhal. There were enrolling different numbers of students in these Madrasas. For getting robust results we selected 10% students of all from each one composed Madrasa, randomly on the basis of probability sampling techniques.

Model specification:

This part presents a simple general equilibrium framework in the presence of aforesaid objectives by following the technique of Foster-Greer-Thorbecke (FGT) deficiency measures. It **captures the explanatory variables when responses become in ordinal form**. Using FGT deficiency measures in multi-dimensions, we compute shortfall headcount index (H), shortfall intensity index (A), and Comparison of four Madrasa with respect to educational philosophy of Maulana Azad.

Application of Azads' Philosophy in Madrasa Education:

In light of this need, we are proposed an index, which consistent with ethos and educational philosophy of Azad, an alternate way of human interest. As the label infers, the new index has sought to restore Azads' pragmatic analysis by assuming continuous development of *Madrasa* education. Here the sense of *Madrasa* education will reflect in all human endeavors and relations are

they economic, social or personal¹.

The term "Madrasa Education" is combination of two root words: *Madrasa* and Education. While *Madrasa* means an intuition of imparting Islamic education or seminary, Education signifies *behavioral changes* through acquiring of knowledge and skills. Thus, the combination of the two words theoretically implies the theory on the objectives of human interest. The objectives of the human interest cover every aspect of human existence with special emphasis on the general well-being of every individual. As per the concept of education, access to adequate resource or income, leading a healthy life; and being educated are major components of human existence on the other hand, satisfying these components remains a major challenge facing many societies today e.g. what are the lawful actions and means for satisfying these components.

This is the key hindrance to human existence initiatives and as a result injustices, abuse of social and economic rights are increasing. In point of fact, the modern educational system seems to as value-neutral.² On the other side of study, given the fact that the ultimate goals of the value-neutral and value based educational system differ substantially, their perspectives have to differ as well.

¹ Salman Ahmed Shaikh (2015), 'Developing an Index of Socio-Economic Development Consistent with Maqasid Al-Shari'ah', Munich Personal RePEc Archive

² Necati Aydin, (2017) "Islamic vs. conventional Human Development Index: empirical evidence from ten Muslim countries", International Journal of Social Economics, Vol. 44 Issue: 12, pp.1562-1583,

In the idea and application of modern education system, most of the indicators don't determine moral responsibility by them self and directly measure the level because the model is claimed to be value-neutral, without assigning importance to moral and spiritual aspects of human beings. For example, being seen as a result of human minds and acts towards the poverty elimination, the built indicators are very much related to the physical resources but from where and how these physical resources produced, the idea and application are completely silent.

On top of this, and producing some of the most destructible items regarding environmental degradation and imbalances are nuclear weapons. These are actions of transformation of resources from *HALAL* to *HARAM*. Indeed, this transformation is defended as a means of approached or intentional equilibrium among the nations-of rapidly increasing economic growth and maintaining it for long time. On the whole, these actions represent a system of fear and producing modern colonized world which is against the core concept of human existence e.g. peace and freedom.

The solution of issues and problems is hidden in transformations of educational system. Since the quality of human interest is vested in construction of knowledge which we get from different educational systems. Educational philosophy of Azad is also one of the sources exploring and imparting knowledge where we can see an alternate ways for solution of aforesaid problems by safeguarding the devotion, to protect the life, to the shelter of intellect, to protect the essential right of human being posterity

and the gap reduction between rich and poor. It needs to be considered that along with these a wide range of items are included on the meaning and purpose of human interest. Therefore, education in the view of Maulana Azad is for 'interest of humanity.'

Basically, advanced *Madrassa* system was based on interest of humanity phenomena at the golden age of Islam. While modern *Madrassa* education system is continuously distracting from that time. This needs to be deliberated both at the welfare approach and also look at it from a counting approach. The welfare approach of Azad is hierarchy need for Muslims as a concept of self actualization. While in relation to counting approach, it is understood by different scholars that educational settings of Muslims are to be factored in to develop a measure to quantify the human interest. In this regard, the parameters that capture the dimensions are to be identified so that the second large majority of India could counter their marginalization and discrimination from all spars of their life.

It brings out the necessity of formulating a multidimensional index based on Azad's ideas of educational philosophy. Thus, some of the grave issues related to the subject are highlighted in this paper. Considering the huge geographic size and vast population it was not possible to keep track of whole population of Muslim minority in India. Still the figures and facts mentioned in study are evidence enough to understand the present situation of the Muslims in India. Thus, we constrained our study only on district Sambhal that is a Muslim populated district of west U.P.

Examine the Degree of Applicability of Azad's Ideas on Madrasa Education.

For examining the degree of applicability of idea, we formulated three matrices on the basis of collected data from four Madrasas and tabulated them. However, results are not observed as expected (see Appendix 2). Following the methodology, the headcount index (H) is 73% for *Sirajul Uloom*, 67% for *Anjuman Muavinul Islam*, 60% for *Hamidiya Ashrafiya* and 66% for *Zia-ul-Uloom* respectively which point out the incidence of deficiency in the sense of distance from a desirable level.¹ It means 73% of the sample population of *Sirajul Uloom* is deprived in three or more than three dimensions of five. On the other side of study, *Anjuman Muavinul Islam* secures 67% distance from a desirable level in Azad based Interface and 33% students of its sample population have secure the advantageous arrangement in two or more than two dimensions. *Hamidiya Ashrafiya* has a little difference from *Zia-ul-Uloom* in terms of headcount index (H), as 60% students of its sample population deprive in the set dimensions. *Madrassa Zia-ul-Uloom* is third one in the incidence of deficiency in the sense of distance from a desirable level with deprivation of 66% of its students.

The intensity of deficiency is calculated by average deprivation (A) which turns out to be 14% for *Sirajul Uloom*, 13% for *Anjuman*, 11% for *Ashrafiya* and 17% for *Zia-ul-Uloom*. That means the average deprived student of *Sirajul Uloom* is underprivileged in 14% of the dimensions, while for *Anjuman*,

¹ Desirable level is set in Appendix 1

and the gap reduction between rich and poor. It needs to be considered that along with these a wide range of items are included on the meaning and purpose of human interest. Therefore, education in the view of Maulana Azad is for 'interest of humanity.'

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¹ Desirable level is set in Appendix 1

Ashrafiya and Zia-ul-Uloom situation is slightly different and average deprived student of these Madrasas is dispossessed in 13%, 11% and 17% of the dimensions respectively (see Appendix 3).

On the ground of headcount index and shortfall intensity index results are different for all *Madrasas*. While Ashrafiya could secure its first position in both indices, other *Madrasas* could not do same. With respect to shortfall intensity index which tells about average deprived student, Anjuman, Sirajul Uloom and Zia-ul-Uloom are placed on second, third and fourth position (see Appendix 4).

Conclusions:

Even though, at the philosophical approach, Maulana Azads' ideas are fundamentally differ for developing *Madrasas* while look at it from a counting approach, its applicability at *Madrasas* level is not significant. Educational and socio-economic settings were factored in to develop a measure to quantify the educational philosophy of Maulana Azad. The parameters that capture the dimensions of philosophy of Maulana Azad are identified and applied in our area of study. The result marked similarities in terms of deficiency in the sense of distance from a threshold of Azad's philosophy of education. There is not much that separates them empirically.

On the ground of our analysis we find that such type of homogeneity in deficiency is not involuntary but it is due to institutional programming those are responsible for creating atmosphere of fear, intolerance, underemployment, restrictions

on identity against Muslim minority. Nowadays, it is general perception that getting education from *Madrasas* is not compatible for children and they cannot make their career in the current competitive global market. Even, after acquiring education from these institutions, the alumnus are supposed to be suspected and fundamentalist. Even today, the ideas of Azad in *Madrasa* education could not implement properly and those all problems which were noticed and criticized by him at that time, we are facing continuously. It brings out the necessity of continuously examining of Azads' educational ideas as an interdisciplinary exercise for developing social economy among the Muslim minority.



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