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**Wealth as an Indicator of
Socio-Economic Welfare:
Islamic Views**

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ABSTRACT

According to western views, wealth is unambiguously good, and so human welfare is positive when wealth is in excess of needs, and negative if it is less. Islam has a substantially more sophisticated view of the relation between wealth and welfare. Excess wealth is a trial, which can bring great rewards if utilized correctly, and also bring great harm if utilized incorrectly. Similarly, poverty is a trial which can bring great rewards if borne with patience and prayer, and also cause great harm if it leads to begging from others. Thus there is no clear and simple relationship between wealth and welfare. This means that Islamic approaches to constructing an index for welfare must be substantially more complicated than those currently in use in the west. It is worth considering the reasons for undertaking the project of measurement and assessing what needs to be measured, and whether measurement itself is necessary, for achieving these goals?

JEL Classification: B59, I3, P4

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1. MEASURING WEALTH AND WELFARE

There is now substantial dissatisfaction with wealth (or GNP per capita) as the sole measure of progress. Two Nobel Laureates have listed numerous shortcomings of this measure in the Stiglitz-Sen-Fitoussi (2009) report. Substantial effort is being made to find suitable replacements. In this paper, we consider the Islamic point of view regarding the relationship between wealth and human welfare.

At the outset, Islamic scholars are agreed that increase in wealth cannot be equated with development. The prohibition of purposeless accumulation of wealth is definite and clear in this regard:

Q (9:34) They who hoard up gold and silver and spend it not in the way of Allah, unto them give tidings (O Muhammad) of a painful doom.

It immediately follows that GDP per capita, which is the dominant criterion for measure of wealth, prosperity and welfare of nations, is unacceptable from an Islamic point of view. Before turning to consider what can and should be measured, we offer some general comments on the idea of quantification and measurement. The idea that science is the only source of knowledge, and that science is concerned solely with the observable, quantifiable and measurable, became widely established in the west over the course of the twentieth century. However, as shown in Zaman (2013, 2014), this idea is fundamentally flawed. In this introductory section, we consider three problems with the attempt to quantify all aspects of Islamic concerns about human welfare.

Some of the key Islamic imperatives are qualitative and cannot be measured. For example, the purity of intention is required for charity. Someone who does it for fame will be condemned. This contrasts with standard current approaches to Social Corporate Responsibility, which emphasize social spending as a means to build reputation and good will, and ultimately increase profits [see Bashir (2014)] for references to the literature). While charitable contributions can be measured, the intentions behind them are substantially harder to evaluate and quantify.

- (1) Some fundamental concepts of central importance (like faith, trust, generosity, purity of intention) cannot be measured by us, due to limitations of human knowledge.

The quantitative imperative of Lord Kelvin suggests that measurement and quantification is essential to the progress of knowledge. This idea was widely

believed throughout the twentieth century. Recent failures and deficiencies of this idea have led to the development of qualitative and non-measurable concepts in research, but quantification remains the dominant paradigm; see Rahim and Zaman (2009). From the Islamic point of view, we must seek a careful balance. The Quran is clear that the blessings of Allah are not countable, that His bounty is limitless, and that He provides for humans in ways beyond the possibility of our calculation. Without rejecting the possibility of quantification, we must be clear that there will be bounds, limitations and imperfection in any numerical measure.

Perhaps the most critical feature of an Islamic perspective on development distinguishing it from the competing ones is the worldview which privileges the life after death over the worldly life, even in the matters of economic progress. The purpose of human struggle in this world is to earn rewards in the hereafter rather than in this life. According to Hadeeth:

When a non-believer does good, he is made to taste its reward in this world. And so far as the believer is concerned, Allah stores (the reward) of his virtues for the Hereafter and provides him sustenance in accordance with his obedience to Him. (Muslim, 11:7, Hadith No 6740, by Anas b. Malik.)

This has the implication that worldly outcomes may not be in proportion to our efforts, if the rewards are stored for the hereafter. Furthermore, as the example of charity with impure intention illustrates, what can be measured may not correspond to what is desirable to measure. This leads to the second cautionary note in construction of an index.

- (2) The outcomes we are able to measure may not be a good match to what Islam teaches us as being desirable. Focusing on the measurable may lead to neglect of what really matters, but is not measurable.

Sometimes, there are things which should be concealed, rather than revealed. Quantifying and attempting to measure such things could actually create problems, rather than solve them. Islam teaches us to look at the virtues of our fellow human beings, and to try and conceal their defects. In confirmation of the benefits of this principle, there is substantial evidence that publicizing immoral activities leads to their spread. Publishing statistics showing widespread corruption helps to create an atmosphere in which corruption become an acceptable mode of behaviour. Publicizing good and honest behaviour leads others to try and emulate this.

- (3) Trying to measure certain types of things, especially evil activities, may actually be harmful to society.

Rahim and Zaman (2009) provides a detailed discussion of certain aspects of this idea. With these three major qualifications on our search for

knowledge via quantification and measurement, we proceed to study the Islamic views on the relation between wealth and human welfare.

2. WEALTH AND POVERTY AS TRIALS

According to dominant western conception, wealth is always a good thing, and more is always better. Furthermore, all good things can be purchased with wealth, so wealth provides a means to achieve all possible social goals. This leads to a simplistic equation of wealth with welfare and the current dominant methodology for measuring wealth by aggregating it over the society as a whole.

Islamic conceptions of wealth are substantially more realistic, complex and sophisticated.¹ While measuring wealth is easy, the relation between wealth and human welfare is complex. If we want to use wealth as an indicator of welfare, we cannot do so via the naive idea that the more the better. First we lay out the central issues regarding the Islamic theory, and then we consider whether it is possible to create an index taking these considerations into account.

2.1. Sufficiency as the Ideal

The best amount of wealth for a person is the amount that is exactly according to his needs—neither more, nor less. The following four Ahadeeth in this regard are sufficient, though a lot more material is available.

That which is little yet sufficient is better than that which is much but distracts. Abu a la, Ibn Adi and al-Albani authenticated it in al-Sahihah,

O son of Adam, it is better for you if you spend your surplus (wealth), but if you withhold it, it is evil for you. There is (however) no reproach for you (if you withhold means necessary) for a living. And begin (charity) with your dependents; and the upper hand is better than the lower hand. (Muslim, 11:16, Hadith No. 2256).

He is indeed successful who has been guided to Islam, and his sustenance was sufficient for him, and he was content with it. (Saheeh Muslim 3:102).

The best sustenance that you are given is that which is sufficient. Ibn Hibban in al-Silsilah al-Sahihah.

¹For a more complete discussion of the many dimensions of contrast and opposition between Islam and conventional economics, see Zaman (2014).

There are clear directions on the optimum level of wealth to be earned, which is the one that meets one's immediate needs.

The son of Adam has no right except to the following: a house in which he lives, a garment with which he conceals his private parts, dry bread and water. (Tirmidhi, 7:4, Hadith No. 5186)

He is successful who accepted Islam, who has been provided with sufficient for his want and has been made content by Allah with what He has given him. (Muslim, 12:22, Hadith No. 2291)

As is clearly stated in Surah Al-Fajr, both excess wealth and insufficient wealth are trials:

Q(89:15-16) Now, as for man, when his Lord trieth him, giving him honour and gifts, then saith he, (puffed up), My Lord hath honoured me. But when He trieth him, restricting his subsistence for him, then saith he (in despair), My Lord hath humiliated me!

As stated in the Ayat, it is common for human beings to mis-interpret these conditions. Excess wealth is interpreted as a sign of the favour of Allah, while poverty is viewed as a sign of His displeasure. In fact both conditions are trials from Allah. In both cases, success can lead to great rewards, and failure carries severe penalties. This is the sense in which sufficiency is good—there is no trial, and correspondingly, no risk of failure. At the same time, we forsake the potential for great success. The nature of these trials is different, and this is discussed in the next two sections.

3. THE TRIAL BY WEALTH

As explicitly stated in the following Ayah, wealth and worldly possessions are a trial for us. If we succeed in this trial, we can earn a tremendous reward:

Q(8:28) and know that your worldly goods and your children are but a trial and a temptation, and that with God there is a tremendous reward.

One of the questions on the day of judgment is about how we earned wealth and how we spent it. The Prophet (SAW) stated,

The two feet of the son of Adam will not move on the Day of Judgement in front of his Lord until he is asked about five things: about his life, and how he spent it? And about his youth, what did he consume it in? And about his money, how did he earn it? And what did he spend it on? And how much did he act upon what he knew? (Tirmidhi 2:76)

The purpose of wealth is to struggle with it in the path of Allah, as is clarified in many Ayat

Q(8:72) BEHOLD, as for those who have attained to faith, and who have forsaken the domain of evil and are striving hard, with their possessions and their lives, in God's cause, as well as those who shelter and succour [them]

Wealth beyond our needs is to be spent in the path of Allah; for example:

Q(2:219) They ask thee how much they are to spend (in the path of Allah); Say: "What is beyond your needs."

Those who accumulate wealth, but do not spend the excess in the way of Allah are warned of a painful doom:

Q(9:34) They who hoard up gold and silver and spend it not in the way of Allah, unto them give tidings (O Muhammad) of a painful doom.

To summarize, we are supposed to struggle and strive in the path of Allah with our lives and possessions:

Q(9:111) BEHOLD, God has bought of the believers their lives and their possessions, promising them paradise in return

Those who succeed in this trial by wealth will earn a tremendous reward. Those who fail are subject to a painful doom. Success in this trial requires that the acquisition of wealth be legal (Halal), and also the use must be for purposes sanctioned by the *shari'ah*. Details of these issues have been covered in lengthy volumes in the Islamic literature. Below we extract a few details of relevance and importance to the topic under discussion, namely the relation between wealth and human welfare.

3.1. Success in Trial by Wealth

Success in the trial by wealth leads to tremendous rewards. Those who use their wealth to struggle for the sake of Allah are praised in the Quran:

Q(9:88) The Apostle, however, and all who share his faith strive hard [in God's cause] with, their possessions and their lives: and it is they whom the most excellent things await [in the life to come], and it is they, they who shall attain to a happy state!

Similarly, a Hadeeth states that:

O, Amr, good (lawful) wealth for a virtuous man is an excellent thing. (Muslim, 11:6).

For the virtuous man will of course spend his wealth for the sake of Allah, and thereby earn great rewards, which are not easily available to the poor. Because of the virtues of wealth for those who spend it appropriately, some commentators have been deceived into considering wealth as an absolute good,

in the manner of the west. In fact, there are two conditions attached, indicated in the Hadeeth above—wealth must be acquired in a lawful way, and must be spent virtuously. When both conditions are fulfilled then wealth is indeed and excellent thing.

Acquisition of wealth must be done in a Halal way. In particular, most earning has to be tied to production of value. Deception and gambling are not allowed, since they generate profits for some (& losses for others) which is not tied to any productive or socially beneficial activity.

There are very clear instructions on how to use one's wealth. Wealth has to be spent, to take care of one's dependent and others in need in the community and society at large.

Q(2:215) "They ask you (O Muhammad, PBUH) what they should spend. Say: Whatever you spend of good must be for parents and kindred and orphans and Al-Masakin (the poor) and the wayfarer; and whatever you do of good deeds, truly, Allah knows it well."

O son of Adam, it is better for you if you spend your surplus (wealth), but if you withhold it, it is evil for you. There is (however) no reproach for you (if you withhold means necessary) for a living. And begin (charity) with your dependents; and the upper hand is better than the lower hand. (Muslim, 11:16, Hadith No. 2256)

At the same time, people who fail to obey the commands with regard to acquisition and disposition of wealth will fail this trial and be subject to severe penalties. This is discussed in the next subsection.

3.2. Failure in Trial by Excess Wealth

Anyone who accumulates wealth or spends it without regards to the orders of Allah is subject to a painful doom. For these people, wealth is a curse:

Q(9:85) And let not their worldly goods and [the happiness which they may derive from] their children excite thy admiration: God but wants to chastise them by these means in [the life of] this world, and [to cause] their souls to depart while they are [still] denying the truth.

Ayat of the Quran show that wealth is a distraction, a trial and a temptation, an illusion, for those who do not obey the orders of Allah in this regard. If excess wealth is wasted, instead of being spent in the path of Allah, this will lead to the displeasure of Allah:

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

Q(17:27) Verily spendthrifts are brothers of the Evil Ones; and the Evil One is to his Lord (himself) ungrateful.

Verily, Allah likes three things for you and He disapproves three things for you. He is pleased with you that you worship Him and associate not anything with Him, that you hold fast the rope of Allah, and ne not scattered; and He disapproves for you relevant talk, persistent questioning and the wasting of wealth. (Muslim Hadith 11:10)

3.3. Love of Allah above Wealth

To succeed in the trial by excess wealth, we must use our wealth for spiritual pursuits, instead of material gain. As the Quran advised Qaroon, one of the wealthiest men:

Q(28:77) "But seek, with the (wealth) which Allah has bestowed on thee, the Home of the Hereafter."

It is not enough to spend in the path of Allah. Rather the spending must also be done with the pure intention of pleasing Allah. Feeding the poor must be done purely for the sake of the love of Allah.

Q(76:8) And they feed, for the love of Allah, the indigent, the orphan, and the captive,- [saying, in their hearts,] "We feed you for the sake of God alone: we desire no recompense from you, nor thanks".

One cannot seek fame, or other worldly rewards, such as the gratitude of those on whom he spends, in return for charity. If these worldly returns are sought, then this spending no longer qualifies as a blessing. This is why Umar R.A. referred to excess wealth as being a very difficult trial.

Q(2:264) "O you who believe! Do not render in vain your charity by reminders of your generosity or by injury, like him who spends his wealth to be seen of men, and he does not believe in Allah, nor in the Last Day.

As made explicit in the following Ayat, our love of Allah, and His prophet, and the struggle for the cause of Islam must be greater than our love of all our worldly possessions:

Q(9:24) Say: "If your fathers and your sons and your brothers and your spouses and your clan, and the worldly goods which you have acquired, and the commerce whereof you fear a decline, and the dwellings in which you take pleasure—[if all these] are dearer to you than God and His Apostle and the struggle in His cause, then wait until God makes manifest His will; and [know that] God does not grace iniquitous folk with His guidance."

This makes the trial by wealth difficult, because the love of wealth has been implanted in the hearts of men:

Q(3:14) ALLURING unto man is the enjoyment of worldly desires through women, and children, and heaped-up treasures of gold and silver, and horses of high mark, and cattle, and lands. All this may be enjoyed in the life of this world— but the most beautiful of all goals is with God.

It requires effort to overcome this, and replace it with the love of Allah. This is exactly the process of purification of the heart which is referred to in the Holy Quran:

Q(92:18) he that spends his possessions [on others] so that he might grow in purity

Spending that which we love is a method to purify the heart of the love of worldly things:

Q(3:92) Ye will not attain unto piety until ye spend of that which ye love. And whatsoever ye spend, Allah is aware thereof.

Note this is the opposite of the idea of utility maximization. Instead of consuming that which we love, if we give it away, that will weaken the love of material goods, and create the love of Allah in our hearts. Purification of the heart occurs when the love of Allah comes to dominate the love of material possessions.

Both external and internal rules relating to acquisition and use of wealth are too detailed and comprehensive to be covered within a brief article. We should be content with whatever has been given to us, and we should not envy others who have been given greater material wealth. Following these rules will lead to purification of the heart, which is the goal of our efforts and struggle:

Q(87:14) But those will prosper who purify themselves,

In the next section, we consider the opposite of the trial by wealth, and that is the trial by poverty.

4. THE TRIAL BY POVERTY

Just as wealth is a trial, so poverty is also a trial from Allah. Just as success in the trial brings great rewards, so success in the trial by poverty brings great rewards from Allah. Also, failure in the trial can lead to great loss, just as failures in the trial by wealth lead to great loss. Because poverty can create great difficulties in obedience to Allah; it even has the potential to lead to the loss of faith, which is the greatest possible catastrophe:

Poverty can lead to Kufr—loss of faith —(AlShub ul Eeman Lil Bahhaqi, 486)

Because of the severity of this trial, the Prophet taught us prayers to protect the Ummah from these difficulties. For instance, these are reported as Masnoon Dua s:

Allah, I seek Thy refuge from hunger for it is the evil bed-fellow; and I seek Thy refuge from treachery, for it is an evil hidden trait. [Reported by Abu Huraira, cited in Khan (1989)].

Allah, I seek Thy refuge from infidelity and destitution. [Reported by al id hudri, cited in Khan 1989].
[Reported by Abu Huraira, cited in Khan (1989)].

However, just as wealth has a dual nature—it can be extremely beneficial for some, and extremely harmful for others—poverty also has a dual nature. For those who can bear it with patience, it can lead to tremendous rewards. Our prophet s.a.w. chose poverty for himself, as indicated in the following Hadeeth:

The Prophet (Sallallohu alaihe wasallam) said: My Lord offered to turn the mounts of Mecca into gold for me. But my supplication to Him was; 'O,Allah! I like to eat one day and feel hungry the next, so that I may cry before Thee and remember Thee when I am hungry; and be grateful to Thee and glorify Thee when my hunger is gone! (Tirmidhi)

Similarly the Quran (Q(3:196)) warns us not to be covetous of the riches of those who do not believe, and states that Allah aala would have provided them with houses of gold and silver:

Q(43:33) And were it not that [with the prospect of boundless riches before them] all people would become one [evil] community, We might indeed have provided for those who [now] deny the Most Gracious roofs of silver for their houses, and [silver] stairways whereon to ascend,

In another Hadeeth, our Prophet s.a.w. chides Umar R.A. for asking for the riches enjoyed by Persian and Roman kings, stating that Ease and comfort in the Hereafter are much better than ease and comfort in this world. (see Fazail-e- Amal, Stories of the Sahaba, Chapter III, Story 2). In another Hadeeth it is stated that Indeed, true luxury is the luxury of the Akhirah .

It seems clear that the riches of this world would be sought after by the non-believers, while the believers will seek there rewards in the Akhirah:

When a non-believer does good, he is made to taste its reward in this world. And so far as the believer is concerned, Allah stores (the reward) of his virtues for the Hereafter and provides him sustenance in accordance with his obedience to Him. [Reported by Ans b. Malik, cited in Khan (1989)].

4.1. Success in Trial by Poverty

To succeed in the trial by poverty, we must refrain from begging from others, and seek help only from Allah.

Whoever suffers from destitution and presented it before others, his destitution will not be removed. And whoever suffers destitution but entrusts it to Allah, Allah will provide sustenance to him sooner or later. [Reported by Abdullah b. Malik, cited in Khan (1989)].

We must make active efforts to feed ourselves and our family, to fulfil our religious responsibilities towards our own self (nafs) and our dependents:

Anyone of you who gathers a bundle of fuel wood (and carries it to bazar) on his back, is better than one who begs from anyone and he grants him or refuses (to grant) him. [Reported by Abu Sa'eed, cited in Khan (1989)].

There is a great deal of emphasis on developing the quality of contentedness, trust in Allah for the solution of all our problems, and acceptance of the will of Allah in all matters.

Richness is not in the quantity of possessions (that one has); rather, true richness is the richness of one's self or contentment. (Saheeh Al-Bukhari)

Similarly, Allah Ta'ala has praised those who give to others while they are themselves in need. This is one of the ways to achieve great success in the trial by poverty, by adopting generosity towards others, especially because it is extremely difficult.

Developing these qualities of the heart would lead to success in the trial by poverty.

4.2. Failure in the Trial by Poverty

Just as poverty can be a blessing for those who act in accordance with the commandments of Allah, so it can be a curse for those who disobey. One way to fail in the trial by poverty is to beg from others, and forget that we are solely dependent on Allah for the provision of Rizq. The following three Ahadeeth are sufficient evidence in this regard.

When a man is always begging from people, he would meet Allah (in a state) that there would be no flesh on his face. (Saheeh Muslim 2263).

He who begs the riches of others to increase his own is asking only for live coals, so let him as a little or much. (Saheeh Muslim 2266). He who begs when has sufficiency will come on the Day of Resurrection with his face scratched, marked or injured. (Reported by Abdullah, cited in Khan (1989)).

Similarly, a feeling that I deserve better, and that Q89:16 Allah has humiliated me, by putting me in financial difficulty is disliked by Allah. Envy of those with greater fortune is also not permissible according to the laws of Islam (Q(4:32)). Those who cannot bear the hardships and trials associated with poverty may be driven to Kufr. It is the responsibility of the Islamic society as a whole to make sure that all members have enough for their needs, so as to protect them from this extremity.

4.3. Required Attitudes toward Poverty

The striking feature of Islamic teachings is that the ability to meet the basic necessities is considered equal to owning the entire world. Such an assessment of the worth of material wealth creates a great sense of equality between the haves and the have nots.

If anyone among you is secure in mind in the morning, healthy in body, possessed of food for the day, it is as if the whole world had been brought into his possession. (Tirmidhi, 7:3, Hadith No. 5001).

The worth of material goods is further elaborated in the Hadeeth below. Muslims are advised on lowering down their material ambitions for whatever is decreed for them, has to reach them. Tremendous literature on happiness and subjective wellbeing suggest that most of our dissatisfaction and unhappiness results from the gap between our aspirations and achievements.

O people, fear God and cut your ambitions of livelihood, for a man will not court death unless he is provided full sustenance (decreed) for him even if he restrains from it. So, fear Allah and cut your ambitions in search of livelihood. Take whatever is lawful and leave whatever is unlawful. [Reported by Jabir b. Abdullah, cited in Khan (1989)].

The striking aspect of these teachings is the recommendation to lower standards of living, which stands in stark contrast to the opposite recommendation of conventional economic theory. Obviously this would have a strong impact on any methodology for constructing an index of welfare.

5. CONSTRUCTING A MEASURE OF WEALTH

The believers are supposed to strive with their lives and wealth in the cause of Allah. This means that the purpose of wealth is not the purchase of the luxuries of this world, which are the objective of the non-believers. A radical difference between other spiritual traditions is that Islam does not ask us to withdraw from worldly pursuits in order to pursue the Akhira:

Q(57:27) ... But as for monastic asceticism, We did not enjoin it upon them: they invented it themselves out of a desire for God's goodly acceptance.

Allah requires us to struggle with the world with the intention of achieving spiritual progress. In particular, wealth is a means towards achieving spiritual progress:

Q(92:18) he that spends his possessions [on others] so that he might grow in purity

There are several traditions of the Prophet which make explicit the idea that engaging with the world is a superior route to spiritual progress over worship, meditation, or retirement from the world. It is narrated in Sahih Muslim and Bukhari that according to Abu Huraira R.A., the Prophet S.A.W. said that the one who strives to help a widow or a needy person, earns reward like one who goes for Jihad, or one who stays up all night in worship and fasts all day.

Human welfare lies in obedience to Allah. Given the complex nature of the commands relating to wealth, which we have only briefly summarized above, using wealth as a measure of welfare is quite complex. In the first place, we should count the number of people who have sufficient wealth for their needs (neither more nor less). The idea of sufficiency is a flexible one, and should be a range of numbers. Furthermore, if society provides for certain needs, people can achieve sufficiency with less wealth. For example if education and food are guaranteed (either by government, or by private charity), then less wealth would be required. The larger this class is, the better the score. Then we need to count the poor and also the wealthy separately. Within the class of both the poor and wealthy, we need to differentiate between those who are obedient to the orders of Allah within their condition, or whether they fail to obey. Welfare cannot be calculated without making this distinction.

As far as the poor are concerned, there is an important caution. The government, and those with wealth, are supposed to take steps to feed the poor and also use their wealth to care of the needs of the poor. The wealthy are not supposed to counsel patience to the poor, while denying them their rights in the wealth. The poor are supposed to look only to Allah (and not to the government or the wealthy) for help. They are supposed to bear their poverty with patience, and seek help of Allah with prayer. The government, and the Ummah as whole, do have responsibility for Amr bil Maarroof, so they are supposed to preach virtues to both the poor and rich. The poor must be taught the Islamic attitudes towards poverty, while the rich must be taught the Islamic attitudes towards wealth. The extent to which these attitudes are prevalent in society can be measured to some extent. Note that the wealthy are supposed to conceal their charity, and if they do so, then this will become hard to measure. Similarly, the poor are supposed to conceal their poverty, and seek help only from Allah. If they do so, it might become difficult to assess the extent of poverty in society.

6. CONCLUSIONS

The project of creating Islamic indices for human welfare faces severe conceptual difficulties. In the first place, Islamic conception of welfare relates very strongly to the Akhira. Worldly gains and rewards do not figure prominently. Measuring worldly outcomes may not correlate well with qualities prized by Islam. In the second place, even when there are clear orders of Allah, assessing the degree of compliance with these orders is not at all easy. This is the task that Allah alone Himself will do on the day of Judgment, and it is not possible for mere mortals. And yet, human welfare lies in obedience to the orders of Allah. As the Quran states, we human beings have only been given a little knowledge. It may be worth questioning the quantitative imperative—that we must measure things in order to know them. Even when it comes to something rather simple like wealth, measuring it according to Islamic principles is quite complex. Measuring other intangibles required for the Islamic approach may be even more complicated. We need to look more carefully at the goals of our project of measurement, and to assess whether these goals may be achievable by other means not requiring measurements.

To illustrate the import of these comments, it may be worth considering the example of Finland. Several decades ago, the educational system of Finland was in bad shape, and high level meetings were held for reforming the system. It was decided that a core component of the reforms would be equity—all children would have equal access to the educational system. Other features of the reform were extremely unorthodox. There was no emphasis on measuring capabilities—no quizzes, no performance evaluations, and none of the ingredients considered essential in conventional theories of education. Yet, after a few decades, the Finnish educational system has produced tremendously good results. This is surprising to the Finns themselves, since they did not target for excellence; they only targeted for equity.

Contrary to conventional maxims and precepts, measuring outcomes may actually hinder progress towards desirable goals. Good outcomes may require struggle along qualitative dimensions which are not measurable. Focussing on the measurable outcomes may distract attention from achievement of the desirable goals—for example, spiritual progress is inherently unmeasurable and yet clearly desirable. All of these considerations suggest that the project of constructing an Islamic Index for welfare requires considerable caution. We should not construct an index just because it is the popular thing to do in the west. We should consider whether it serves Islamic objectives of *Amr bil Maarooif* ordained for us in the *hari ah*.

These considerations seem important and relevant to the authors, but Allah alone knows best.

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