A NEW ISLAMIC RATING INDEX OF WELL-BEING FOR MUSLIM COUNTRIES

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Abstract: The differing views that various parties and states hold regarding the efficacy of their Islamisation approach and its impact nationally remain unresolved until today. This paper is an attempt to assess the well-being of countries in an objective and scientific manner. It introduces a new Islamic Index of Well-being (IIW) for Muslim Majority Countries (MMCs), which is based on principles derived from the Qur'an and *Sunnah* to comprise the key fields of Personal Religiosity and Social Interactions. These two elements are given equal weighting. The Religiosity element is obtained from published data of the Pew Research Center for indicators of the percentage of Muslim citizens who perform obligatory *practices* of praying five times daily, men attending the mosque at least once weekly, and Muslims fasting in Ramadan (or paying *zakah*). Research has shown a direct, positive relationship between Religiosity levels and psychological well-being. Five parameters are assessed for the Social Interactions performance of MMCs: secondary education, good status of women, care of children, limited income inequality and elimination of corruption. From an Islamic perspective, governments are required to assist weaker members of society, which is reflected in indicators used to determine the status of women, children and the poor. The resultant IIWs calculated for the 27 (Arab Gulf countries were not surveyed) out of a total 50 MMCs plus Nigeria show that the highest IIW levels are in Southeast Asia (Malaysia and Indonesia take the top positions), followed by Senegal and the Palestinian Territories. Middle Eastern countries follow, then sub-Saharan African countries with overlap, while former Communist bloc countries generally have the lowest indices. 2012 IIWs represent a base level for the measurement of country improvements in years to come.

Introduction

The fifty Muslim Majority Countries (MMCs) in 2010 had 1.2 billion of the total Muslim population of 1.6 billion - 23 percent of the world population (Table 1). The Muslims comprise the Muslim *Ummah* or world community of believers in Islam. The MMCs are located in specific regions: the Middle East, West Africa, East Africa, South Asia, Central Asia, Southern Europe and Southeast Asia. Guinea-Bissau is included as an MMC on the basis that a reputable source cites Muslims as being 50% of its population.¹ Nigeria with a Muslim population of 75 million, though included in this assessment, may not yet be an MMC but is expected to become one by 2030.

To determine the condition and progress of MMCs in terms of the attainment of well-being by their citizenry there is a need to identify suitable indicators for an objective assessment that would allow one to rate the countries accordingly. This would provide numerous benefits; not the least, to enable the *Ummah* to identify countries that successfully demonstrate a high level of well-being, which could possibly represent models for the leaders of other countries who are striving to realise the virtues of Islam.

Table 1 Features of Muslim Majority Countries

Country ID	Country	Percent of Population Muslim	Muslim Population (Million)	Total Population (Million)	Independence	Colonial past
1	Afghanistan	99.8	29.05	29.11	1747	Persia
2	Albania	82.1	2.60	3.17	1912	Ottoman
3	Algeria	98.2	34.78	35.42	1962	French
4	Azerbaijan	98.4	8.80	8.94	1991	USSR
5	Bahrain	81.2	0.66	0.81	1971	British
6	Bangladesh	90.4	148.61	164.39	1971	British
7	Brunei	51.9	0.21	0.41	1984	British
8	Burkina Faso	58.9	9.60	16.30	1960	French
9	Chad	55.7	6.40	11.50	1960	French
10	Comoros	98.3	0.68	0.69	1975	British
11	Djibouti	97.0	0.85	0.88	1977	French
12	Egypt	94.7	80.02	84.50	1922	British
13	Gambia	95.3	1.67	1.75	1965	British
14	Guinea	84.2	8.69	10.32	1958	French
15	Guinea-Bissau	50.0	0.82	1.65	1974	Portuguese
16	Indonesia	88.1	204.85	232.52	1949	Dutch
17	Iran	99.7	74.82	75.04	N/A	N/A
18	Iraq	98.9	31.11	31.45	1932	British
19	Jordan	98.8	6.40	6.47	1946	British
20	Kazakhstan	56.4	8.89	15.76	1991	USSR
21	Kosovo	91.7	2.10	2.29	2008	Serbia
22	Kuwait	86.4	2.64	3.05	1961	British
23	Kyrgyzstan	88.8	4.93	5.55	1991	USSR
24	Lebanon	59.7	2.54	4.26	1943	French
25	Libya	96.6	6.32	6.55	1951	British

Country ID	Country	Percent of Population Muslim	Muslim Population (Million)	Total Population (Million)	Independence	Colonial past
26	Malaysia	61.4	17.14	27.91	1963	British
27	Maldives	98.4	0.31	0.31	1965	British
28	Mali	92.4	12.32	13.33	1960	French
29	Mauritania	99.2	3.34	3.36	1960	French
30	Mayotte	98.8	0.20	0.20	N/A	French
31	Morocco	99.9	32.38	32.41	1955	French
32	Niger	98.3	15.63	16.55	1960	French
33	Oman	87.7	2.55	2.90	1650	Portuguese
34	Pakistan	96.4	178.10	184.75	1947	British
35	Palestinian Territories	97.5	4.30	4.41	N/A	Israeli Occupation
36	Qatar	77.5	1.17	1.51	1971	British
37	Saudi Arabia	97.1	25.49	26.25	N/A	N/A
38	Senegal	95.9	12.33	12.86	1960	French
39	Sierra Leone	71.5	4.17	5.83	1961	British
40	Somalia	98.6	9.23	9.36	1960	British
41	Sudan	71.4	30.86	43.21	1956	British
42	Syria	92.8	20.90	22.52	1946	British
43	Tajikistan	99.0	7.01	7.08	1991	USSR
44	Tunisia	99.8	10.35	10.37	1956	French
45	Turkey	98.6	74.66	75.72	N/A	N/A
46	Turkmenistan	93.3	4.83	5.18	1991	USSR
47	United Arab Emirates	76.0	3.58	4.71	1971	British
48	Uzbekistan	96.5	26.83	27.81	1991	USSR
49	Western Sahara	99.6	0.53	0.53	N/A	Spain
50	Yemen	99.0	24.02	24.27	1962	British
51	Nigeria	47.9	75.73	158.10	1960	British
	World	23.4	1619.31	6920.13		

Notes: N/A = not applicable. Population figures are from the Pew Research Center report (2012) except for Guinea-Bissau. Data on colonisation and independence dates are largely from Samiul Hassan (2007). Self-declared independence by Kosovo is recognised by 94 from 193 UN member states. Mayotte is governed by France. Western Sahara is jointly controlled or claimed by Morocco and the Polisario Front. Figures apply to Sudan in 2010 prior to the separation of South Sudan in 2011.

What might “well-being” from an Islamic perspective be, and how could it be measured? One approach is provided here for assessing the overall condition of a population and the general state of its citizens. God, The Most High, states in the Qur’an:

Verily the most honoured of you in the Sight of Allah is (he who is) the most righteous. (Al-Hujurat, 49:13)

This could be understood to mean that the “best” country in terms of Islamic well-being is the one that can be shown to possess the greatest proportion of righteous individuals in the Muslim population who display God-consciousness. In the Qur’an these are the *muttaqun* and are described as follows:

True piety [is] to believe in Allah and the Last Day, and the Angels, and the Book, and the Messengers; to spend of your substance, out of love for Him, for your kin, for orphans, for the needy, for the wayfarer, for those who ask ... to be steadfast in Prayer, and practice regular Charity ... Such are the people of truth, the God-conscious (*al-muttaqun*). (Al-Baqarah, 2:177)

The combination of belief (*Iman*) and righteous practices (*‘amal Salihah*) leads to an internal satisfaction of the heart, which could be understood as indicating Islamic well-being, as suggested by the following verse:

Those who believe and whose hearts find satisfaction in the remembrance of Allah; for without doubt in the remembrance of Allah do hearts find satisfaction. For those who believe and work righteousness is (every) blessedness. (Al-Ra’d, 13: 28-29)

If the performance of righteous deeds is the ultimate proof of correct belief and God-consciousness, then when assessing what we term Personal “Islamicity” (Islamic Religiosity or Acts of Worship) in each Muslim country, emphasis ought to be placed upon the key *practices* of Islam, rather than the sole act of declaring the Faith (*shahadah*). Whereas the declaration of Faith is the bedrock requirement for all who claim to be Muslim, the number of such Muslims includes a portion of nominal Muslims who do not carry out all of the obligatory prayers, fast or pay *zakah*. Emphasis has been given in the current assessment to identify *practicing* Muslims since these are the ones who will most likely experience the benefits of well-being from performing their acts of worship. For example, performing regular prayers prevents one from immoral actions:

Establish regular prayer, for Prayer restrains from shameful and unjust deeds. (Al-Ankabut 29: 45)

Research since the mid-2000s indicates strongly and consistently that Muslims displaying higher religiosity in the main enjoy a greater sense of subjective or psychological well-being than those less religious.² The benefits of Personal Religiosity are in line with the character of the practicing Muslim as described by Allah:

Verily, man was created very impatient; irritable when evil touches him; and niggardly when good reaches him. **Except** those who are devoted to *Salah* [prayers] - those who remain constant in their *Salah* - and those in whose wealth is a recognized right for the (needy) who asks, and him who is prevented (for some reason from asking). (Al-Ma'arij 70: 19-25)

Key parameters will be identified for Personal Religiosity as well as state societal responsibilities (Social Interactions) that are believed to be both an objective and reliable representation of well-being from an Islamic perspective. The benefits of determining the ensuing well-being rating are believed to be the following:

1. Identifying role model countries that demonstrate a high level of well-being for other less-well placed countries.
2. Providing a tool using the identified parameters and assessment criteria or indicators for state planning efforts to help identify development targets for improvements to enhance well-being.
3. Identifying countries that although performing well in terms of Personal Religiosity, have limited material resources for development and are worthy of financial support to enable them to advance towards a condition of more holistic well-being.

This assessment and rating of the well-being status of Muslim-majority countries represents the first of its kind, to the knowledge of the author. It provides comparative information on key indicators selected based on Islamic and ethical considerations. May Allah enlighten us further on this subject for the benefit of the *Ummah*.

Methodology, Parameters and Data Acquisition

The August 2012 report of the Pew Research Center, based in the United States, entitled "The World's Muslims: Unity and Diversity",³ is of clear relevance to our current assessment. This report from The Pew Forum on Religion and Public Life provides statistical data that allows a semi-quantitative evaluation of the Personal Islamicity (or Religiosity) of Muslims interviewed in 15 countries during 2008-2009 and 24 other countries in 2011-2012. The report was based on a large number (38,000) of face-to-face interviews, though it should be

recognised that researchers did not cover some countries with significant Muslim populations, such as the Gulf Arab countries. The Pew Forum's survey included every nation with a Muslim population of more than 10 million, except Algeria, China, India, Iran, Saudi Arabia, Sudan, Syria and Yemen, "where political sensitivities or security concerns prevented opinion research among Muslims". These are important Muslim communities that, it is hoped, will be covered in future surveys. The minimum number of Muslims interviewed in the MMCs in the 2008-09 survey was 373 in Guinea-Bissau, and in the 2011-12 survey, 551 in Lebanon. Otherwise, the range in Muslims interviewed in MMCs in 2008-09 was 811 (Chad) to 1452 (Djibouti), and 788 (Albania) to 1918 (Bangladesh) in 2011-12.

Similar to the approach taken by the Organisation for Economic Co-operation and Development (OECD) in developing their well-being indicators,⁴ the indicators to assess Islamic well-being have been selected for two quality criteria: first, conceptual soundness and relevance, and secondly, for their reliance on data of high quality based on established standards from reputable sources such as the United Nations, the World Bank, and Transparency International. The Islamic well-being indicators used in the current assessment are considered to be in a state of development; if better indicators can be found, these could be incorporated in future assessments.

The key parameters from the Pew Center report that are available for the current study to assess Personal Islamicity (Acts of Worship or *Ibadat*) include the profession of *faith*, that is, the percentage of the Muslim population who say they believe in one God and the Prophet Muhammad (PBUH), and then the *practices* or pillars of Islam, which comprise the obligatory five times daily prayer (*salah*) and attendance at congregational prayers at a mosque (*masjid*) on Fridays,⁵ fasting (*Siyam*) during Ramadan, and giving alms (*Zakah*). For the latter two criteria the writer proposes to use a single indicator, the percentage of the Muslim population fasting, unless the percentage paying *zakah* is higher, in which case it would be the one used. In a Muslim community, only those whose incomes exceed a minimum threshold are required to pay *zakah* and so the percentage of people fasting would normally at least equal the percentage paying *zakah*.

Not all Muslims are required to perform the pilgrimage to Mecca, the *haj*, which is limited to those who can afford it and are well enough to sustain the hardships involved. Performance of the *haj* is therefore dependent on factors such as wealth and health status as well as proximity to Saudi Arabia. Due to the various factors constraining one's ability to perform *haj* and the complexity involved in assessing comparative religiosity levels from a nation's collective *haj* performance, we have not included assessment of this element in a country's religiosity score.

Emphasis in the rating of countries in the present study will be given first and foremost to the criterion of performing the prescribed daily prayers that Allah Himself has prioritised:

The Messenger of Allah said, "The first deed that the servant will be held to account for on the Day of Judgement is the prayer. If it is good, he will be successful and safe, but if it is not good, he will be of the unfortunate and wretched." (Tirmidhi)

The beliefs and practices discussed above are related to the relationship of the worshipper with his Creator. However, an observant Muslim also has duties towards his fellow humans, which represent the field of Social Interactions or *Mu'amalat*. These are related to the five fundamental and essential objectives (*maqasid*) of the *Shari'ah*, namely the protection of faith, life, lineage, intellect and property. Abu Hamid al-Ghazali was generally skeptical of using *maslahah* as a source of law but approved it if it is in harmony with the essential objectives of the *Shari'ah*. This is in line with the basic definition of *maslahah*, which consists of considerations of well-being that secure benefit or prevent harm (*mafsadah*) but which are simultaneously harmonious with the *Shari'ah* objectives.⁶ Combating corruption, bribery and official abuse would then also fall within the purview of *maslahah*.

A country's leaders as servants of the community are responsible to Allah to improve the welfare of the population and guide them to do good as implied by the Prophet PBUH in the following hadith:

A ruler who has been entrusted with the affairs of the Muslims, but makes no endeavour (for their material and moral uplift) and is not sincerely concerned (for their welfare) will not enter Paradise along with them. (Muslim 1:82)

A major test for well-being is particularly how the Muslim country or community discharges its duties towards weaker and disadvantaged members of their society who could easily become neglected, especially, children, women and the poor. Their uplift reflects positively on the overall health of a society. Since one important legal maxim of *Shari'ah* states, "The *imam*'s (head of state) performance is judged by reference to people's welfare," Mohammad Hashim Kamali pointed out that this becomes the single most important criterion by which to evaluate success or failure of a government in Islam.⁷ On this basis, the following parameters of Social Interaction are seen as being necessary for a community to display true well-being: (1) a secondary education for all, (2) good treatment of women, (3) care of children, (4) limited income inequality, and (5) elimination of corruption. These parameters are also chosen over others since relatively comprehensive annual data to assess them are easily available from reputable published sources.

Education to Secondary Level

The Qur'an and the Sunnah are replete with appeals for Muslims to enhance their knowledge, and not only religious knowledge:

Are those who know and those who do not know alike? (Al Zumar, 39:9)

The superiority of the learned man over a [mere] worshipper is like my superiority over the least of you.⁸

It is the duty of an Islamic government to ensure that all citizens, male and female, receive an education so as to understand the essentials of Islam, and to provide a means of livelihood for themselves and their families. Today a secondary education is really the minimum required for a person to achieve well-being. According to the author of "The Ideal Muslim Society", education in Muslim Society is essential for both boys and girls and must be made available. Failure to provide education should be regarded as an illegal action on the basis of this legal responsibility.⁹

An indicator to assess this is the adult literacy rate for both genders aged 15 and over. The OECD uses a similar (though stricter) indicator for measuring this parameter (i.e., per cent of the adult population, 15 to 64 years of age, holding at least an upper secondary degree) and emphasises the major secondary benefits deriving from education: "Using controls for income, race, social status and other variables, research has shown that education tends to be correlated with better health, lower crime, political and community participation and social cohesion." It also has both immediate and long-term positive effects on self-reported happiness.¹⁰

Status of Women

From Islamic considerations, two indicators are chosen to assess this parameter. First, Islam in no way emphasises the education of men over women, and the Prophet stressed the obligatory duty of every Muslim woman (and man) to seek knowledge.

Search for knowledge is a sacred duty imposed on every Muslim man and woman.¹¹

Women have the same need as men to recognise the obligatory nature of the acts of worship they are required to perform according to Islam. They are also the main influence in the upbringing of their children as good Muslims and so need to have correct knowledge to impart. Women, like men, are encouraged to read the Qur'an on a regular basis. All of this requires them not only to read and write, but to absorb and understand knowledge and act upon it. Men may be the protectors of women in the traditional Islamic world view with the responsibility to provide

support, but women in the family could have greater intelligence and Islamic and temporal knowledge. Consequently, there are no grounds for discrimination against women in this criterion. Status of women is partially assessed using the United Nations' published data on Female/Male Ratio in Secondary Education of the country's population who are 25 years and older.

A second indicator proposed to assess women's status in a given country is the published country data on Maternal Mortality Rate per number of live births. This would be in accordance with the Qur'an's specific call, in a passage highlighting the sacrifices women make in giving birth, to:

Reverence Allah through Whom you demand your mutual (rights), and (reverence) the wombs (that bore you). (al-Nisa', 4:1)

The Prophet (PBUH) has also stressed the great importance of respecting one's mother:

A man came to the Prophet and said, "O Messenger of God! Who among the people is the most worthy of my good companionship?" The Prophet said: "Your mother." The man said, "Then who?" The Prophet said, "Then your mother." The man further asked, "Then who?" The Prophet said, "Then your mother." The man asked again, "Then who?" The Prophet said, "Then your father."¹²

Logically then, in a truly Islamic society special care would be taken to minimise maternal mortality, which can be an indicator of how a country treats expectant mothers.

Care of Children

Providing a healthy nurturing family environment for the upbringing of children is a key Islamic value, so two indicators are proposed to assess the care of children in a given country.

Prophet Muhammad (PBUH) has said:

The most hated of permissible acts to Allah is divorce. (Abu Dawud, Hadith 1863)

Children are generally the most severely impacted when parents divorce. Divorce increases the risk that children will suffer from psychological and behavioural problems, and since young children develop a bond with their primary caretaker, taking this person away too early disturbs the social and emotional development process, which might result in serious long-lasting problems.¹³ It is clearly in the interest of the community then to minimise the incidence of divorce. Divorce also has other serious side-effects, and research has shown an increase in violent crime resulting from the easing of divorce procedures in the United States.¹⁴

Adolescents who live in broken families are more likely to engage in substance abuse, exhibit behavioural problems, have poor academic performance, and engage in risky behavior.¹⁵ The indicator proposed to reflect the above criterion is the United Nations' country "crude divorce rate", based on the number of divorces per 1,000 mid-year total population.

The second proposed indicator here is the UN country "under-five mortality rate", the probability per 1,000 that a newborn baby will die before reaching age five. High rates indicate either negligence or the economic inability of states to properly care for their newly-born citizens, and researchers have argued that high infant mortality rates correlate very strongly with state failure.¹⁶

Equitable Distribution of Wealth

In the Islamic world-view, as expounded by Muhammad Asad, Muhammad Hashim Kamali¹⁷ and others, governments are obliged to protect the disadvantaged in accordance with the juristic principle that "averting of harm from the poor takes priority over the welfare of the wealthy".¹⁸ Muhammad Asad has argued that the state is responsible to provide its citizens with basic economic facilities, citing the *hadith* which begins: "Behold, every one of you is a shepherd; and everyone is responsible for his flock. Thus the *Imam* [the government] that has been placed over the people is a shepherd, and is responsible for his flock."¹⁹ Asad considered that Islam demands a society that provides not only for the spiritual needs of its members but for their bodily needs as well, and that a state "to be truly Islamic, must arrange the affairs of the community in such a way that every individual, man and woman, shall enjoy that minimum of material well-being without which there can be no human dignity, no real freedom and, in the last resort, no spiritual progress". In an Islamic state "there shall be no soul-grinding poverty side by side with affluence".²⁰ This is the purport of Prophet Muhammad (PBUH)'s saying:

He is not a faithful who eats his fill while his neighbour remains hungry by his side.²¹

Asad reiterated that poverty in the midst of plenty is a negation of the very principle of brotherhood for which Islam stands, since the Prophet had stated:

By him in Whose hand I repose! No one has real faith unless he desires for his brother that which he desires for himself.²²

Consequently he believed, "The Islamic state must see to it that equity prevails within the community, and that every citizen – man, woman and child – shall have enough to eat and to wear, shall be succoured in case of illness, and have a decent home in which to live." This view is buttressed by considering Caliph

Ali's (RA) interpretation of Surah Baqarah, verse 177 and the verse below, that "God Most High has made it obligatory on the rich to provide the poor with what is adequate for them":²³

As to the Righteous ... in their wealth and possessions was a portion due to him who begs (the needy) and to him who was prevented (from asking). (al-Dhariyat 51: 15, 19)

Muhammad Ali Al-Hashimi also highlighted the importance of limiting income inequality: "This social balance that Islam seeks to achieve by narrowing the gap between rich and poor is in direct contrast to the society that has drifted away from divine guidance, in which you will find an astoundingly huge gap between rich and poor."²⁴

Both the Fordham Index of Social Health and the Osberg Index of Economic Well-being use the Gini index of inequality to formulate their indices. An ideal Islamic economic system does not require absolute equality, but one would not expect extreme distributions between the rich and poor. As highlighted by the OECD in considering economic well-being, "A certain degree of income inequality may be desirable for ensuring incentives for work and may also reflect the preferences of individuals for a particular lifestyle, place of living, occupation and balance between leisure and work."²⁵ However, in developing countries, the inequality should not be a reflection of the wealthy disregarding the needs of the poor, or even worse, the poor being unable to progress due to corruption at the top.

The Income Gini coefficient is therefore the indicator proposed to be used here to reflect social equity. It is a measure of the deviation from an equal distribution of the distribution of income among households within a country. A value of 0 represents absolute equality where every household has the same income, while a value of 100 represents absolute inequality where one household receives all of the country's income.²⁶ While the main source of this data is the World Bank 2011 figures, those not available here are additionally sourced from the Global Peace Index estimates.

Elimination of Corruption

Although many majority Muslim countries in fact exhibit high levels of corruption, the Islamic position against this is clear. The Prophet himself (PBUH) declared:

Cursed is the one who bribes and the one who takes a bribe.²⁷

Corruption in one form or another is a primary cause in the collapse of civilisations and an anathema to Islamic values as it is also accompanied by large disparities in incomes and wealth, the harsh implementation of government

decrees and serious human rights abuses. Negative features such as these would obviously distance citizens from a state of well-being.²⁸

The indicator that is proposed to assess a country's corruption level is the Corruption Perceptions Index (CPI) developed by Transparency International.²⁹ The 2012 CPI is a composite index based on multiple expert opinion surveys that poll perceptions of public sector corruption in 176 countries around the world. It scored countries on a scale from zero to one hundred, with a score of zero indicating extreme levels of perceived corruption.

Rating the Comparative Well-Being of Muslim Majority Countries

In light of the foregoing, the present writer proposes a semi-quantitative method for identifying the relative position of countries in terms of well-being. Each of the parameters previously discussed is identified in quantitative terms according to published statistics. All MMCs for which numerical data is available are then "banded" into five 20-centile bands ranging from what is termed "very good", to "good", "average", "fair" and "poor". There is no attempt here to identify an absolute quantitative figure as ideal. The middle band represents average MMCs while the top band represents countries that reflect a measure of relative excellence in a particular field. This however should never encourage complacency since levels of achievement in seeking Allah's good pleasure could be considered virtually infinite.

In the semi-quantitative assessment used for each parameter and indicator, countries are then awarded points of 5, 4, 3, 2, 1, in order from the top band to the bottom for each of the five bands. The writer proposes for this exercise that each indicator and parameter has equal weighting. Also, the assessed outcome value out of five for each of the Personal Religiosity and Social Interaction positions is given equal weighting and then combined to provide a total well-being index figure out of ten. A benefit of giving equal weighting in all these cases is that although it is arbitrary, it is not subject to any personal bias. In those cases where two indicators are used to determine a value for a parameter (e.g. divorce rate and under age of 5 mortality rate as indicators for welfare of children), the value is also obtained by averaging the score of each indicator. The positions of the MMCs in terms of the Islamic Index of Well-being (IIW) are then determined. The resultant ranking of countries is approximate rather than rigorously exact. However, it should nonetheless be meaningful and unbiased.

Well-being indices have been a topic of deep interest in the West, notably from the Organisation for Economic Co-operation and Development (OECD), which described the existence of various contentious views on the underlying philosophy and the selection and weighting of the various component indicators used.³⁰ Examples of such well-being measures, which are generally of a composite

nature (as for the IIW), include the Genuine Progress Indicator (GPI), the United Nations' Human Development Index, the Index of Social Health, the Index of Sustainable Economic Welfare (ISEW), and the Index of Economic Well-being. Most but not all emphasise human and social factors related to economic productivity. This writer looked at these indices to ascertain whether any of their components deserve inclusion within the IIW. Additional well-being parameters that may in future be assessed would be the status of the disabled as well as elderly citizens, though it is believed statistics on performance levels in these two sectors are not currently available across many MMCs.

Limitations of Data

In preparing this assessment, consideration has been given first to the validity of the statistical data used and secondly to the validity of the methodology used, including such matters as the selection of the parameters, selection of the indicator to represent each parameter, and then the weighting of the parameters. The approach taken here could be subject to review and improvement in future exercises of this nature. Data has been obtained from various sources including the United Nations, World Bank and the Pew Research Center on the basis that all data has been properly validated and is therefore reliable. Many of the well-being indicators used in the current assessment such as mortality rates, income disparity levels, and education indicators are also used by the United Nations and World Bank to evaluate the development needs of developing countries. There could be some concern regarding some of the data sources as to possible political bias against Muslim countries in their output.³¹

Questions could be asked about the accuracy of the Pew Research Center data³² or how representative it is of the Muslim population as a whole. Although it is based on 38,000 face-to-face interviews in more than 80 languages, in some instances areas with high levels of insecurity or limited access were excluded from the national survey, which could have had some impact on the reliability of data, for example from Afghanistan. Pew Center reported "with 95% confidence that the error attributable to collecting data from some, rather than all, members of the Muslim populations is plus or minus the margin of error". The margin of error for the countries sampled was less than 5.6 points, except in Iraq (5.8 points), Lebanon (6.1 points), Palestinian Territories (6.3 points), and Turkey (5.8 points). In some countries the achieved sampling suffered some gender bias with more women being sampled in Azerbaijan and Uzbekistan and more men sampled in Afghanistan and Niger. Also there may have been some overrepresentation of highly educated respondents in Albania, the Palestinian Territories, Tajikistan and Niger.

In the matter of responses to the highly personal questions on the Acts of Worship, key issues regarding data reliability would include, first, whether the interviewee properly understood the question, and second, whether the interviewee would be embarrassed to admit that he or she does not pray five times daily or complete other religious obligations, and consequently answers incorrectly in the affirmative to these questions. The participation rates could well be lower than indicated from the surveys.

It should be acknowledged that in the Islamic faith it is believed God judges each act of worship on both the sincerity (*ikhlas*) and the quality (i.e., done correctly according to *fiqhi* rules) of the Acts of worship performed by the Muslim. The survey does not in any way address this quality, only the quantity of Acts of Worship practices. Societal ills would be expected to be lower in countries scoring higher in religiosity if the quality of the Acts of Worship is also high. This is because the true value of all deeds is dependent on the *sincerity* of the person doing them, which cannot be ascertained in such a survey. Yet acts normally do originate in intention, and one assumes the right intention lies behind the Acts of worship recorded in the surveys.

Results

Acts of Worship or Personal Religiosity (Islamicity)

Table 2 shows that Afghanistan and the West African MMCs display the highest attachment to Acts of Worship or Personal Islamicity, followed by the Southeast Asian countries, South Asian countries, then the Middle Eastern countries and Turkey, and finally the former Communist bloc members in Central Asia and Southern Europe who display the lowest Islamicity levels. The low level of Personal Religiosity identified for Kazakhstan is in line with the similar finding of Riaz Hassan,³³ who found among Muslims interviewed from seven Muslim-majority countries that Kazakhstan had the lowest level of *Ummah*-consciousness in terms of following standard Islamic beliefs and practices. Hassan believed this was due to the fact that the Kazak Muslim identity is based more on ethnicity and history rather than religiosity.

Social Interactions

Table 3 shows that most of the 47 Muslim majority countries surveyed in terms of indicators of Social Interactions congregate in specific zones of geographic, political, or cultural similarity, which display closely similar levels of well-being (best well-being on top, then reducing below):

- Gulf Arab countries and Brunei ('Oil Shaykhdoms')
- Malaysia, Indonesia; Kazakhstan and Tajikistan

- Other Central Asia, Turkey, the Middle East, Iran and Bangladesh
- East Africa, Afghanistan and Pakistan
- West Africa.

This outcome suggests that governments of the so-called Oil Shaykhdoms have utilised their wealth from petroleum resources for the well-being of their own populations.

For education to secondary level, best ranking countries are those among the former Soviet bloc, Qatar and Maldives, while the least are in West Africa.

Regarding the first indicator for women's status, female to male secondary education, Qatar, Brunei, Kuwait, Syria and Libya have the highest rates of female secondary education attendance (female/male ratios above 1.00). This is somewhat skewed towards women's education in some cases (especially Libya 1.26 and Kuwait 1.19!), which may not necessarily be beneficial for society.³⁴

However, the situation where a larger proportion of women is educated than men is similar to that found in most OECD countries.³⁵ Very low ratios are exhibited by the West African countries (especially 0.29 for Burkina Faso) and Yemen (0.31), while Afghanistan unsurprisingly is the lowest (0.17). The Gulf Countries and Brunei exhibit the lowest maternal mortality rates while the worst rates are in West Africa and the Horn of Africa. From the criteria assessed, the condition of women would seem to be poorest in Afghanistan, Chad, Mali, Niger, Nigeria and Sierra Leone.

Divorce rates are low in Yemen, Libya, Tajikistan, Uzbekistan and Indonesia. They are especially high in the Maldives, Kazakhstan and Jordan. The other indicator for care of children is infant mortality rates, which are low in the Gulf countries and Brunei but high in East and West Africa and Afghanistan.

It has been found consistently that in countries where adult literacy and female to male ratios for secondary education are high, infant and maternal mortality rates are low. Low adult literacy and female secondary education in countries are however directly correlated with high infant and maternal mortality rates. This would suggest the importance of education, especially for females, in obtaining good health outcomes for infants and women giving birth. Both under-5-year child and maternal mortality rates are extremely high in all sub-Saharan African countries. As an example, in Nigeria, it has been estimated that one million women and children die every year from largely preventable causes. Most of the childhood deaths are due to polio, malaria, measles, bacterial meningitis and malnutrition.³⁶

War seems to be a great leveller in terms of economic income since when an economy is devastated, wealth differentials reduce. This is one reading of the fact that war-torn countries, Afghanistan, Iraq, and Somalia, all show low

Gini income inequality indices of 27.8, 30.9 and 30.0, respectively, virtually the lowest among MMCs. To avoid giving an undeserved well-being “reward” for war-torn countries, these countries were marked down to an average Gini value when calculating the overall result for Social Interactions.

Table 2 Parameters regarding Personal Religiosity for Wellbeing in Muslim Majority Countries

Position	Country	Prayer (%, 5 x daily)			Attend Mosque (% males, ≥ 1/wk)			Ramadan Fast (or Pay <i>Zakah</i> /yr (%, highest)			Total and Average Scores		
1	Afghanistan	88		5	100		5	96		4	14	4.7	
1	Chad	84		5	87.5		4	98		5	14	4.7	
1	Nigeria	86		5	90		5	96		4	14	4.7	
1	Senegal	85		5	78		4	98		5	14	4.7	
5	Indonesia	71		4	74		3	99		5	12	4.0	
5	Niger	80		4	96		5	95		3	12	4.0	
7	Bangladesh	30		2	91.5		5	96		4	11	3.7	
7	Guinea-Bissau	76		4	92		5	85		2	11	3.7	
7	Iraq	83		5	71.5		3	94		3	11	3.7	
7	Malaysia	72		4	60		2	99		5	11	3.7	
7	Mali	79		4	81		4	93		3	11	3.7	
12	Djibouti	74		4	85		4	88		2	10	3.3	
12	Morocco	67		3	58.5		2	98		5	10	3.3	
12	Pakistan	42		2	86.5		4	97		4	10	3.3	
15	Palestine Territories	69		3	72		3	94		3	9	3.0	
15	Tunisia	63		3	63.5		2	96		4	9	3.0	
17	Egypt	53		3	63.5		2	95		3	8	2.7	
17	Jordan	54		3	73.5		3	86		2	8	2.7	
17	Tajikistan	39		2	76.5		4	88		2	8	2.7	
20	Lebanon	61		3	57		2	88		2	7	2.3	
21	Turkey	27		2	62.5		2	84		2	6	2.0	
22	Kyrgyzstan	14		1	64.5		3	77		1	5	1.7	
23	Azerbaijan	21		2	33		1	59		1	4	1.3	
24	Uzbekistan	16		1	55.5		1	73		1	3	1.0	
24	Kosovo	10		1	50.5		1	76		1	3	1.0	
24	Albania	4		1	31		1	44		1	3	1.0	
24	Kazakhstan	2		1	30.5		1	36		1	3	1.0	

Legend for Tables 2, 3 and 5

Band
Score	1 poor	2 fair	3 average	4 good	5 very good

Table 3 Parameters of Social Interaction for Wellbeing in Muslim Majority Countries

Rating	Country	Education		Status of Women		Care of Children			Income Inequality		Corruption	
		Adult Literacy, age ≥15 yrs., latest year ¹	Secondary Education, Female, Age ≥25 yr., 2010 ²	Maternal Mortality Rate/ 100,000 live births, 2010 ³	Crude Divorce Rate / 1000, latest year ⁴	Mortality Rate / 1000 live births, Under 5 yrs, 2011 ⁵	Gini Income Equality, latest year ⁶		Corruption Perceptions Index, 2012		Total and Average Scores	
1	United Arab Emirates	2005 90.0	4 1.00	12	5 2004 0.9	7	4.5	2009 ^b 31.0	5	68	5 23.5	4.7
2	Bunei	2010 95.2	4 1.09	24	5 2004 1.1	7	4	N/A		55	5 18	4.5
3	Kuwait	2008 93.9	4 1.19	14	5 2006 1.5	11	3	2009 ^b 30.0	5	44	5 22	4.4
3	Oman	2008 86.6	3 0.89 ^a	32	4 N/A	9	5	2009 ^b 32.0	5	47	5 22	4.4
5	Bahrain	2010 91.9	4 0.93	20	4.5 2006 1.5	10	3	2009 ^b 36.0	5	51	5 21.5	4.3
5	Saudi Arabia	2010 86.6	3 0.87	24	4.5 2005 1.1	9	4	2009 ^b 32.0	5	44	5 21.5	4.3
7	Qatar	2010 96.3	5 1.14	7	5 2006 1.0	8	4.5	2007 41.1	1	68	5 20.5	4.1
8	Kazakhstan	2010 99.7	5 0.97	51	4 2006 2.3	28	2.5	2007 30.9	5	28	3 19.5	3.9
9	Albania	2008 95.9	5 0.93	27	4 2006 1.3	14	3	2008 34.5	4	33	3 19	3.8
9	Malaysia	2010 93.1	4 0.91	29	4 N/A	7	5	2009 46.2	1	49	5 19	3.8
11	Azerbaijan	2009 99.8	5 0.94 ^a	43	4 2007 1.0	45	3.5	2008 33.7	4	27	2 18.5	3.7
11	Tajikistan	2010 99.7	5 1.09	65	4 2006 0.4	63	3.5	2007 29.4	5	22	1 18.5	3.7
11	Palestine Territories	2010 94.9	4 0.81 ^a	64	3 2006 1.0	22	4	N/A		N/A	11	3.7
14	Maldives	2006 98.4	5 0.84	60	3.5 2005 5.9	11	3	2004 37.4	3	25 ^c	3 17.5	3.5
15	Jordan	2010 92.6	4 0.77	63	3 2006 2.0	21	2.5	2002 37.7	3	48	5 17.5	3.5
15	Kyrgyzstan	2009 99.2	5 1.00	71	4 2006 1.3	31	2.5	2007 33.4	4	24	2 17.5	3.5
15	Turkey	2009 90.8	4 0.58	20	3.5 2006 1.3	15	3	2008 39.7	2	49	5 17.5	3.5
18	Uzbekistan	2010 99.4	5 0.99	28	4 2001 0.6	49	4	2003 36.7	3	17	1 17	3.4
19	Indonesia	2009 92.6	4 0.78	220	2.5 2002 0.7	32	4	2009 36.8	3	32	3 16.5	3.3
19	Tunisia	2008 77.6	3 0.70	56	3.5 1999 0.9	16	4	2000 40.8	2	41	4 16.5	3.3
21	Algeria	2006 72.6	2 0.74	97	3 N/A	30	3	1995 35.3	4	34	4 16	3.2
21	Egypt	2010 72.0	2 0.73	66	3 2006 0.9	21	4	2001 32.1	4	32	3 16	3.2
21	Syria	2010 83.4	3 1.02	70	4 2006 1.0	15	4	2004 35.8	3	26	2 16	3.2
21	Libya	2010 89.2	3 1.26	58	4.5 2002 0.3	16	4.5	2009 ^b 36.0	3	21	1 16	3.2
25	Iran	2008 85.0	3 0.68	21	3.5 2006 1.3	25	3	2005 38.3	3	28	3 15.5	3.1

25	Lebanon	2007	89.6	3	0.90	25	4.5	2006	1.1	9	4	2009 ^b	45.0	1	30	3	15.5	3.1
27	Kosovo	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		1998	40.8	2	34	4	6	3.0
27	Turkmenistan	2010	99.6	5	1.00 ^a	67	4	1998	1.1	53	3	1998	40.8	2	17	1	15	3.0
29	Bangladesh	2010	56.8	2	0.78	240	2.5	N/A	N/A	46	3	2005	31.0	5	26	2	14.5	2.9
30	Morocco	2009	56.1	2	0.55	100	2.5	N/A	N/A	33	3	2007	40.9	2	37	4	13.5	2.7
31	Yemen	2010	63.9	2	0.31	200	1.5	2003	0.0	77	3.5	2005	37.7	3	23	2	12	2.4
32	Djibouti	N/A	N/A	N/A	N/A	200	2	1999	1.7	90	1.5	2002	40.0	2	36	4	9.5	2.38
33	Comoros	2010	74.9	3	0.74 ^a	280	2.5	N/A	N/A	79	2	2004	64.3	1	28	3	11.5	2.3
33	Iraq	2010	78.2	3	0.52	63	2.5	1997	1.5	38	2	2007	30.9	3	18	1	11.5	2.3
33	Pakistan	2009	54.9	2	0.50	260	1.5	N/A	N/A	72	2	2006	32.7	4	27	2	11.5	2.3
36	Senegal	2009	49.7	1	0.56	370	2	N/A	N/A	65	2	2005	39.2	2	36	4	11	2.2
36	Sudan	2010	71.1	2	0.70	730	2	N/A	N/A	86	2	2009	35.3	4	13	1	11	2.2
38	Gambia	2010	50.0	1	0.54	360	2	N/A	N/A	101	2	2003	47.3	1	34	4	10	2.0
38	Niger	2005	28.7	1	0.33	590	1	N/A	N/A	125	1	2007	34.0	4	33	3	10	2.0
40	Burkina Faso	2007	28.7	1	0.29 ^a	300	1.5	N/A	N/A	146	1	2009	39.8	2	38	4	9.5	1.9
40	Guinea-Bissau	2010	54.2	1	0.57	790	1.5	N/A	N/A	161	1	2002	35.5	4	25	2	9.5	1.9
40	Mauritania	2010	58.0	2	0.52 ^a	510	1.5	N/A	N/A	112	1	2001	39.0	2	31	3	9.5	1.9
43	Afghanistan	N/A	N/A	0.17	460	1.5	1.5	N/A	N/A	101	2	2008	27.8	3	8	1	7.5	1.88
44	Mali	2010	31.1	1	0.38	540	1	N/A	N/A	176	1	2006	39.0	2	34	4	9	1.8
45	Guinea	2010	41.0	1	0.55	610	1.5	N/A	N/A	126	1	2007	39.4	2	24	2	7.5	1.5
45	Somalia	N/A	N/A	N/A	N/A	1000	1	N/A	N/A	180	1	2009 ^b	30.0	3	8	1	6	1.5
47	Nigeria	2010	61.3	2	0.35	630	1	N/A	N/A	124	1	2010	48.8	1	27	2	7	1.4
47	Sierra Leone	2010	42.1	1	0.46	890	1	N/A	N/A	185	1	2003	42.5	1	31	3	7	1.4
49	Chad	2010	34.5	1	0.34 ^a	1100	1	N/A	N/A	169	1	2003	39.8	2	19	1	6	1.2

Notes: N/A = Not available. (a) Latest data from years 2000 to 2009. (b) Income Gini index figures taken from Global Peace Index reports. (c) 2011 figure.

Sources: (1) <http://stats.us.unesco.org/unesco/TableViewer/tableView.aspx?ReportId=210> (2) World Bank, Ratio of female to male secondary enrollment (%) at <http://data.worldbank.org/indicator/SE.ENR.SECO.FM.ZS> (3) World Health Organisation, 2012, Trends in maternal mortality: 1990 to 2010 at http://whqlibdoc.who.int/publications/2012/9789241503631_eng.pdf (4) United Nations Population Division / DESA, World Marriage Data 2008, at http://www.un.org/esa/population/publications/WMD2008/WP_WMD_2008/Documentation.html (5) List of Countries by Infant Mortality Rate, at http://en.wikipedia.org/wiki/List_of_countries_by_infant_mortality_rate (6) United Nations Development Program, International Human Development Indicators, Income Gini coefficient, World Bank 2011 figures at <http://hdrstats.unep.org/en/indicators/67106.html>; others from Global Peace Index at http://en.wikipedia.org/wiki/List_of_countries_by_income_equality#Gini_coefficient (7) Corruption Perceptions Index, 2012, at <http://cpi.transparency.org/cpi2012>

Apart from these countries, the lowest income inequality exists in some of the Gulf countries, while the highest Gini inequality occurs in Comoros, Malaysia, Qatar, Lebanon, Gambia, Sierra Leone and Nigeria. Significant gender differences in secondary education often correspond to countries with large income inequalities. For example, low female/male ratios of secondary education occur with high Gini income inequalities (respectively) in Burkina Faso (0.29, 39.8), Yemen (0.31, 37.7), Chad (0.34, 39.8) and Nigeria (0.35, 48.8).

Corruption is a major problem in Afghanistan, Iraq, Yemen, Libya, Uzbekistan, Turkmenistan and the Horn of Africa. The Gulf countries, Brunei, Malaysia and Jordan are perceived as having relatively low corruption levels. It is an anomaly that Afghanistan with the highest rating for Personal Religiosity has one of the worst levels of corruption. This is probably a consequence there of the precarious living conditions and lack of political stability over the past 30 years of continuous warfare.

Discussion and Conclusions

Acts of Worship or Personal Religiosity (Islamicity)

The results show that Communism with its overt atheism and extreme materialism has had the most severe negative impact on Islamicity as evidenced from its effect on Muslim peoples who have in the past come under the Soviet (and Chinese Communist) yoke. Harsh Kemalist secularism in Turkey was also highly detrimental but is being gradually reversed. In both cases, governments had discouraged and even penalised public worship, and the experience is so recent that this discouragement has not been overcome. The negative impact of Arab secular nationalistic regimes allied with the Soviet bloc in the cold-war era can be seen in the relatively reduced Personal Religiosity levels evidenced in the Middle Eastern countries (the “heart” of Islam) surveyed. One researcher blamed that group who became rich under a non-Islamic economic system “because of their greed, exploitation and stinginess” in not considering their duties to help the poor and in their estrangement from Allah’s guidance and saw this as a factor that enabled leftist regimes to spread their ideology in Muslim lands.³⁷ By comparison, it could be stated that some other parts of the Muslim world formerly colonised by European countries seem to have withstood western secularist ideology and cultural globalisation better in maintaining and now rejuvenating their Islamic practices.

Social Interactions

The most surprising and significant finding of the present study is that the West African bloc of countries (Nigeria, Chad, Senegal, Niger, Mali) and Afghanistan

that display the **highest** levels of Personal Religiosity at the same time demonstrate the **lowest** levels of Social Interactions, as reflected in the chosen parameters of this study. This finding indicates that countries with Muslim citizens who perform well in terms of Islamicity do not necessarily display good levels of Social Interaction practices. This is an important finding that deserves follow-up research to elucidate the reasons for this dissonance.

World averages for each Social Interaction criterion were determined to show how MMCs stand through a global comparison (refer to Table 4). Since each parameter is an index of well-being, it might be expected that Muslim countries should lead worldwide in each of these fields. If they do not, then this would be a clear indicator of how much improvement is required for the MMCs to attain levels of excellence that could be recognised as truly Islamic.

Other factors of Social Interaction could be taken into account: for example, rates of homicide, rape, and theft, which are all an anathema to societal well-being. However, one could argue that these are secondary effects that are derived from the primary causes of well-being which have already been incorporated in the assessment. For example, social scientists have identified a common link between a country’s high divorce rate and incidences of homicides and rape.

Table 4 Comparison for Social Interaction Indicators of Average Values for Muslim Majority Countries and the World Parameters of Social Interaction for Wellbeing in Muslim Majority

Social Interaction Indicators	World	MMCs	MMC Comparative Status
Adult Literacy, age ≥15 yrs, %, latest year	84.1 ^a	75.6	significantly worse
Secondary education, Female/Male, age ≥25 yrs, 2010	0.90	0.74	significantly worse
Maternal Mortality rate / 100,000 live births, 2010	210	241	worse
Crude Divorce rate / 1000, latest year	1.83	1.28	significantly better
Mortality rate / 100,000 live births, Under 5 yrs, 2011	51	59.9	significantly worse
Gini Income Equality, latest year	39 ^b	37.4	better
Corruption Perceptions Index, 2012	37 ^c	32	significantly worse

Notes: (a) 2010 figure (b) from the Central Intelligence Agency’s *The Factbook* (c) 2012 median point for all countries surveyed by Transparency International.

National independence is one additional Social Interaction parameter that deserves to be incorporated within the well-being assessment but has not been, due to a lack of information and a reliable means of assessing its status. If the well-being of a Muslim country is dependent on external players, then there is certainly concern about the *sustainability* of a state's long-term well-being when it is dependent on the whims of outsiders. Afghanistan as an example has suffered for centuries due to the interference in its affairs from outside powers. In this respect, one indicator that could be considered in future assessments to represent part of the well-being parameter "National Independence" is "net foreign debt per capita". This is on the basis that if the country is indebted to bodies such as the International Monetary Fund or The World Bank, the control these institutions exercise over a country's economy can severely reduce a nation's freedom of action, which in turn has an impact on the living conditions of its citizens.

Islamic Index of Well-being (IIW)

Table 5 shows that many countries in zones of geographic, political, or cultural similarity are closely placed in the same band of well-being condition (best well-being on top, then reducing below):

- Southeast Asian countries (Malaysia, Indonesia)
- Occupied countries (Afghanistan, Palestine)
- Middle Eastern countries
- West African countries and Frontline states (Pakistan, Lebanon)
- Former communist bloc countries in Central Asia and Southern Europe.

Of the 27 countries for which largely complete sets of both Personal Islamicity and Social Interaction data are available, Malaysia and Indonesia hold the top two places and clearly lead all others in having much higher overall well-being scores (7.5 and 7.3, respectively, compared to next highest of 6.9). This result was observed only after all the data had been calculated on an objective and dispassionate basis, and no parameters were chosen to try to steer a result favourable to these countries (in the region where this writer is based). It is a positive outcome that Indonesia, the most populous Muslim country (2010 population: 233 million), is second while another populous country, Bangladesh (2010 population: 164 million), is fifth. These are both countries that have experienced major and frequent natural disasters—the 2004 tsunami resulted in the largest number of fatalities worldwide—which could represent divine messages that the respective countries' populations have responded to positively.

In regard to the impressive achievement of Malaysia, this was acknowledged recently in published extracts from a letter to the Malaysian Prime Minister Najib Tun Razak by the highly regarded scholar Shaykh Yusuf Al-Qaradawi, who

opined that “Malaysia has been distinguished among Muslim countries with its impressive development strategy and openness, evolving as a referential centre and model for the Muslim world.”³⁸ A number of possible reasons for the positive well-being condition of Southeast Asian Muslim countries could be suggested: the relatively soft approach towards Islamisation used historically³⁹; the substantial role of Muslim women in these societies; the lack of destructive wars in the region; the benefit provided from the Asian economic “miracle” in building strong economies accompanied by the appropriate allocation of public funds to enhance education, health and welfare; and the transformation in Indonesia from military rule to a functioning system of representative governance.

Table 5 Islamic Indices of Well-being and Rating of Muslim Majority Countries

Rating	Country	Acts of Worship	Social Interactions	Well-being Index
1	Malaysia	3.7	3.8	7.5
2	Indonesia	4.0	3.3	7.3
3	Senegal	4.7	2.2	6.9
4	Palestinian Territories	3.0	3.7	6.7
5	Bangladesh	3.7	2.9	6.6
5	Afghanistan	4.7	1.9	6.6
7	Tajikistan	2.7	3.7	6.4
8	Tunisia	3.0	3.3	6.3
9	Jordan	2.7	3.5	6.2
10	Nigeria	4.7	1.4	6.1
11	Iraq	3.7	2.3	6.0
11	Morocco	3.3	2.7	6.0
11	Niger	4.0	2.0	6.0
14	Chad	4.7	1.2	5.9
14	Egypt	2.7	3.2	5.9
16	Djibouti	3.3	2.4	5.7
17	Guinea-Bissau	3.7	1.9	5.6
17	Pakistan	3.3	2.3	5.6
19	Mali	3.7	1.8	5.5
19	Turkey	2.0	3.5	5.5
21	Lebanon	2.3	3.1	5.4
22	Kyrgyzstan	1.7	3.5	5.2
23	Azerbaijan	1.3	3.7	5.0
24	Kazakhstan	1.0	3.9	4.9
25	Albania	1.0	3.8	4.8
26	Uzbekistan	1.0	3.4	4.4
27	Kosovo	1.0	3.0	4.0

As with all regions, there are local and regional issues here concerning correct Islamic beliefs and practices and application of Islamic law, among others, which if not addressed properly could in the long term lead to deviation and a reduction in well-being. From this and many other factors there could be changes in the relative standing of countries and regions over time. Periodic monitoring of well-being in MMCs will help identify these trends and allow positive Islamic interventions that could enhance Islamisation and arrest any tendency for decline.

Countries with high well-being levels may also be ideal destinations for Muslim and other tourists who through engagement and observation could share and experience some of the benefits of well-being and how it is being accomplished. In this respect, Malaysia and Indonesia are popular and already have high tourist arrivals. Senegal as the country having the third highest level of well-being, and located in the part of the world where people have been found by the Pew Center interviews to be the most pious, would seem worthy of closer attention in this regard with potential for expanding its tourist facilities.

A significant and unexpected finding is the relatively high well-being levels of countries whose populations are suffering (or recently suffered) from war and foreign occupation. These are (with their ranking and well-being indices shown): Palestine (4; 6.7), Afghanistan (5; 6.6), and Iraq (11; 6.0). This result appears in the main due to their strong spiritual resilience as indicated by relatively high Islamicity scores: 3.0, 4.7 and 3.7, respectively, and indicates that rather than being crushed by the invaders, their Personal Religiosity levels are high, and consequently well-being seems relatively good. Countries, however, that could be called “front-line states” bordering war-torn or occupied countries, such as Pakistan (5.6) and Lebanon (5.4), have surprisingly *lower* well-being indices than the neighbouring war-torn states.

The scores obtained by the MMCs in 2012, both the totals and figures for the individual indicators, can represent a baseline level against which scores in future years can be compared. Such tracking of individual indicators or overall country scores over a number of years would allow the identification of trends that may be positive or negative. Any negative trends, representing deterioration in well-being, could signify to the government of the country concerned and its citizens the need for intervention and change to bring about an improvement. With such government interventions, the values and ratings provided in this article could be assessed periodically to confirm such improvements over time using set benchmarks. One such set of benchmarks could be obtained by determining an average value for the MMCs for each well-being parameter as is provided in Table 4.

The results from this study demonstrate that countries with a similar ethnic, cultural, religious and historical background may act as a group differently from

other regional groupings of Muslim countries in terms of the expression of their Islamic identity. That such groups represent elements of a “differentiated Muslim ummah”⁴⁰ is confirmed by the grouping of countries, as above, from their characteristics of levels of Personal Religiosity, Social Interactions, and overall well-being in particular regions. For example, West African countries and Afghanistan show high levels of Personal Religiosity but low Social Interaction levels; Central Asian and South European countries show the opposite, that is, high Social Interaction levels and low Personal Religiosity levels; Southeast Asian countries show both relatively high Personal Religiosity levels and Social Interaction levels. As a consequence of the finding from the current assessment that countries other than in the Middle East display high levels for Personal Religiosity while the highest indices of overall well-being are present among the Southeast Asian countries suggest some de-centering within the Muslim world from the traditional cultural and religious centre in the Middle East.⁴¹ One could argue that the relatively high well-being status of Southeast Asian Muslim countries as a group gives some kudos to their Islamic development approach and provides country models⁴² in a region which is obviously not centred in the traditional Middle-Eastern hub.

Muslims of those wealthy countries that have high Social Interaction levels would be encouraged to think beyond their own national boundaries to help people of those countries that are trying to improve their Social Interaction well-being levels but may not have the financial means to do so.

It could well be useful to utilise a similar approach to assess the well-being of Muslims in Muslim-minority countries. This, however, is a different exercise and would require additional and different considerations such as, for example, on freedom of religious practices and degree of any religious, ethnic or racial discrimination.

Policy Recommendations

- In the spirit of helping each other in righteousness (*Tawun ala al-bir*; Al-Ma'idah 5: 2), encourage Muslim aid and financial support to be channelled to those countries comprising good Muslims but who have poor living standards (income, health, education, and running water) and need investment and loans to improve their economic situation, especially the pious Muslim communities in West Africa identified by the Pew Center studies.
- Inquire whether the Central Asian and South European Muslim Majority countries would be receptive to (i) Islamic missionary efforts in their countries, (ii) professional support for and establishment of more Islamic higher educational institutions, and (iii) provision of scholarships for their

citizens to seek higher education qualifications in Islamic disciplines in other parts of the Muslim world.

- Countries that fall low in the ratings in the Personal Religiosity, Social Interaction or overall Well-being fields, and who may wish to improve their standing for the benefit of their citizens, should assess the reasons for their rating and seek professional planning advice from experts in Islamic and other disciplines to develop appropriate amelioration strategies, particularly from experts in those countries that have a high standing in the specific fields of well-being sought.
- Conduct a review of the methodology provided in this article in two years time, revise if necessary, and publish a new 2014 well-being assessment of the Muslim-majority countries with comments on any trends from the 2012 baseline data.
- Conduct research to identify suitable target levels or benchmarks for each indicator that Muslim majority countries would strive to achieve or exceed within a certain time frame.
- Approach the Pew Center to ascertain whether the worldwide religiosity surveys of Muslims could be conducted on a periodic basis (say every two years); also those countries should be approached where interviews have not been conducted in the past to request their future participation. For the question asked regarding attendance at a mosque for Friday prayers, the person's gender should be identified so that the obligatory male attendance levels can be captured.
- Ideally, a reputable Islamic research institution or an international Islamic body such as the Organisation of Islamic Cooperation should be the rating agency to plan and conduct the field interview surveys and to facilitate a comprehensive and reliable well-being assessment of *all* Muslim-majority countries.

Notes

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1. According to the United States Department of State, 2010 Report on International Religious Freedom - Guinea-Bissau, 17 November 2010, available online at <http://www.unhcr.org/refworld/docid/4cf2d096c.html> (accessed 5 November 2012), the country's Muslim population is approximately 50 percent.
2. M.A. Rashid, "Religiosity and Psychological Well-being in a Malaysian context", *Malaysian Journal of Psychiatry* (2004) 12, 21-37; Habib Tiliouine, Robert A. Cummins and Melanie Davern, "Islamic religiosity, subjective well-being, and health", *Mental Health, Religion & Culture* (2009) 12, 55-74; Ahmed M. Abdel-Khalek, "Quality of life, subjective well-being, and religiosity in Muslim college students", *Qual. Life Res* (2010) 19, 1133-1143; Abdulaziz Aflakseir, "Religiosity, Personal Meaning, and Psychological Well-being: A Study among Muslim Students in England," *Pakistan Journal of Social and Clinical Psychology* (2012) 9, 27-31.
3. Pew Research Center, *The World's Muslims: Unity and Diversity*, available online at http://www.pewforum.org/uploadedFiles/Topics/Religious_Affiliation/Muslim/the-worlds-muslims-full-report.pdf/ (accessed on 16 October 2012).
4. Organisation for Economic Co-operation and Development (OECD), *Compendium of OECD Well-Being Indicators*, (2011), available online at <http://www.oecd.org/std/47917288.pdf> (accessed on 27 November 2012).
5. Mosque attendance for males was interpolated since the Pew Center mosque attendance figures provided were for both men and women. It is not obligatory for women to attend the mosque so their attendance should be removed to reflect only male attendance. Figures were available from Pew Center on the percentage of women who *never* attend the mosque. Assuming females comprise half of the population, the lack of attendance by these women could then be factored in to provide a percentage of men who attend at least once per week. This is the case except in those countries where women may attend the mosque once or more per week. It is however not possible to remove this discrepancy from the output of "male" attendance. Consequently there may be an artificial increase in "male" mosque attendance in Chad, Djibouti, Egypt, Guinea-Bissau, Indonesia, Malaysia, Mali, Morocco, Niger and Nigeria. These are countries where only small percentages of women *never* attend the mosque.
6. Mohammad Hashim Kamali, *Principles of Islamic Jurisprudence, 2nd Revised Edition* (Petaling Jaya: Ilmiah Publishers, 1998), 267, 275.
7. Kamali, "Constitutionalism and Democracy: An Islamic Perspective", *Islam and Civilisational Renewal* 2(2010), 22.
8. At-Tirmidhi, on the authority of Abu Umamah al-Bahili.
9. Muhammad Ali Al-Hashimi, *The Ideal Muslim Society* (Riyadh, International Islamic Publishing House, 2007), 350.
10. OECD, *The Well-being of Nations: The Role of Human and Social Capital* (2001), 33-35, available online at <http://www.oecd.org/site/worldforum/33703702.pdf> (accessed on 28 November 2012)
11. Ibn Majah, on the authority of Anas bin Malik.
12. Al-Bukhari and Muslim (*hadith* no. 6180), on the authority of Abu Hurairah.
13. Effects of Divorce on Children, available online at <http://www.children-and-divorce.com/effects-of-divorce-on-children.html> (accessed on 16/10/2012).
14. Julio Cáceres-Delpiano and Eugenio Giolito, *The Impact of Unilateral Divorce on Crime*, Working Paper 08-10 Departamento de Economía, Economic Series (06) Universidad Carlos III de Madrid (2008), available online at <http://orff.uc3m.es/bitstream/10016/1877/1/we081006.pdf> (accessed on 28 November 2012)
15. Available online at <http://blog.heritage.org/2012/02/01/family-fact-of-the-week-the-far-reaching-impact-of-divorce/> (accessed on 28 November 2012)
16. Gary King and Langche Zeng, "Improving Forecasts of State Failure," *World Politics* 53, (July 2001), 623-658.
17. Kamali, *The Right to Education, Work and Welfare in Islam* (Cambridge, [U.K.]: The Islamic Texts Society, 2011).
18. Samiul Hasan, *Philanthropy and Social Justice in Islam: Principles, Prospects, and Practices* (Kuala Lumpur: A.S. Noordeen, 2007), 61.
19. Al-Bukhari and Muslim, on the authority of 'Abd Allah ibn 'Umar.

20. Muhammad Asad, *The Principles of State and Government in Islam* (Gibraltar: Dar Al-Andalus, 1980), 88.
21. Al-Bayhaqi, on the authority of Ibn 'Abbas.
22. Al-Bukhari and Muslim, on the authority of Anas.
23. Cf. al-Siba'i, *Ishtirakiyyat*; vide Mohammad Hashim Kamali *Freedom, Equality and Justice in Islam* (Petaling Jaya, Malaysia: Ilmiah Publishers, 2002), 136.
24. Muhammad Ali Al-Hashimi, 324-325.
25. OECD, *The Well-being of Nations: The Role of Human and Social Capital* (2001), 33-35.
26. United Nations Development Program, *International Human Development Indicators, Income Gini coefficient*, World Bank 2011 figures are available online at <http://hdrstats.undp.org/en/indicators/67106.html> (accessed on 25/09/2012). Others from the Global Peace Index are available online at http://en.wikipedia.org/wiki/List_of_countries_by_income_equality#Gini_coefficient.2C_before_taxes_and_transfers (accessed on 25 September 2012).
27. Sunan Abu Dawud, *hadith* no. 1595.
28. Cf. also Wan Azlan Ahmad and Mohsin Hingun, *Duties of a Believer towards Fellow Believers: The Qur'anic Injunctions* (Sepang, Malaysia: Ihsaniah Publishing House, 2012), 54-55.
29. Transparency International, *Corruption Perceptions Index 2011*, available online at <http://cpi.transparency.org/cpi2011/results> (accessed on 16 October 2012).
30. OECD, *The Well-being of Nations: The Role of Human and Social Capital* (2001), Appendix A: Some Measures of Well-Being, 33.
31. For example, although the Corruption Perceptions Index shows a rapid increase in perceptions of corruption in Iran over the past five years, an Iranian group interviewed and questioned about this said they had not observed any such major increase.
32. Pew Research Center, *The World's Muslims: Unity and Diversity*.
33. Riaz Hassan, "Globalisation's Challenge to the Islamic Ummah," *Asian Journal of Social Science*, 34 (2006), 311 to 323.
34. Cf. Julio H. Cole and Andres Marroquin Gramajo, "Homicide Rates in a Cross-section of Countries: Evidence and Interpretations", *Population and Development Review*, 35 (Dec 2009), 749-76. These investigators found across a large sample of countries that an increase in female education tends to increase homicides, and they provided several possible interpretations for this phenomenon. Female/male ratios in secondary education higher than 1.0 in MMCs may not necessarily then lead to well-being.
35. OECD, *Compendium of OECD Well-Being Indicators*, (2011), 24.
36. "Why Maternal Mortality Rate is High", available online at <http://allafrica.com/stories/201211230526.html> (accessed 29 November 2001)
37. Muhammad Ali Al-Hashimi, 199.
38. "Malaysia's role in promoting peace in Muslim world praised," *Star newspaper*, *Bernama*, 21st October, 2012.
39. Seyyed Vali Reza Nasr, *Islamic Leviathan: Islam and the Making of State Power* (Oxford: Oxford University Press, 2001), argued that Islamisation has been relatively successful in Malaysia compared to Pakistan because a "soft" approach was applied by the UMNO-led Malaysian government.
40. Riaz Hassan, 311 to 323.
41. For example, the Kyrgyzstan government of President Almazbek Atambayev has sought advice from former Malaysian Prime Minister, Mahathir Mohamad, and the Charge D'affairs in Malaysia, Arslanbak Umetaliev, recently commented, "We are trying to use Malaysia as a model for our development." Balan Moses, "Kyrgyzstan wants to take after Malaysia," *Diplomatic Dispatches*, *New Sunday Times*, 9 December 2012, 23.