

**TOWARD AN ISLAMIC MORAL-ECONOMY READING OF UNGKU AZIZ'S
DEVELOPMENT THOUGHT**

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Abstract	<p><i>This paper explores the development of a moral-economy approach to Malaysia based on the Islamic theory of development as expressed by Ungku Aziz, Sarong Index. It argues that Ungku Aziz offers a plausible alternative to growth-based development by establishing the economic policy in the ethical purpose, social justice, and institutional responsibility. Based on his texts on poverty, education, rural development, and nation building, the article reinvents his conception of development as implicitly organized around maqad sharieah, especially safeguarding against poverty, livelihood, knowledge and social bonding. It is brought out that the core of the argument is that Ungku Aziz understood development as human based process where markets, the state and social institutions serve as means as opposed to ends; economic effectiveness is thus secondary to moral responsibility and distributive justice. The paper contextualises this philosophy in the post colonial developmental process in Malaysia and shows how this philosophy is applicable to the current problems of inequality, financialisation and policy fragmentation. The paper adopts a qualitative interpretive design based on textual and policy analysis. The analysis suggests that his approach can be interpreted as a form of Islamic moral economy that is pragmatic, policy based, and institutionally-based and not just normative. The paper ends by stating that reconsidering the Islamic philosophy of development in the writings of Ungku Aziz can add value to the ongoing discussion of sustainable and inclusive development in Malaysia by recovering the ethics as a key type of economic argumentation.</i></p> <p>Keywords: <i>Ungku Aziz, Moral, Economy, Development, Malaysia.</i></p>
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INTRODUCTION

The discussion of the development in Malaysia is now being redefined by the inclusion of the *Kerangka Ekonomi MADANI* (MADANI Economic Framework) by the government which envisions bringing Malaysia to equitable, resilient, and socially entrenched growth. This policy shift has not only predicted macroeconomic stability but also distributive justice and human well-being, which has a moral aspect that is usually missing in the traditional growth paradigms.

In this context, the Islamic philosophy of development of Ungku Aziz as a conceptual framework allows scrutinizing the normative base of *Kerangka Ekonomi MADANI* and

deepening it. The views of Ungku Aziz do not endorse the limited thinking of morally materializing the economic output as the sole objective but rather place the economic activity in the context of ethics, social justice and institutional responsibility.

His philosophy suggests that economic policies have to benefit human dignity, fair and equitable access to opportunities and social good instead of maximising aggregate output by incorporating *maqasid shariah*, as a background ethical orientation. Empirical information in the Malaysian context shows that the economy is becoming strong in the post pandemic era, which offers a strong foundation to research the meeting point between ethical systems and national policy tools.

As per the recent statistics, based on the growth rate, Malaysian economy has grown by about 4.9 percent in 2025, which is better than the official forecasts and boosted by the performances of services, manufacturing and construction sectors. This developmental pattern is consistent with the goal of *Kerangka Ekonomi MADANI* to reorganize the economic activity on the basis of increased value creation and resiliency to external shock, including global trade volatility.

According to the reports by the Malaysian Finance Ministry, unemployment rate dropped to approximately 3.0 percent under *Kerangka Ekonomi MADANI* initiative since its launch, and the inflation was kept at a moderate level, which are the primary signs of socio-economic well-being, i.e. the improvement of the labour market and price stability. In the meantime, the Malaysia Government forecasted a decline in fiscal deficit to about 3.8 percent in 2025 indicating that it was striving to balance its public finances in its quest to promote inclusive growth.

Spatial dimensions of growth are also depicted by regional output contribution of states like Selangor, Kuala Lumpur and Johor which contributed about 67.7 percent of the national economic activity in 2023. Collectively, these data points outline the important factor that define the economic environment in Malaysia today: GDP growth, the employment and fiscal health, which are being impacted by *Kerangka Ekonomi MADANI* as the main policy intervention.

This paper operationalizes *Kerangka Ekonomi MADANI* as a modern policy system whose sustainability is based on its moral orientation. The effects of human wellbeing, including poverty, equity, and social mobility, are analyzed by the normative prism of *maqasid shariah*, which is not a statistical intermediary, but a normative ethical system. The philosophy of Ungku Aziz is a challenge to the implicit belief of neoclassical economics doctrines that market efficiency and aggregate growth produced by it would automatically result in social welfare.

Rather, he championed an ethical re-orientation in which markets, the state and the civil society are tools that are subject to moral question. This idea is echoed by the push of *Kerangka Ekonomi MADANI* that, as stated in strategic state publications, focuses on three pillars, which are: increasing the growth ceiling, increasing the floor of the living standards by inclusive mechanisms, and strengthening good governance. The aim of these pillars is to internalize the distributive justice in the growth process and hence reversing the social stratification and structural inequities. It is not only with a change in the labour market participation and price stability that the statistical indicators reflecting human-centred growth, but also signals a profound change in the system. More importantly, the analysis places the Islamic philosophy of Ungku Aziz in the context of the Malaysian policy environment and how *maqasid shariah* can be used as a normative guide.

This prioritization of the philosophy of the protection of dignity, livelihood, knowledge, and social cohesion has an evaluative model of determining whether *Kerangka Ekonomi* is actually generating equitable development or whether it is simply boosting aggregate figures. An example of this is the fact that the income distribution gaps are closing as per the recent official reports, but as the surveys on socio-economic matters show, this implies that the access to the equitable areas is being made, but the issues of regional inequalities and the social attitudes towards the economic policy mean that more normative anchoring is required.

Moreover, the desire to achieve the continuous growth of the GDP in the turbulent global economy highlights the conflict between economic strength and social justice, namely the conflict that is being pursued by the philosophy of Ungku Aziz. In this sense, *Kerangka Ekonomi MADANI* is not just a technocratic growth blueprint, but a normative intervention, which implicitly addresses ethical issues around the aim of development.

Thus, the paper suggests that by making *Kerangka Ekonomi* Explicitly based on the concepts of Islamic moral economy, one could contribute to the effectiveness of the budget and make it more legitimate, offering more definite points to evaluate and design the policy. Foregrounding ethical intent and economic indicators will allow policymakers to create more effective national development policies and practical plans that address the whole well-being of the citizens, meeting material and moral goals of sustainable and inclusive development in Malaysia.

This introduction provides the analytical framework of the article and preconditions a thorough discussion that will follow how the Islamic philosophy of development by Ungku Aziz can shed light, critically evaluate, and possibly enrich *Kerangka Ekonomi Makkadian* in solving the endemic socio-economic problems.

LITERATURE REVIEW

Moral Economy And Development In The Malaysian Post Colonial State

The politics of post colonial state formation and the continued attempts to balance economic growth with social cohesion has given Malaysian development its current path. In 1957 after receiving independence, initial national development planners anticipated reducing poverty and ethnic inclusiveness, and this path would carry into the New Economic Policy of 1971.

Malaysia has recorded significant poverty alleviation since the time. The absolute poverty level declined to 5.1 percent in 2024 and the hardcore poverty level was reduced to just 0.09 percent, with the average household income increasing to RM9,155 (Department of Statistics Malaysia, 2025). However, urban and rural localities as well as interstate structural inequality still exists; in 2024, Sabah was the poorest state with 17.7.

The income inequality indicated by the Gini coefficient decreased to 0.390, the lowest in 50 years, but still higher than the levels of most of the high income counterparts, indicating the existence of structural inequality (Department of Statistics Malaysia, 2025; World Bank, 2025). Such developments indicate that there is a moral conflict in the story of Malaysian development.

The desire to have high income status and strong macroeconomic performance are in unison with equity, mobility and structural exclusion issues. The report released by the World Bank in 2025 states that though Malaysia is doing a great job in reducing poverty, it still lacks the opportunity to increase the number of people progressing in the income distribution, except those who are the poorest in the five income groups (World Bank, 2025).

This harsh commentary reflects the terms of discussion in Malaysian development studies since ancient times whether growth-focused policy is responsive enough to the issues of social justice. Similar regional and ethnic inequalities were recorded in a study by Zulkarnain and Isahaque (2013) but several decades ago which highlights the intensity and tenacity of these structural challenges.

The intellectual works of Ungku Aziz are especially relevant to this context. Beyond the growth interest, he always placed development as a moral and human process. His work on poverty, cooperatives and education highlighted institutions in support of dignity, participation and structural opportunities of the marginalized areas that are often ignored by the conventional economic frameworks.

By doing this, his philosophy preempts and supplements subsequent arguments on inclusive development in modern policy models like *Kerangka Ekonomi MADANI* under the Prime Minister Anwar Ibrahim. This political transformation into people-centric

development echoes a trend of increased prominence of dignity and equity in state language.

Maqasid Shariah, Islamic Moral Economy And Development Ethics

Islamic moral-economy literature presents a different normative order that puts economic policy in the context of ethical requirements. At the center of this system is the idea of *maqasid shariah* - higher part of the law of Islam that strives to protect religion, life, intellect, lineage and property which serves as a measure system of moral government and human flourishing.

These are not purely theological objectives, but normative standards of evaluation of the social consequences of economic policy. It is part of the Quran, which asserts the dignity and the welfare of human beings, as observed in the verse:

﴿وَلَقَدْ كَرَّمْنَا بَنِي آدَمَ وَحَمَلْنَاهُمْ فِي الْبَرِّ وَالْبَحْرِ وَرَزَقْنَاهُمْ مِنَ الطَّيِّبَاتِ وَفَضَّلْنَاهُمْ عَلَى كَثِيرٍ مِمَّنْ خَلَقْنَا تَفْضِيلًا﴾

Which means, "We have honoured the sons of Adam; provided them with transport on land and sea; given them for sustenance things good and pure; and conferred on them special favours, above a great part of our creation" (al-Quran. Isra': 70).

The word "And We have indeed honoured the children of Adam" and dignity of humankind as the basis of normative economic analysis. While the Prophet frequently emphasized the rights of neighbors in *Sahih al-Bukhari*, this specific wording is most famously recorded in Imam al-Bukhari's other major work, *Al-Adab Al-Mufrad* as well as by Al-Hakim. It serves as a stark warning against economic individualism and establishes social interdependence. It suggests that private wealth is not absolute; it carries a social debt to ensure the survival of the community:

{لَيْسَ الْمُؤْمِنُ الَّذِي يَشْبَعُ وَجَارُهُ جَائِعٌ إِلَى جَنْبِهِ}

Which means, "He is not a believer who fills his stomach while his neighbor beside him goes hungry." (al-Bukhari. Al-Adabul Mufrad: 112)

Maqasid Shariah has also been developed by scholars as a normative development policy. A more recent article on the existence of *Maqasid* in the context of sustainable development sites describes how *Maqasid* principles can be used to complement the Sustainable Development Goals by enhancing the ethical aspect of economic planning with concepts of justice, accountability, and spiritual sustainability (Ahmad and Zulkifli, 2021).

Similarly, the studies of the performance of Islamic rural banks reveal that *maqasid shariah* is becoming a more common philosophy in social impact and financial inclusion and is a positive indicator of a wider move toward ethical considerations in economic institutions (Mohammad and Hassan, 2025).

Within the Islamic moral-economy tradition, as summarised by the likes of Chapra (2008), development can be evaluated not on income or growth measures but on justice, equity of distribution and accountability of the institutions. Chapra places poverty as a structural process that emerges due to institutional failures and not moral inadequacies of an individual. In this regard, the Islamic moral economy will support human-focused developmental strategies that focus on well-being, capabilities and social inclusion.

When applied to the situation in Malaysia, these ethical frameworks provide more evaluative factors compared to the ones that are based on a strictly econometric analysis. The fact that the structural inequality continues to exist even with the declining poverty rates as per the observation of the World Bank is an indication that the traditional indicators do not adequately portray the human development realities. *Maqasid*-oriented models anticipate dignity, equity and ethical responsibility, which makes them appropriate to philosophize and steer state policy towards inclusive development.

Human Capabilities, Agency And Development Evaluation

The capability approach of Amartya Sen transforms the development perspective of promoting income growth to that of substantive freedoms that allow individuals to live the lives they cherish. Sen (1999) contended that well-being has to be assessed holistically taking into account agency, opportunity and social participation rather than material wealth alone. This view corresponds to Islamic development ethics which give precedence to human dignity and moral purpose and has become popular in current policy discussions on inclusive development.

The capability approach is especially relevant to the development studies carried out in Malaysia where conventional metrics of poverty do not relate to lived conditions of deprivation particularly in the areas of education, health and social mobility. To illustrate, the current machine-learning studies on income disparity and school attainment in Malaysia highlight that educational results are hugely different across regions and gender, which means that there are structural issues beyond income (Ramli, 2025).

This result shows that the outcome of human development is the consequence of a complex interaction of social factors, which is in line with the argument of Sen that development is multidimensional and highly contingent on societal structures. These concerns on capability are expected through the focus of Ungku Aziz on education, cooperatives and rural empowerment.

His work was repeatedly concerned with the necessity of such institutional support of agency and access to opportunities in the process of sustainable development as opposed to income transfers. The capability lens therefore adds to interpretative resources in the explanation of the Malaysian development dilemmas, providing conceptual bridging resources between normative Islamic ethics and empirical human-development studies.

THE ENHANCEMENT OF THE MORAL ECONOMY AND THE MODERN POLICY FRAMEWORKS

The modern Malaysian policy frameworks especially *Kerangka Ekonomi MADANI* depict a dynamic shift towards people-centred and equitable developments. The policies within MADANI framework focus in the areas of dignity, inclusiveness, and sustainability, which marks a normative change in the state economic thought. According to recent income and poverty data, these policies could be leading to detectable progress, such as a decrease in the Gini coefficient and a substantial decrease in the levels of absolute poverty (Department of Statistics Malaysia, 2025).

Although all these positive tendencies exist, there are still problems. The analysis by the World Bank points to the fact that there is a lack of socioeconomic mobility and is an indicator that the growth has not been entirely converted in terms of equitable opportunities (World Bank, 2025). The income inequality in Malaysia, though it has been improved, is high compared to other countries at the same income level meaning that there are still structural barriers (OECD, 2024).

These empirical trends suggest that normative theories like *maqasid syariah* and capability theory can be used to offer supplementary evaluative measurements to policy evaluation. These frameworks may be constitutive criteria, as opposed to being an auxiliary to economic planning, in determining priorities, trade-offs, and institutions. To take a particular example, social protection policy development can be based on moral imperative of dignity and fair access, whereas education, employment, and rural development can be informed by capability-based assessment.

In the Islamic culture of moral economy, development does not mean an end but a means to achieve human flourishing which is based on the principles of morality. Progress of material things will only be significant when it promotes justice, dignity and social balance. This direction comes to light in classical normative discourses, which are becoming increasingly expressed in modern academic literature, or in modern policy aspirations, represented by *Kerangka Ekonomi MADANI*.

Through relying on both moral and economic economy frameworks and conducting serious empirical policy analysis, scholars and policymakers could be able to conceptualize inequality as a structural and long lasting state policy rather than as a deviation. In this way, development planning can cease to rely on aggregate measures of growth, and strive to undertake a more holistic measure of well-being. This way, national strategies would be more harmonized with wider human-based goals as the economic transformation will be used to serve the development of just institutions, social solidarity and sustainable human development but not growth itself.

CONCEPTUAL FRAMEWORK

The paper is based on a moral economy approach, which incorporates Islamic ethics with development policy. It not only theorizes development as an economic process but as a normative project that has human dignity, justice and social wellbeing as its goals. Based on Islamic philosophy of development, *maqasid syariah* and human-centred development theory, the framework outlines the association among policy intervention, ethical orientation as well as development outcomes.

The contemporary Malaysian development policy framework is the anchor factor that will be operationalized in this study via *Kerangka Ekonomi MADANI*. This framework is a state intervention that involves fiscal policy, labour markets reform, social protection, investment in education, and restructuring of governance. MADANI, as a policy architecture, aims to put Malaysia back on track in terms of growth model, inclusiveness, sustainability, and dignity.

Another elements are multidimensional development outcomes, which are introduced as human wellbeing as opposed to aggregate economic performance alone. Such results are poverty and vulnerability reduction, greater income distribution, social mobility, and human dignity reinforcement due to education, job opportunities, and social security. The conceptualization is consistent with the capability-based development theory (Sen, 1999) and Islamic moral economy texts (Chapra, 2008).

The main analytical novelty of the work is in the finding of an intermediary of ethical governance based on *maqasid syariah*. Ethical governance is a mechanism that helps in transforming policy inputs into substantive human outcomes. It includes institutional responsibility, distributive fairness, participatory inclusion and giving priority to the weak. In its absence, policy-making tools will tend to generate growth that is not just and inclusion that is not dignified.

This mediation is intellectually based on the philosophy of Ungku Aziz. His focus on institutions, cooperatives, education, and moral responsibility formulates development as a process which should be ethically oriented and socially entrenched. In this context, markets and the state are not independent forces that can be evaluated in terms of morality.

The conceptual framework is that *Kerangka Ekonomi MADANI* has both direct and indirect impacts on the outcome of human development. The circuitous route is based on ethical rule making which is founded on the *maqasid syariah* and determines policymaking, enactment and review. Such a resolving position is the cause of variance of outcomes despite similar regimes of policy, and it is the solution to the empirical finding that growth does not necessarily produce equitable development.

ANALYTICAL PROPOSITIONS

According to the conceptual framework, this research puts forward four propositions of analysis instead of statistically testable hypotheses. These hypotheses are to be used in order to lead interpretive and policy oriented analysis. They frame the inquiry theoretically and give a sensible prism in which the connection between development policy, ethical orientation, and human wellbeing can be explored. This is not to be measured causally or statistically but to clarify analytically.

Proposition 1: *Kerangka Ekonomi MADANI* which translates as a multidimensional policy structure hopes to promote multidimensional human wellbeing. Its efficacy,

however, is related to the coherence and coordination and integrity of institutions that implement it. This suggestion identifies MADANI as not only a macroeconomic strategy. It includes fiscal reform, labour market policies, social protection policies, restructuring of governance and investment in education.

This proposal is that a policy intention is not adequate. These tools yield equal and sustainable results in the degree of institutional congruence and administrative capability as well as normative clarity in application. Proposition 2: *Maqasid shariah*-based ethical governance is linked to more substantive and fair human wellbeing results. This suggestion is based on the literature of moral economy in the Islamic intellectual tradition that underlines justice, dignity, and institutional responsibility as the key determinants of the effectiveness of the development.

Under this school of thought, ethical governance is manifested in distributive fairness, accountability, participatory inclusion and prioritisation of vulnerable groups. It is only when these principles are operationalized into the institutional practices and policy orientation that they become active. Proposition 3: Ethical governance under the influence of *maqasid shariah* predisposes the degree of policy intention transformation into material wellbeing results.

This proposal brings out the interpretative aspects of the ethical orientation in development processes. Policies can have comparable technical designs, but yield diverse results based on the case when institutional decision making is informed by the concerns of dignity, social justice and long term human flourishing. Ethical governance is hence a conditioning model that predisposes the prioritisation, implementation and review of policy instruments.

Proposition 4: Policy instruments, which reflect human centred philosophy, proposed by Ungku Aziz is more transformative in the sense of defining observed outcomes of human wellbeing. The proposal links the philosophy of Ungku Aziz to the modern policy evaluation. His focus on education, institutions of co-operation, empowerment of the rural and responsible ruling offers substantive parameters by which development instruments are judged.

More policy actions aimed at enhancing agency, participation and institutional learning have higher chances of implementing the stated objectives into concrete changes in lived conditions. In combination, these propositions offer a quasi-analytic guide to the discussion of the modern development strategy in Malaysia in the context of a moral economy.

They allow a systematic explanation of policy orientation, institutional behaviour, and human wellbeing without bringing the inquiry to statistical causality. Within this framework, the research is aimed at enhancing the insight into the ways moral underpinnings determine the development paths within the Malaysian context.

RESEARCH METHODOLOGY

Research Design

The study adopts a qualitative interpretive research design grounded in textual and policy analysis. The study is theory-based and premised on a moral-economy approach that incorporates Islamic development ethics, *maqasid shariah* and human-centred development theory. Since the aim of the study is to investigate the role of Islamic philosophy of development as developed by Ungku Aziz to facilitate the relationship that exists between modern policy tools and human wellbeing, the study cannot be taken purely in an econometric context.

Rather, the approach gives priority to conceptual rebuilding and document examination and contextual examination of the policy. There is an integration of three complementary approaches in the design which is systematic literature analysis, qualitative policy analysis, and secondary data analysis. This triangulation increases the analytical strength and enables the study to focus on normative underpinnings and empirical results of the development path of Malaysia.

Data Sources

The paper is based solely on secondary data, which is collected on four major groups. The main intellectual documents written by Ungku Aziz comprise the main conceptual data first. They are his books, scholarly articles, and public speeches, policy speeches and institutional reports concerning poverty, rural development, education, cooperatives and national development. These sources are considered to be primary in the process of creating his Islamic philosophy of development.

Second, the main data to be used in the analysis of *Kerangka Ekonomi MADANI* include policy documents and official reports. These consist of federal budget statements, economic policy frameworks, the national development plans and official speeches by the Prime Minister and ministries. These are documents that are employed in determining policy objectives, policy instruments, and normative commitments as stated.

Third, academic literature is selected as it becomes peer-reviewed and published in the last two years (2020-26), which fits the situational analysis in the development discourse. It will contain journal articles of Scopus and Web of Science, especially articles by Chapra, Auda, Kahf, Sen, Rumaizuddin Ghazali, and Syafiq Borhanuddin and recent researches on the Malaysian poverty, inequality, and development thought.

Fourth, the contextualisation of development outcomes is done with the help of official statistical data provided by the authoritative institutions like the Department of Statistics Malaysia, Economic Planning Unit, World Bank, and OECD. These statistics are poverty incidence, indicators of income distribution, labour-market statistics, and social mobility. Although these statistics are not modelled with any kind of econometric work, they present the policy analysis with empirical base.

Analytical Approach

The analysis is done in three consecutive steps. The initial step entails thematic and conceptual analysis of the works of Ungku Aziz. The key themes are identified and categorised using an inductive coding method to determine moral economy, justice, dignity, institutional responsibility, education and empowerment. These themes are then understood in the context of *maqasid shariah* in order to rebuild the implicit moral code of Ungku Aziz. This step provides a normative basis of the study.

The second step is the implementation of qualitative policy analysis to test the *Kerangka Ekonomi MADANI*. Policy instruments are reviewed in regards to their goals, procedures and beneficiaries. The analysis is devoted to the spheres which directly are related to the philosophy of Ungku Aziz, such as poverty alleviation, education policy, labour-market reforms and governance structure. Every instrument is measured against the *maqasid shariah* criterion like protection of the dignity, livelihood and social justice.

The third step consists of a situational outcome evaluation, where the indicators of recent development are analyzed in terms of policy intention and ethical mediation. The study reviews whether the observed trends in poverty reduction, inequality and social mobility follow the suggested moral economy framework rather than testing the hypotheses using statistical models to examine them. This follows the interpretive policy research paradigm, where causality is investigated based on plausibility and coherence, and not statistical analysis.

Key Elements

The *Kerangka Ekonomi MADANI* is considered to be the main modern policy framework that is under analysis as it reflects the vision of the state on the level of inclusive, resilient, and dignity-based development. Instead of understanding it as a parameter in a statistical context, the framework is examined as a policy architecture that consists of fiscal policies, social prudence policies, governance reforms, and human capital policies.

The outcomes of human wellbeing- poverty incidence, income inequality, quality education access, labour-market participation and employment security are treated as multidimensional evaluation dimensions through which substantive impacts of policy

orientation can be explained. These dimensions are not just scaled down to aggregate macroeconomic performance but rather conceptualized in regard to lived conditions, patterns of distribution and capacity expansion.

Maqasid-based ethical governance is a normative analytical framework that serves in the evaluation of the coherence of policy, the accountability of an institution, and distributive justice. What ethical governance achieves in this context is not but a critical evaluation of the human-centred orientation and moral consistency of the development policy through the prism of a conceptual standard.

Validity And Reliability

The study utilizes triangulation of various data sources in order to increase the analytical validity such as intellectual texts, policy documents, academic literature and official statistics. A conceptual validity is achieved by basing the interpretations on existing theoretical constructs, especially the Islamic moral economy and the capability theory.

The issue of reliability is tackled by clear records of the sources of data, analysis procedures and interpretative standards. The qualitative interpretation does mean that the researcher will have to make judgements; however, the conceptual frameworks allow well-developed concepts to minimize arbitrariness and improve replicability.

Ethical Considerations

Since the research is based on only the publicly available documents and secondary data, no human subjects will be used and no official clearance on ethics will be needed. However, the analysis is conducted in accordance with scholarly ethics because it is not selective in citing, biased using ideological or normative concerns. Religious books are dismissed as axiomatic sources of an academic analysis paradigm, rather than presuppositional utterances.

Methodological Limitations

The research lacks the application of primary field work or econometric testing, which restricts causal generalisation. Nonetheless, this is within the context of the study aim to come up with a theoretically informed and policy-relevant moral economy framework. The proposed study can be empirically tested or interviews conducted with stakeholders to better confirm the proposed relationships in future research.

POLICY ANALYSIS: MAPPING UNGKU AZIZ'S PHILOSOPHY ONTO *KERANGKA EKONOMI MADANI*

Ungku Aziz's Development Philosophy As Policy Logic

This Islamic philosophy of development by Ungku Aziz should be understood as an institutional and moral logic as opposed to a strict economic model. His work always put development in the context of human dignity to improve structural inequality and empower communities by increasing access to institutions. At the core of the philosophy were three closely related values, namely, the moral responsibility of economic institutions, the priority of the poor and vulnerable, and the empowerment of the poor through education and participation.

These values are very vocal with the normative bent of *Kerangka Ekonomi MADANI*. The MADANI framework clearly anticipates dignity, equity and sustainability as leadership values, which is a break to the previously prevalent growth paradigms. Such intersection gives us a framework to transfer the philosophy of Ungku Aziz into the particular policy tools in MADANI.

Social Protection And Poverty Alleviation

Ungku Aziz theorised poverty as an institutionalized state of exclusion and not as a state of failure. The activism of his views about cooperative movements and rural development was a revelation of the belief that poverty was to be relieved through institutional means and

through the empowerment of people. In MADANI, targeted cash transfers, subsidy rationalisation, and increased social safety nets are social-protection instruments that indicate the same concern with structural vulnerability.

However, the philosophy of Ungku Aziz goes beyond income support to place an accent on dignity and participation. Social-protection policies that are based on the philosophy of MADANI are morally-economic in that they are moral as they focus on empowerment, dependency reduction, and that of human dignity.

Education And Human Capital Development

Education played a key role in the development thought of Ungku Aziz. He did not see education as a simple human-capital formation but a moral and civic tool that is necessary in making social movements and nation-building. His focus on access, quality and institutional reform is a precursor to modern human centred development discourse. This philosophy is directly manifested in the education reform, skills upgrading, and lifelong learning that is focused on by MADANI.

Education as a policy tool is both a facilitating factor and a direct policy tool that is effective in increasing the moral worthiness of a development policy. Education policy in the form of right and an institution that promotes dignity is rather close to *maqasid shariah* and the vision of Ungku Aziz.

Productivity, Dignity And Labour Markets

Ungku Aziz had always oppressed the idea that labour could be viewed as an input. He highlighted the need to have a just economy, which depends on fair wages, decent work, and institutional protection. The focus of MADANI on wage reform, labour participation and productivity upgrading can be viewed with this in mind. Moral-economy orientation is represented in labour-market policies that improve job quality and security, but efficiency-driven policies run the risk of destroying dignity. The philosophy of Ungku Aziz therefore offers evaluative tools of measuring the effectiveness of the labour policy in other areas other than the productivity measure.

Governance, Institutions And Ethical Accountability

Perhaps the greatest overlap between the philosophy expressed by Ungku Aziz and MADANI is in the area of governing. Ungku Aziz considered institutions to be moral agents and their legitimacy was founded on their role in justice and wellbeing. Technical failures were not the only problem, but moral violations of corruption, inefficiency, and exclusion.

The focus on the governmental reform, transparency, and accountability at MADANI indicates a tacit acknowledgement of this moral aspect. Governance reforms based on the principles of *maqasid shariah* act as an element which facilitates the policy instruments to deliver equitable results.

Policy Implications

Applying the philosophy of Ungku Aziz to MADANI, it is possible to see that ethical orientation is not peripheral to the effectiveness of policy but core to it. The tools of development that are in line with moral-economy principles will have more chances of giving sustainable and inclusive results. The analysis indicates that the modern policy of development of Malaysia can be reinforced by distinctly engaging the institutionalisation of ethical assessment procedures that are based on the *maqasid shariah*.

In addition, in a plural and multi-religious nation like Malaysia, it means that concrete reliance on the *maqasid shariah* to form the basis of public policy must be translated carefully on institutions to achieve inclusivity. Such ethical values as dignity, justice, and good health might be required to be expressed in terms that are neutral towards the constitution to maintain validity in different societies.

FINDINGS AND DISCUSSION

A Moral Economy Perspective Of Refaming The Development Trajectory Of Malaysia

The observation of the research indicate that there existed a continual strain in the Malaysian development pathway between quantifiable economic growth and structural weaknesses. Aggregate indicators indicate a long-term achievement in poverty, income growth and macroeconomic stability. However, an examination reveals that there is disproportionate results of human wellbeing that reflect the issues voiced by Ungku Aziz over several decades.

The basic tenets of his development philosophy were always that economic development was not worth evaluating without mentioning human dignity, institutional capacity and social engagement (Ungku Aziz, 1958, 1989). This anthropocentric orientation provides a critical interpretive framework to consider human development outcomes in the modern day within the *Kerangka Ekonomi MADANI*.

An early attempt by Ungku Aziz to understand the role of institutional concentration and spatial organisation in the determination of development outcomes emphasised the role of these two factors in post-colonial societies, where development tends to concentrate around administrative and industrial centres (Ungku Aziz, 1958). This observation has been very pertinent even today in Malaysia.

Although there is enhanced infrastructure and national connectivity, the distribution of development has been disproportionate with urban and industrial belts improving faster as compared to the peripheral areas. Regional and socioeconomic disparities in access to quality education, health care and stable jobs continue to exist within regions and socioeconomic groups highlighting the shortcomings of macroeconomic growth as an indicator of development.

This interpretation is supported by empirical evidence. Ravallion (2020a) shows that ethnic inequality in Malaysia is institutionally high in spite of the long-term gap of income poverty. Such inequality is a representation of past decisions of policy and institutional structures that have influenced how opportunities were distributed amongst groups.

This is echoed by the subsequent critique of structural adjustment policies by Ungku Aziz, who advised that developmental reforms guided by the macroeconomic requirements tend to overlook the social resilience and distributive justice (Ungku Aziz, 1989). Despite the changing policy structures, the same conflict between efficiency in growth and equity in society has not yet been solved.

Kerangka Ekonomi MADANI is an overt bid to resolve this contradiction by making a development policy more ethical, just and human friendly. The observations indicate that MADANI shares the human-centred philosophy of Ungku Aziz conceptually. Nonetheless, the conversion of moral obligations into practical results is not balanced. Although there is an encouraging trend in income-distribution factors, underlying structural limits remain that curtail social mobility and capability growth in deprived groups of people. This implies that the effectiveness of policies is not a matter of normative orientation alone but also of institutional design, governance coherence and implementation capacity.

Income Poverty Reduction And Its Conceptual Limits

The development of Malaysia in reducing income poverty provides an essential context of the findings that observed. In a few decades, material living standards have significantly increased as a result of poverty-reduction programs. However, the current discussion shows that the reduction of income-poverty has a weakening marginal effect on the overall aspects of human welfare.

According to Ravallion (2020a), relative inequality and intergroup inequality does not decrease with an unstable decrease in absolute poverty, meaning that an increase in income is inadequate to remove structural barriers. The findings are echoed by the observation of Ungku Aziz who indicates that development assistance and policy

interventions often fail when a quantitative target is put above qualitative transformation (Ungku Aziz, 1970).

His review of externally designed agricultural education programmes highlighted the ineffective nature of those programs that are outside local institutional realities and viewpoints of recipients. In Islamic economic perspective, this weakness has conceptual bearing. According to Isaahi (2014), Islamic development goals include moral, intellectual, and social aspects, which are not just material sufficiency.

Myopic developmental policies that lay emphasis on income weaken the moral and institutional environment needed in the flourishing of human beings. This is based on the classical Islamic economics especially the works of Ibn Taymiyyah, who perceived the economy as irreducible to moral responsibility, justice, and welfare of the people (Islahi, 2006). Ibn Taymiyyah viewed development as the fulfilment of societal functions rather than an end in itself to ensure fairness, access and protection of basic needs.

He argued that the state should intervene in case the markets are not correcting the injustice or in case the deprivation threatens the social peace. This is the voice that correlates well with the position by Ungku Aziz that economic systems are legitimized by their role in human dignity and social wellbeing as opposed to efficiency in solitude.

Multidimensional Poverty And Indigenous Measurement: Sarong Index

The continued presence of multidimensional poverty is one of the most acute findings of this paper. According to recent empirical studies carried out by Zailani et. al (2025a, 2025b), underprivileged and impoverished asnaf families in Kuala Lumpur face a combination of deprivation of education, health services, housing conditions, and social engagement. These deprivations extend to the households above the income-poverty lines, which indicates that the monetary indicators do not fully represent lived experiences of deprivation.

The Multidimensional Poverty Index that is used in these studies provides empirical support to the years-long quest of Ungku Aziz towards indigenous and context-sensitive measurement. Borhanuddin (2018) explains that the Sarong Index, developed by Ungku Aziz, was meant to reflect aspects of dignity, adequacy, and social involvement that other measures of poverty do not reflect. In turn, the measurement of poverty is not only a technical process but also a mirror of social values and priorities of the policy.

This can be supported by comparative evidence in Southeast Asia. Pramono and Nugroho (2024) show that community-based poverty measurement based on adat institutions gives a better and more socially significant deprivation description than standardised measures. These results are similar to the insistence by Ungku Aziz that development analysis should be based on the local social realities but not some abstract models.

The comparison between the traditional development indicators and the human centred moral economy indicators based on the philosophy of Ungku Aziz and the Islamic economic thought is summarized in Table 1.

Dimension	Conventional Growth Framework	Moral Economy and Human Centered Framework
Core objective	Output growth and income	Human dignity and wellbeing
Poverty measure	Income and consumption	Multidimensional deprivation
Role of institutions	Efficiency oriented	Ethical accountability
Policy evaluation	Quantitative targets	Capability and participation
Ethical basis	Value neutral	Justice and moral responsibility

Table 1: Contrasting Development Evaluation Frameworks

This comparison indicates how the moral economy approaches broaden the evaluative space of the development beyond the income and output, and employ a broader measure of the human wellbeing. It is necessary to note that Sarong Index was also limited in terms of methodology and context, such as the issue of cultural specificity and its

replicability in different populations. The acknowledgement of these limitations makes it strong and not weak in its analytical relevance since it brings out the conflict between indigenous measurement and universal comparability.

Education, Participation And Institutional Responsibility

One dimension of education comes out as a very crucial dimension in this analysis. Ungku Aziz was always very keen on education as the foundation of nation building and social mobility (Ungku Aziz, 1989). However, the continuation of education among urban poor families in terms of deprivation suggests institutional and policy failure in the coordination of policies. Such gaps indicates deficiencies in governance and implementation and not the lack of resources.

The same trends are witnessed in the food security situation in Malaysia. Rahman et al. (2022) recognize the weaknesses associated with disparate access and institutional disintegration instead of absolute scarcity. The findings support the thesis that the contemporary development issues in Malaysia are highly institutionalized, as opposed to being resource based.

The significance of participation and accountability of institutions is also backed by the empirical evidence. According to Rahman, Masud, Akhtar, and Hossain (2022), the engagement of communities promotes the sustainability of development interventions to a great extent. This observation supports the idea of the recipient oriented policy design and institutional responsiveness made by Ungku Aziz.

Mokhtar and Mustafa (2015), on the other hand, hold the view that institutional absence can oftentimes be viewed as the cause of persistent poverty, but not as a failure of an individual, which highlights the ethical duty of the state. This is a moral duty, which is clear according to a Quranic point of view. As the Quran states:

﴿مَا آفَاءَ اللَّهِ عَلَىٰ رَسُولِهِ مِنْ أَهْلِ الْقُرَىٰ فَلِلَّهِ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسْكِينِ وَابْنِ السَّبِيلِ كُنْ لَآ يَكُونَ دُولَةً بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ ۚ وَمَا ءَاتَاكُمُ الرَّسُولُ فَخُذُوهُ وَمَا نَهَاكُمْ عَنْهُ فَانْتَهُوا ۚ وَاتَّقُوا اللَّهَ ۚ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ ﴿٧﴾

Which means, "What Allah has bestowed on His Messenger (and taken away) from the people of the townships, - belongs to Allah, - to His Messenger and to kindred and orphans, the needy and the wayfarer; In order that it may not (merely) make a circuit between the wealthy among you. So take what the Messenger assigns to you, and deny yourselves that which he withholds from you. And fear Allah; for Allah is strict in Punishment" (al-Quran. Hashr: 7).

This verse defines distributive justice as a primary ethical goal in economic organisation and makes the point a bit stronger, that development policy should proactively avoid exclusion and concentration of benefit.

Ethical Governance As A Facilitating Process

One of the most important observations made during the findings is the process effect of ethical governance in determining the association between development policy and outcomes of wellbeing of people. Although the development frameworks in Malaysia are more and more articulating in terms of ethical and inclusive aspirations, their power rests in the ability of the institution to be coherent, accountable and implement.

Ethical governance implies institutional designs that place into the forefront justice, participation as well as protection of human dignity in addition to efficiency. There is empirical evidence that the quality of governance is a critical conditioning factor to development outcomes. In the case of institutional arrangements being fragmented or too technocratic, the tendency of growth favors uneven growth and exclusionary growth (Mokhtar and Mustafa, 2015).

The philosophy of development of Ungku Aziz offers a strict basis of interpretation of this intercession effect. He theorized the economic systems as tools whose validity is based on values to social justice and human dignity. This perspective predicts the modern arguments about the quality of governance and inclusive development, especially in the postcolonial world.

In Islamic moral economy perspective, governance is not apolitical. According to the arguments by Ibn Taymiyyah, where market mechanisms are not working, the public authority should be blamed of preventing injustice and provision of basic needs (Islahi, 2006). Islahi (2014) also adds that Islamic economic thought vests moral responsibility on institutions and policymakers, rather than individuals only. The multidimensional deprivation prevalence in Malaysia has indicated that ethical obligations are yet to be entrenched within governance frameworks.

Policy Consonance With *Kerangka Ekonomi Madani*

These findings can be placed in the context of the postcolonial Malaysian political economy to make sense. Ungku Aziz cautioned against blindly following mainstream international paradigms that disregard local situations and moral values (Ungku Aziz, 1983). Although *Kerangka Ekonomi MADANI* is a normative change in favor of such values as justice, dignity, and compassion, the findings imply that the specified change should be complemented by institutional redistribution in order to yield substantive results.

Applying the philosophy of Ungku Aziz to the MADANI policy tools there is convergence and gap. His focus on education, poverty reduction and institutional education is close to MADANI priorities. Nevertheless, the existing policy assessment continues to be strongly supported on the income and output measures. The consequence of incorporating multidimensional and human centered measures would help to increase the effectiveness of MADANI and make it more consistent with the principles of *maqasid shariah*.

SYNTHESIS

Synthetically, the study findings reveal that the challenges in development of Malaysia are becoming more multidimensional and institutional. Although the income poverty is lessening drastically, the non monetary deprivation that persists illustrates the loopholes in governance, coordination and ethical orientation. These challenges can be understood and addressed through the coherent and empirically based framework of the philosophy of development presented by Ungku Aziz which incorporates the Islamic economic thought of the Ibn Taymiyyah.

The analysis indicates that a moral economy approach is not only normative but also empirically required to reinforce value based development structures in Malaysia through foregrounding dignity, participation and institutional responsibility.

CONCLUSION

The aim of this article was to construct and critique the philosophy of development by Ungku Aziz in the form of a moral economy in modern day Malaysian society especially in *Kerangka Ekonomi MADANI*. It is argued that Ungku Aziz provides a consistent, empirically based, and ethical alternative to growth centric approaches to development by making economic policy part and parcel of the larger goals of human dignity, institutional responsibility, and social participation.

The observations of the study show that this philosophy is not just of historical interest, but has a strong analytical tool in examining the current development issues in Malaysia. In this analysis, Malaysia has recorded a huge success in the reduction of income poverty, as well as improvement of aggregate economic indicators. These successes are however accompanied with structural and multidimensional vulnerability such that they remain.

The empirical data of ethnic inequality, regional inequality and urban deprivation prove the fact that income growth is a constraint to produce inclusive and sustainable

human wellbeing only (Ravallion, 2020a; Zailani et al., 2025a, 2025b). These results support the criticism by Ungku Aziz that development policies have been too preoccupied with quantitative goals at the expense of qualitative aspects of social change, especially in education, institutional ability and dignity (Ungku Aziz, 1958, 1989).

One of the most important contributions to the study is that it is possible to prove that multidimensional poverty is not the accident but a structural characteristic of the development process in Malaysia. The continued existence of non monetary deprivation in education, health, housing, and social participation is an expression of the weakness of income based measures frameworks.

As reintroduced by Borhanuddin (2018), the Sarong Index by Ungku Aziz predicted the multidimensional approach as used now by prophesying the sufficiency, dignity and social inclusion. Such native tools of measurement are still useful today, implying that development evaluation is normatively oriented, as it expresses social values and ethical priorities instead of being a neutral technical decision.

Among the key contributions of the research, it is possible to mention the fact that multidimensional poverty can be discussed as a part of the Malaysian way of development and not a single case. The ineffectiveness of income-based scales of measurement is further supported by the fact that non-monetary deprivation still remains in the form of education, health, housing and social participation.

Ungku Aziz Sarong Index had already been a multidimensional index, in which sufficiency, dignity, and social inclusion were anticipated in modern approaches as revisited by Borhanuddin (2018). The implication of such native measuring instruments remaining relevant is that developmental evaluation is normative in nature and expresses values and moral priorities in a society as compared to more technical decisions.

In institutional arrangements that put efficiency above accountability, the gains of development are usually skewed and exclusionary (Mokhtar & Mustafa, 2015). On the contrary, more sustainable and inclusive results are linked to the participatory and institutionally responsive approaches (Rahman, Masud, Akhtar, and Hossain, 2022). The insistence of Ungku Aziz to recipient oriented policy design and institutional learning can therefore be described as an essential aspect of a moral economy model that is nonetheless very useful in the modern policy making.

This conceptual framework is enhanced by the incorporation of Islamic economic thinking. Classical thinkers including Ibn Taymiyyah have stressed that economic life and state power cannot do without moral responsibility, justice and safeguarding of fundamental needs (Islahi, 2006). In this perception, such development can only be legitimate as long as it protects social harmony and exclusion is avoided.

This change is close to the Quranic directive that wealth is not supposed to pass through the poor (Quran 59:7). The development philosophy of Ungku Aziz possesses a comparable moral orientation but without referring to some abstract idealism but to empirical observation and political involvement.

Kerangka Ekonomi MADANI is an important normative change in the discourse of Malaysian development in this ethical and analytical context. It is focused on justice, dignity and compassion, which is in tandem with the human centered approach by Ungku Aziz and Islamic moral economy. The observations show that normative alignment is not enough, however.

Ethical aspirations will be rhetorical and not transformational unless there is realignment of institutions, coherent governance structures and multidimensional evaluation measures. The fact that income and output indicators continue to be used reduces the ability of MADANI to effectively tackle structural deprivation and institutional gaps.

The present paper thus proposes that enhancing *Kerangka Ekonomi MADANI* should be done through further incorporation of human centered and moral economy concepts into the design, implementation, and evaluation of policies. These involve incorporation of

multidimensional poverty indicators, improving institutional responsibility, and incorporation of participatory systems within policy areas.

These would not only make the policy more effective, but also reinstate the sense of ethics as a core form of economic reasoning; which would be in line with the vision of Ungku Aziz. Theoretically, the article is relevant to the body of research on moral economy and development as it shows that it is possible to operationalise ethical principles under the modern policy framework without losing empirical rigour.

This philosophy by Ungku Aziz is in between normative Islamic ethics and pragmatic development analysis with a model that does not expose techno-reductionism or moral abstraction. Through his work, we have to understand that ethics, institutions and measurement are not peripheral issues but core components of development. To sum up, the philosophy of development developed by Ungku Aziz can be revisited and provide a more subtle and ethically sound explanation of the way the Malaysian development has taken shape.

The continued existence of multidimensional deprivation despite economic development proves the necessity of the moral economy approach where human dignity, institutional responsibility, and social participation become the key parts of the development policy. In an ever more challenging postcolonial and globalised world, the intellectual legacy of Ungku Aziz does not give the sense of diminutive nostalgia but a progressive grid that can be used to deepen modern understanding of sustainable and inclusive development.

Since this study is qualitative and interpretive, the draws made herein are to be taken as analytically based insights as opposed to empirically causal propositions. Further studies that use stakeholder interviews or quantitative modelling may help to test the strength of these propositions further.

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