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HUMAN (UNDER-) DEVELOPMENT AND INTRA-UMMATIC ECONOMIC COOPERATION

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The global map indicates that the Muslim World which is also communally known as the Ummah,[i] stretches from North West Africa (Morocco) to South East Asia (Indonesia). It ranges from the Atlantic Ocean to the Pacific, the Mediterranean Sea and the Indian Ocean. Geographically, Muslim countries control the main gateways of the world's trade and occupy strategically important areas.[ii] They are major producer of minerals and agricultural products. But, here the main point is whether these advantages are translated into the human development of Muslim countries. What is the current financial position of the Ummah? What are the possible ways and means to promote economic cooperation among Muslim countries? And, how can they improve their current state of human development? This short paper is an attempt to explore the answer to these and other similar questions. First, it briefly discusses the overall state of the Muslim World in the context of the UNDP's notion of human development and its two sub-components, i.e., human poverty and human capital. In this perspective, it also attempts to present a comparative analysis of various Muslim and Non-Muslim countries. Although the issue of economic challenges faced by the Muslim World is extremely complex, due to the limited scope of this peace of research, it focuses on the analysis of the situation of debt burden and the potential of intra-Ummatic trade. The last part of the discussion suggests some measures for improvement.

How big is the Ummah? According to CIA (2005) estimates, out of a total global population of 6.44 billion some 20 percent are Muslims.[iii] Similarly, out of the 149 million km^2 of geographic area that covers the world, Muslims countries occupy some 23 percent. But according to another source (Answer.com: 19 February 2006) the overall proportion of Muslim population in the world is 23 percent. There are 57 countries of the world which are members of the Organisation of the Islamic Conference (OIC). Nearly half of them are situated in Asia. The total population of OIC countries is around 1.44 billion (Answer.com: 19 February 2006).[iv] For the simplicity of analysis in this paper, the terms 'Muslim World' or 'Ummah' are mainly used for those countries which

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are members of the OIC. Demographically, the overall growth rate of the Muslim population is higher than the followers of other major faiths. Ksenia Svetlova (24 November 2005) reveals that: ‘Islam is by far the fastest-growing religion on the planet, with a growth rate estimated at 2.8%-2.9% per year.’ These views are also shared by another source (Muslim-Canada.org: 19 January 2006) which quotes the figure of 2.9 percent per year.[v] This growth rate is far higher as compared to the population growth rate of world average, developing countries average and the least developed countries, where the respective figures are, 1.1, 1.3 and 2.3 (UNDP: 2005, 232-235). Such a high Muslim population growth rate can be considered as an asset if it is harmonised with the well-planned process of human development. However, unplanned population growth can cause serious problems as can be witnessed in the Muslim World today.

The State of Ummatic Human (Under-) Development[vi]

Since the beginning of the 1990s, to evaluate the nature and level of people-centric development, the United Nations’ concept of human development is widely used all over the world. The first *Human Development Report 1990* of UNDP was the brainchild of the late Mahbub ul Haq (UNDP: 1990; Haq: 1997).[vii] Today, this conceptual framework has gained a special place at global level, exerting enormous influence on decision-makers, researchers, academicians and ordinary citizens. Amartya Sen (Nobel Laureate in Economics in 1998) also contributed to the development of this framework. He underlined the fact that achieving a better life has more to do with nurturing and expanding human potentialities and capabilities than constantly promoting the consumption of more goods and services (Sen: 1992, 1999a, 1999b). Although it can be argued that in its *World Development Report 1980*, the World Bank was the first institution to use the term ‘human development’ (World Bank: 1980, 32), the concept was adopted by the UNDP in 1990 when it published its first global report based on this concept. The report argued that: ‘Human development is a process of enlarging people’s choices. The most critical of these wide-ranging choices are to live a long and healthy life, to be educated and to have access to resources needed for a decent standard of living. Additional choices include political freedom, guaranteed human rights and personal self-respect’ (UNDP: 1990, 1).

The *Human Development Report 1995,* supports this concept by arguing that it 'brings together the production and distribution of commodities and the expansion and use of human capabilities (UNDP: 1995, 11-12). The latest *Human Development Report 2005* says: 'The most basic capabilities for human development are leading a long and healthy life, being educated and having adequate resources for a decent standard of living' (UNDP: 2005, 18-19). It is noteworthy that since 1990, when the first human development report was published by the UNDP, human development has been measured in terms of 'human development index' (HDI). 'The HDI is a composite of three ingredients: longevity, knowledge and standard of living. Longevity is measured by life expectancy at birth, while knowledge is measured by a combination of adult literacy (two-third weight) and mean years of schooling (one-third weight). Standard of living is measured by purchasing power, based on GDP per capita adjusted for the local cost of living (purchasing power parity or PPP)' (UNDP: 1994, 91).[viii] With respect to the quantitative value of HDI, the report ranks all countries of the world and categorise them into: i) high human development countries, ii) medium human development countries, and, iii) low human development countries.

Today the Muslim World as a whole faces a number of challenges as evidenced by the serious problems that beset individual Muslim countries. According to the *Human Development Report 2005,* as many as 40 Muslim countries have a lower value of HDI than of the world average (UNDP: 2005, 219-222). Further to say that out of the top-30 HDI countries, none are Muslim. Even tiny, oil rich Brunei Darussalam, which was the top-HDI Muslim country, was placed at 33rd position in world ranking. With respect to the overall situation, Brunei cannot be considered a true example of the Muslim World. In the list of 57 high HDI countries, there are only five countries from the Muslim World.[ix] This was in contrast to the group of low HDI countries, where half were Muslims.[x] Even within the category of medium HDI countries, several Muslim countries fall in its lower range. This situation reflects that with regard to the basic indicators, Muslim countries lag far behind Non-Muslim countries. It is worth noting that during the period 2001-2005, out of 53 OIC member countries for which data were available, 47 countries (89%) have fallen with respect to their HDI ranking.[xi] For instance, Egypt, Lebanon, Malaysia and Nigeria were on 105th, 65th, 56th and 136th position in 2001 but fell to 119th, 81st, 61st and 158th position in 2005, respectively.[xii] Unfortunately, this situation has not improved over the years. In 1999, Mahbub ul Haq pointed out that: ‘The development ranks of Islamic countries are generally lower than per capita ranks, showing that their income has not been fully translated into the lives of their people. The overall Human Development Index (HDI) for 49 Islamic countries is only 0.393, placing the Islamic World in the low human development category’ (Haq: 1999, 105). In the following table, data indicates that within the group of high HDI countries with ‘similar income’, UAE holds 41st position as against New Zealand which enjoys 19th position. Similarly, in low HDI countries, Guinea occupies 156th position in comparison to Viet Nam which ranked 108th. The literacy rates in New Zealand and Viet Nam were 99 and 90 percent as compared to UAE and Guinea where the figures were only 77 and 41 percent, respectively. This situation reflects that in the present globalised world, where in every sphere of life, competition between countries is on the rise – it is a major challenge to the overall human development of the Ummah.

Table 1: Comparison of the Muslim and the Non-Muslim Countries with Similar Income but Different Levels of Human Development

Country	HDI ranking	GDP per capita (US$)	Life expectancy (years)	Literacy rate (%)
High-income				
• New Zealand	19	22,582	79.1	99.0
• UAE	41	22,420	78.0	77.3
Low-income				
• Viet Nam	108	2,490	70.5	90.3
• Guinea	156	2,097	53.7	41.0

Source: UNDP: 2005, 219-222.

Human Poverty

The notion of human poverty can be considered a sub-component of the concept of human development. As against income poverty in which only income is considered a parameter for judging the level of poverty, human poverty is described as human deprivation by the UNDP. Human poverty is composed of ‘the percentage of people expected to die before the age of 40, the percentage of adults who are illiterate, and the overall economic provisioning in terms of the percentage of people without access to health services and safe water, and the percentage of underweight children below five' (UNDP: 1997, 14). This definition is also supported by the World Bank (2000, 15) and according to the *World Development Report 2000/2001*: 'Poverty is pronounced deprivation in well-being. But what precisely is deprivation? The voice of poor people bears eloquent testimony to its meaning. To be poor is to be hungry, to lack shelter and clothing, to be sick and not cared for, to be illiterate and not schooled. But for poor people, living in poverty is more than this. Poor people are particularly vulnerable to adverse events outside their control. They are often treated badly by the institutions of state and society and excluded from voice and power in those institutions.' A similar view has also been expressed by Robert McNamara, former president of the World Bank (Crump and Ellwood: 1998, 169).

Table 2: Human Poverty – Comparison of High and Low Income Muslim and Non-Muslim Countries

Country	HDI ranking	GDP per capita (US$)	Human Poverty		Popu. below income poverty line (%)
			World ranking	Value (%)	
High-income					
• Venezuela	75	4,919	14	8.8	31.3
• Malaysia	61	9,512	16	8.9	15.5
Low-income					
• Nicaragua	112	3,262	40	17.7	47.9
• Algeria	103	6,107	48	21.3	12.2

Source: UNDP: 2005, 219-222, 227-229.

Note: The percentage value of 'human poverty' is an unweighted average of two indicators, i.e., the population without sustainable access to improved water sources and children under-weight for age.

In table 2, where two Muslim and two Non-Muslim countries are selected for comparison from high and low-income categories, the cross-country comparison highlights some important points. With respect to HDI ranking, both Venezuela in the high-income category and Nicaragua in the low-income category, are lower than their Muslim counterparts, Malaysia and Algeria. Similarly, both these Muslim countries also enjoy almost double per capita income as compared to their respective Non-Muslim counterparts. Furthermore, figures show that the proportion of population below the income poverty line is also nearly half in the case of Malaysia and one quarter in the case of Algeria as compared to Venezuela and Nicaragua, respectively. However, the negative side of the picture is that this betterment is not translated into the elimination of human poverty. Statistics show that Malaysia was on 16^{th} position in the global ranking of 'human poverty index' (HPI) as compared to Venezuela where the figure was 14. A similar situation can be seen in the case of Algeria and Nicaragua. For this reason, the percentage value of HPI was higher in both Muslim countries as compared to their counterparts. This situation also reflects inefficient utilisation of resources due to which Muslim countries are facing serious problems of human poverty.

Human Capital

There are various types of capital: physical capital, financial capital, social capital, and human capital to name a few. Physical capital includes all physical facilities, infrastructure, fixtures and tools available for a specific cause while the concept of financial capital is associated with the stock and supply of money. The analogy between the notions of physical capital and human capital can be considered the tools and the training which enhance the productivity of an individual (Putnam: 1993, 35-42). The concept of social capital refers to the features of social organisations such as networks, norms and the trust that facilitates cooperation among various individuals for the purpose of mutual benefits. In this context, social capital enhances the benefits of investment in physical and human capital (Putterman: 1995, 5-22). A comprehensive definition of human capital is given in a Government of Pakistan's report (2001) which states: 'Human capital development which is the product of education and improvement in health and nutrition, is both a part of and a means of achieving this goal. Human capital is critical in raising the living standards of the poor.' In the context of the overall situation of Ummatic human (under-)development, only the state of human capital is briefly reviewed hereunder.

In table 3, four countries (i.e., Bulgaria, Kuwait, South Africa and Pakistan) are selected for analysis in high and medium HDI categories. Although, the notion of human capital is much broader in scope, due to limited available space, only the factors of education, health and, research and development are taken into account. It should be noted that according to the UNDP's report (2005): i) Kuwait enjoys more than double per capita income and a considerably better HDI ranking as compared to Bulgaria, and, ii) the same is also true of South Africa which has five times higher income and better human development record than its Muslim counterpart, Pakistan. But when it comes to the matter of human capital, then irrespective of their income or HDI ranking, Non-Muslim countries focus far more on education, health and, research and development sectors. The figures in the following table show that public expenditure on education, health and, research and development are significantly higher in Non-Muslim countries compared to the respective Muslim ones. Consequently they have a far higher number of professionals to contribute to the development of their nations. No doubt, educated and healthy people are an asset to their countries and in contrast to Muslim countries, this fact is well recognised by the Non-Muslim countries. This situation also highlights that the Non-Muslim countries have a clear future vision and better strategies to achieve their objectives of development.

Table 3: Human Capital Comparison of Muslim and Non-Muslim Countries with Respect to the State of Education, Health and Research and Development

Country	HDI ranking	Public expenditure on education (% of GDP)	Health		Research and Development	
			Public expenditure (% of GDP)	Physicians per 100,000 people	Expenditure (% 0f GDP)	Researchers (per million people)
High HDI						
• Bulgaria	55	5.2	4.0	338	0.5	1158
• Kuwait	44	4.4	2.9	153	0.2	73
Medium HDI						
• South Africa	120	5.9	3.5	69	0.7	192
• Pakistan	135	2.6	1.1	66	0.2	88

Source: UNDP: 2005, 219-222, 254-257, 236-239 and 262-265.

As mentioned earlier, this situation indicates that in addition to other factors, the mismanagement and inefficiency of resource utilisation in Muslim counties are important causes for their human under-development. In fact, the elements of mismanagement and inefficiency of resource utilisation are closely related to the internal politico-economic instability, lack of democratic norms, weak institutional setup.

Global Financial System and Human (Under) Development

Under the prevailing global circumstances, it can be argued that the current global financial system has played an important role in creating and promoting an environment of human under-development and economic insecurity in the world. The Jubilee Debt Campaign (12 February 2006) reveals that the total burden of external debt on low-income countries is US$523 billion due to which these countries pay US$ 100 million/day as debt service. It further discloses that every dollar received by these countries in aid is paid back as 2.3 dollars in the form of debt service. It also argues that the current debt relief programme is too slow, too little and with too many strings attached. Interestingly, one of its earlier published report (Jubilee: 2000) showed how, in 1996, Africa paid out US$ 1.31 in debt service for every one dollar it received in aid. This situation indicates that the debt burden on developing countries is increasing with the passage of time. Being the main source of multilateral loans,[xiii] the IMF and the World Bank are major players in this process. Did lending by the Bretton Woods institutions,[xiv] particularly by the IMF make a positive change or did it only enhance the hardships of the general public? It can be argued that so far, there is hardly any country which in reality has benefited from any of these programmes. According to a news report (Yahoo News: 06 February 2006), Iraq planned to increase domestic fuel prices tenfold in 2006, just to fulfil the requirements of the IMF. This was in spite of the fact the Iraq had already increased the domestic oil prices by 200 percent in December 2005 which sparked widespread protests. According to an official from its Oil Ministry: ‘We have to meet the demands of the IMF; they said prices should be equal to the prices in neighbouring countries.’ But in neighbouring Saudi Arabia, the price of one litre of gasoline was 25-30 cents compared 40-42 cents of Iraq’s tenfold a litre. One may question the justification for such a dramatic increase in oil price for domestic users when the country was already crushed under the unsustainable external debt burden as well as by the continued human insecurity. According to the IMF’s own estimates, the country’s external debt accounted for US$125 billion which was seven times of Iraq’s GDP (IMF: September 2004).

In July 2005, to assist 18 Heavily Indebted Poor Countries (HIPC), the G-8 agreed to cancel their multilateral debts. It was a welcome deal (Oxfam: September 2005). In his address to the UN World Summit on 14th September 2005, President George W Bush said: 'Even with increased aid to fight disease and reform economies, many nations are held back by another heavy challenge – the burden of debt. … To break the lend-and-forgive cycle permanently, we agreed to cancel 100 percent of the debt for the world's most heavily indebted nations. I call upon the World Bank and IMF to finalise this historic agreement as soon as possible'. In the words of Prime Minister Tony Blair: 'Now coming up within a few weeks is going to be the IMF-World Bank meetings on debt relief, those have got to go the right way' (Jubilee USA Network: September 2005). However, Noreena Hertz (2005, 128) reveals that: 'The $100 billion in debt relief, promised at Cologne, never materialised.' In December 2005, six out of the 18 countries who had been promised that their debts would be cancelled, were disappointed by the IMF's decision when it announced that they did not pass its economic policy test. The Jubilee Debt Campaign (28 February 2006) writes: 'Nigeria is one of the poorest countries on earth where one in five children die before their fifth birthday. … The debt deal covers Nigeria's $30 billion debt to rich countries. Of this, $18 billion is being cancelled. But Nigeria is having to pay the other $12.4 billion – 40% of the total to rich countries upfront. … The $3 billion (£1.7 billion) that Nigeria is paying to the UK in six months, is twice as much as the UK gives to the whole of Africa in a year.'

Debt Burden and Debt Servicing

In June 2004, USAID published a report entitled: *Economic Growth in the Muslim World – How can US Aid Help*? The study was conducted by Peter Timer and Donald McClelland. It concluded that the 'Muslim countries tended to be poorer than Non-Muslim countries.' It further revealed that: i) on an average basis, in selected sample regions, Non-Muslim countries enjoyed double per capita income as compared to Muslim countries, and, ii) 'their long-term economic problems point to deep-seated failures to establish the core elements that support modern economic growth.' USAID is right in its argument as the review of various Human Development Reports (UNDP), World Development Reports (World Bank) and World Development Indicators (World Bank) not only reflects the same situation but also highlight that the debt burden on Muslim countries is comparatively higher and continuously on the rise. This view is also endorsed by the Islamic Development Bank in its *Annual Report: 2004-2005* (April 2005, 46). The bank revealed that there was a gradual increase in the stock of external debt of Muslim countries particularly in the case of the least developed Muslim countries.

Table 4: Comparison of Indebtedness of the Muslim and the Non Muslim Countries

Country	Per capita GDP (US$)	Global HDI Ranking	Literacy rate (%)	High Tech. Export (% of manufactured export)	Debt per capita (US$)
Jordan	4320	90	89.9	69	1544
Philippines	4321	84	92.6	90	755
Tunisia	7161	89	74.3	81	1550
Romania	7277	64	97.3	83	972

Source: Col. 2-5: UNDP: 2005, 219-222, 274-277. Col. 6: Computed from: World Bank (2005a, 292-293) and World Bank (2005b, 258-260).
Note: Col. 5: High Technology Export is considered as percent of total manufactured export.

To further analyse the state of indebtedness, it is appropriate to present a cross-country comparison of some of the selected countries in the Muslim and the Non-Muslim world. In table 4, on the basis of their per capita income, two groups with two countries in each are selected for comparison. While with the similar per capita income of each country in the respective group, the first group can be considered a lower income group while the second one enjoys a comparatively higher level of income. An overview of the figures reflects some important results. For instance:

i) Jordan and the Philippines on the one hand, and Tunisia and Romania on the other, have similar GDP per capita but different debt burdens. In these two groups, both Muslim countries are facing a far higher debt burden as compared to their Non-Muslim counterparts.

ii) As compared to the Philippines and Romania, both Jordan and Tunisia are much further behind in the UNDP's global HDI-ranking. Further to say that higher indebtedness negatively affects the literacy rate of the country. Therefore, when compared to the Philippines and Romania, the literacy rate is lower in Jordan and Tunisia, respectively.

iii) Similarly, higher indebtedness also adversely affects on the development of human capital, particularly science and technology and industrial development. Resultantly, it reduces the potential of high technology-oriented exports. The Philippines and Romania have a comparatively better record of high technology export.

iv) This situation reflects that in spite of having a similar income, there is negative correlation between indebtedness and HDI-ranking, literacy rate, scientific and industrial development of a country. It also highlights the fact that the state of indebtedness and human under-development is more serious in the Muslim World than the Non-Muslim World.

v) At the eve of the 21st century, Choudhury (1998: 198-99) revealed that in the case of Muslim countries, the aggregate burden of external debt was significantly higher than the Non-Muslim developing countries. Unfortunately, the review of recent issues of *Human Development Report* (UNDP: 2005), *World Development Report* (World Bank: 2005) and *World Development Indicators* (World Bank: 2005) show that this situation has declined even further.

One of the most important mechanisms used to assess the debt burden is the calculation of debt servicing as a percent of government revenue. It gives the ratio of the revenue paid for bi- and multi-lateral debts. It is important to mention here that a chunk of the budgets of several Muslim countries are allocated for the payment of interest on previous loans. Under these financial circumstances, it is extremely difficult for them to sustain the process of human development. This situation is further exacerbated by the fact that several Muslim countries are caught in a poverty spiral requiring further loans simply to pay the annual interest instalments of their previous loans. It is important to note that the Lebanon pays 81 percent of its resources to debt servicing. How is a country expected to adequately function on the remaining meagre amount of revenues? Similarly, Pakistan spends one third of its total revenues on debt servicing. The data presented in the World Bank (2005a) and UNDP's (2005) reports reflects that in general, comparatively this situation is not as serious in Non-Muslim countries as it is in the Muslim World.

Ummah and International Trade

One may ask whether there is any specific need to promote intra-Ummatic trade particularly when these countries are stretched from the eastern part of Asia to the western part of Africa. To explore the answer to this question, we need to know who is monopolising and taking advantage of global trade and how it affects the under-developed Muslim countries. According to People and Planet (25 January 2006): 'Trade is a matter of life and death for many of the world's poorest people. But the rich and powerful are pursuing trade policies that put profits before the needs of people and the planet. … Unfair Trade rules deny poor countries $700 billion a year.' Christian Aid argues that trade liberalisation policies, as advocated by the World Trade Organisation (WTO), harm the poor the most. While quoting an example from Africa, in one of its report entitled *The Economics of Failure: The Real Cost of 'Free' Trade for Poor Countries*, Christian Aid (June 2005, 3) estimated that during the past two decades, the damage done to 22 sub-Saharan African countries was around US$ 272 billion. A recent report of UNCTAD's (2005: 22-24, 79-89) entitled *Developing Countries in International Trade – 2005: Trade and Development Index*, also presents disturbing results. Due to the opening of their economies under the import liberalisation policies, a large number of developing countries faced more rapid growth in imports as compared to their exports. This situation caused severe negative effects on domestic production and employment, and there was no standardised strategy to come out of these crises. The report categorised 110 countries of the world in accordance with their Trade and Development Index (TDI). The situation of international trade of Muslim countries can be realised from the fact that there were only two Muslim countries, i.e., Malaysia and Kuwait that could join the top-10 TDI ranks. However, in contrast, in the bottom ten, six were Muslim countries (i.e., Benin, Sudan, Burkina Faso, Nigeria, Mali, and Niger). As nearly all the Muslim countries belong to the group of developing countries, they are particularly vulnerable to the 'free trade' mainly because of their crisis-ridden economies, unstable political situation, and low prestige at an international level. Thus, their future prospects in the free market appear to be rather bleak unless they manage to strengthen the process of human development and enhance intra-Ummatic cooperation.

A comparison of various groups of countries is presented in table 5. Statistics indicate that as compared to Latin America, high human development countries, low human development countries as well as world average, the Arabs states have the highest level of imports. Here, although the level of export is also higher when compared to rest of the groups, this is mainly oil – a major export item of these countries.

However in contrast, the figures of manufactured and high technology exports are far lower in the Arab States compared to all other groups. Does more trade means more human development? UNDP (2005, 113) provides the best answer. In its words: ‘Under the right conditions it [trade] has potential for reducing poverty, narrowing in-equality, and overcoming economic injustices. For many of the world’s poorest countries, and for millions of poor people, these conditions have yet to be created.’ It may be mentioned here that with regard to the Muslim World, there are at least two main reasons for the sorry state of international trade. In the case of oil producing Muslim countries, the demand for consumer goods has exceeded the domestic production. So far as the non-oil producing Muslim countries are concerned, due to their low agricultural and industrial productivity as well as lack of foreign investment, their exports have been unable to match their imports. Thus in both cases, the balance of trade is usually negative. This is an alarming situation and requires immediate and serious considerations. Here, one may argue that in the case of the oil producing Arab countries, the objective of exporting high technology goods and services would not be feasible at least in the near future. Although the validity of this argument cannot be denied, these countries can make considerable investments in the developmental projects in other OIC member countries where the technical know-how is available. Such joint ventures would not only be mutually beneficial but would also strengthen research and development activities within the OIC member states.

Table 5: The Arab States and the Structure of Global Trade

Countries (1)	Imports (2)	Exports (3)	Primary Export (4)	Manufac. Exports (5)	High-Tech. Exports (6)
Arab States	30	36	86	20	2
Latin America	21	24	44	55	14
High HD Countries	23	22	18	79	17
Low HD Countries	37	34	..	..	..
World	24	24	22	77	18

Source: UNDP (2005: 277).
Note:
1) Column - 2: Imports of goods and services as a percent of GDP.
2) Column - 3: Export of Goods and services as a percent of GDP.
3) Column - 4: Primary export as a percent of merchandise export.
4) Column - 5: Manufactured export as a percent of merchandise export.
5) Column - 6: High technology export as a percent of manufactured export.
6) *High Human Development Countries*: Norway, Iceland, Australia, Luxembourg, Canada, Sweden, Switzerland, Ireland, Belgium, United States, Japan, Netherlands, Finland, Denmark, United Kingdom, France, Austria, Italy, New Zealand, Germany, Spain, Hong Kong, Israel, Greece, Singapore, Slovenia, Portugal, South Korea, Cyprus, Barbados, Czech Republic, Malta, Brunei, Argentina, Hungry, Poland, Chile, Estonia, Lithuania, Qatar, UAE, Slovakia, Bahrain, Kuwait, Croatia, Uruguay, Costa Rica, Latvia, Saint Kitts & Nevis, Bahamas, Seychelles, Cuba, Mexico, Tonga, Bulgaria, Panama and, Trinidad and Tobago.
7) *Low Human Development Countries*: Madagascar, Swaziland, Cameroon, Lesotho, Djibouti, Yemen, Mauritania, Haiti, Kenya, Gambia, Guinea, Senegal, Nigeria, Rwanda, Angola, Eritrea, Benin, Cote d'Ivoire, Tanzania, Malawi, Zambia, Congo, Mozambique, Burundi, Ethiopia, Central African Republic, Guinea Bissau, Chad, Mali, Burkina Faso, Sierra Leon and Niger.

A further notable point is that most of the exports of Muslim countries are agro-based. However, now the fast growing economies of China and India as well as the continued enlargement of the EU, pose a major challenge to textile exports from the Muslim World. Due to their huge cotton production and well established textile industry, India and China are considered world giants and both countries have a considerable share of the export of cotton and textile products in the global market. Due to fast industrialisation in the global market, their products are more competitive as compared to products from Muslim countries. Similarly, by the same token, the situation of the EU is an even further challenge for textile exports from the Muslim countries (Ilkin: July 2005, 35-76).

The State and Potential of Intra-Ummatic Trade

In spite of the fact that international trade is an area where it is not always easy to translate good intentions into action, there is still a growing realisation within the Muslim World for the need to promote and strengthen commercial and economic ties. The statements of various Muslim heads of state reflect the need to establish an Islamic common market. The BBC (03 October 2005) quotes an outcome of a World Islamic Economic Forum conducted with the support of the OIC. It reveals that: 'Trading between OIC countries is worth about $800bn (£456) – no more than 7% of global trade as a whole.' According to another source the total volume of trade within the Muslim countries is only 12 percent of the total trade of these countries with the rest of the world (The Muslim News: 25 June 2005). In spite of its slow growth, it is to some extent encouraging that with the passage of time, intra-Ummatic trade is on the rise as the same figure in 1998 was 10 percent (Choudhury: 1998, 196). The statistics compiled by the Islamic Development Bank (April 2005) show that the proportionate of intra-Ummatic export was 12.2 percent while the same figure for import was 14.4. The data presents a mixed picture of Muslim countries intra-Ummatic trade. For instance, in case of Djibouti, Somalia, Lebanon and Jordon the proportions of intra-Ummatic trade were 89, 74, 53 and 44 percent. In contrast, there were some other countries, e.g., Sierra Leon, Bangladesh Qatar, Malaysia and Indonesia where these figures were only 2, 4, 6, 7 and 9 percent, respectively (Islamic Development Bank: April 2005, 72-73).

The encouraging sign is that an established Islamic financial website indicates that during 2005, the top-100 companies from the Muslim World showed reasonable growth in their businesses. The total revenue of these companies was eight percent of the global top-100 companies. The source also revealed that the Islamic financial industry was growing and that financial cooperation between various Muslim countries was on the rise (Dinar Standard: December 2005). Various examples can be quoted in this regard. For instance, the accord between Indonesia and Algeria, although geographically both are situated on the opposite edges of the Muslim World. Both countries signed 23 contracts to promote mutual trade and cooperation (VNA: 27 February 2005). Similarly, the

Gulf States are also investing in Pakistan as they successfully won bids to buy companies at the time of their privatisation (*Pakistan Times*: 14 February 2005). With regard to the promotion of intra-Ummatic finance and trade, the Islamic Development Bank is an important institution. By financing various trade operations, it attempts to enhance international trade within the Muslim World. Amzad Hossain (2002, 221-233) argued: 'Although the Muslim World is elaborated with relatively small and large group countries on a heterogeneous level of development stage, but when comparing selected economic indicators of selected Muslim countries with the EU, there is an opportunity to establish common economic activities within selected Muslim countries. And this can be established through a step by step process taking into consideration each country's interest, development stage and available resources.' In Hossain's view, the same approach was adopted by the EU. With regard to the potential of intra-Ummatic trade, Seyed Tayyebi and Mojgan Moallemy (2002, 107-120) say that: 'The actual volume of trade flow among all Islamic countries is about 53.2 percent less than its potential volume among them. … Formation of a sub-bloc among the Middle East, Iran, Pakistan and Turkey would play an important role in promoting trade among them.' Luckily, attempts have been made to exploit this potential, as concluded by Mokhtar Metwally (2002, 83-104). He reveals that the 'intra-trade between Muslim countries grows faster than their total trade with non-Muslim countries. However, the intra-trade of Muslim countries within the neighbouring region grows much faster than total intra-trade of these countries with non-Muslim countries. … [This] conclusion suggests that one practical means to establish a common market amongst Muslim countries is to start with regional forms of integration.'

Review and reflections

The *Human Development Report 2001* argues that 'the course of human development is never steady. The changing world always brings new challenges, and the past decades has seen serious setbacks and reversals' (UNDP: 2001, 13). The paper highlighted that the Muslim World's performance in the human development sector has been poor as compared to that in the Non-Muslim World. The present state of the Muslim World can best be described in the words of AbuSulayman (1994, 1). Over a decade ago, he argued that: 'Internally weak, relatively backward, frustrated, conflict-ridden, suffering from internal tensions, and often controlled and abused by foreign powers, the Muslim World is in a state of crisis. … In Muslim countries it is customary to blame external powers and imperialism for all manners of ills. Although this habit may point up many of the grievances and obstacles Muslims face, it cannot explain the internal cause of the ills. These ills put in motion a process of decay that dissipated the internal powers of the Muslim World. The resultant weakness brought external powers into the picture, complicating the difficulties.' AbuSulayman's argument is still valid as the outcome of the above analysis also reflects the poor state of human development in the Muslim World. Whether it is an overall picture of human development, or its components, e.g., human poverty and human capital, the state of Muslim countries is much worse than the respective Non-Muslim countries. This situation demands urgent measures for improvement. They need to coordinate their efforts to establish and strengthen a common financial system and intra-Ummatic trade. In addition to individual efforts, such measures should also be carries out on the platform of the OIC.

As indicated earlier, the Muslim World is under huge financial strain from the crippling burden of foreign debts. The governments of Muslim countries need to develop an appropriate strategy in order to redress this alarming situation. To do this requires strengthening the Islamic Development Bank. Furthermore, a Muslim Monetary Fund (MMF) should be established with its primary objective being to help Muslim countries out of the vicious circle of foreign debt. This action would drastically reduce the financial burden on the annual budgets of these countries, thus enabling more resources to be diverted to tackling issues such as human poverty. It would also enable them to initiate various industrial projects, which would generate income and employment opportunities. In addition to the MMF, the Muslim World also needs to establish a Human Development Fund (HDF). At the initial stage, this money should be utilised to establish a basic infrastructural network and to start various human development projects in deprived communities throughout the various Muslim countries. In this instance, the Islamic Development Bank would not only be a key institution in improving the financial condition of Muslim countries, but also a means of enhancing intra-Islamic trade, as well as helping in the research and development of science, technology, the Muslim media and other projects, with a view to eliminating human poverty. An obvious question that emerges here is who will finance this huge package for the creation of new institutions and for strengthening the existing ones. The Muslim leadership and masses need to realise that whatever method they use, Muslim countries have to create the resources from within. One possible way is that through agreement, as a first step, all Muslim countries should start contributing 0.01 percent of their GDP to a common pool administered by the Islamic Development Bank. If started in the year 2011 on a yearly basis and if that contribution is regularly raised to the level of one percent by the end of 2020, it is estimated that over US$ 100 billion can be accumulated in the common pool (World Bank: 2005a; CIA: 2005). Thus, on an average basis, the amount of ten billion dollars per year would be more than sufficient to initiate a new chapter in the life of the Ummah.[xv]

The third extraordinary session of the Islamic Summit Conference held in December 2005 in Makkah presented a Ten-Year Programme of Action to meet the challenges facing the Muslim Ummah in the 21st century. It emphasised on promoting and strengthening economic and trade cooperation among Muslim countries. (OIC: December 2005). The outcome of several studies (e.g., Ruzita Amin *et.al*.: 2005, 77-102; Nabil Dabour: 2005, 63-106 and Murat Ilkin: 2005, 35-76) reflects that in spite of various difficulties there is enormous potential for the development of intra-Ummatic trade and there are a number of avenues down which Muslim countries can cooperate for mutual benefit. For instance: i) Muslim countries possess significant comparative advantages in labour intensive products, ii) in textile, clothing, fibres and yarn, Muslim countries have substantial surpluses and a wide spectrum of complementarities, iii) the potential for trade in food and agricultural products is enormous and the same is also true for crude and manufactured items, and pharmaceutical products, and, iv) the potential is also particularly high with respect to the fact that some countries are rich in minerals, others have an abundance of human capital, while some countries have sufficient financial resources to finance any project of mutual interest. It needs to be emphasised here that the key issue determining the success of the process of human development and intra-Ummatic cooperation lies in the performance of the OIC. There exists no other organisation in the world where such a large number of countries have joined together solely on the basis of their faith. Despite various weaknesses of this organisation, it still provides the best basis for all future development activities in the Muslim World. Therefore, economic cooperation and the process of Ummatic human development should be pursued through the OIC as the Muslim World has no other or better alternative.

Notes

[i] Abdullah Al-Ahsan (1992, 3) argues: ‘The Islamic concept of *Ummah* originated under the Prophet Muhammad (peace be upon him) in the seventh century of the Common Era. Those who believed in the Prophet’s message and migrated from Makkah to Madinah with the Prophet, formed a closely-knit group. This group later came to be known as *Ummatul Muslimin* or the *Ummah*. In time, membership of the *Ummah* replaced tribal loyalty and in so doing the supreme identity if an individual in society. This change was of major significance, for in pre-Islamic Arabia, tribal identity had always enjoyed the supreme loyalty of the individual.’ Therefore, it can be argued that in Islamic philosophy, ‘Ummah’ is a community of faith and is composed of all the followers of the Prophet Mohammad. In this paper the terms ‘Ummah’ and the ‘Muslim World’ are interchangeably used.

[ii] For instance, the straits of Bosporus, Hormuz, Malacca Gibraltar, and the Suez Canal.

[iii] This population includes only the Muslim people, irrespective of their place of residence (i.e., Muslim or Non-Muslim countries).

[iv] *CIA Factbook* can be considered as a reliable source of data. However, with regard to the Muslim population, on some occasions it provides neither complete information nor is it consistent with other sources. For this reason, alternate sources are also used in the discussion.

[v] The Muslim-Canada.org reveals that:

> ‘Estimates of the total number of Muslims in the world vary greatly, e.g.:
> 0.700 billion or more: Barnes & Noble Encyclopaedia (1993);
> 0.951 billion: The Cambridge Factfinder (1993);
> 0.817 billion: The Universal Almanac (1996);
> 1.100 billion: The World Almanac (1997); and,
> 1.200 billion: Council on American-Islamic Relations (1999).’

[vi] It should be noted that here the division of counties into Muslim (Ummah) and Non-Muslim categories is not aimed at establishing two blocs of the world on the basis of their faith, rather it attempts to highlight the widespread human under-development across the Muslim World which is an important cause of global insecurity and instability.

[vii] Mahbub ul Haq (1934-98) first introduced this concept in 1980 when he was working for the World Bank (1970-82). Later, during his work for the UNDP (1989-95), he took the initiative to publish the first *Human Development Report 1990*. In 1995, he established the Human Development Centre at Islamabad (Pakistan) and published the first report on South Asia, entitled, *Human Development in South Asia 1997* (Haq: 1997).

[viii] Choudhury (1998, 152-53) challenges the comprehension of the HDI by emphasising that it (HDI) lacks the concept of social welfare and thus it presents only a partial picture. He stressed the point of institutional change and in his opinion, rather than HDI, a Social Well-being Index (SWI) should be constructed. He argues that the stock market situation is an actual reflection of socio-economic stability in a country. Thus, as much as the stock market is stable, there will be more investment and social well-being. A careful consideration of

HDI and SWI indicates that, SWI is not able to present an accurate picture of human development because here the actual emphasis is on economic growth. Haq argues that economic growth is not an end but merely a means to development because this growth does not necessarily translate into human development. It is particularly true for various Muslim countries where in spite of reasonable economic growth in the past few decades, its benefits have been taken away by politically influential and wealthy people. Therefore the gap between the different social classes has widened. Thus, it can safely be said that HDI is a useful tool for understanding and ordering the level of human development of different countries. It has a stronger impact on readers' minds and attracts attention more powerfully than simply a long list of social indicators.

[ix] High HDI Muslim countries are: Brunei Darussalam, Qatar, UAE, Bahrain and Kuwait.

[x] For instance, Mauritania and Nigeria. Six other Muslim countries (i.e., Guinea-Bissau, Chad, Mali, Burkina Faso, Sierra Leon and Niger) were at the bottom of low-HDI list.

[xi] Data were not available for Afghanistan, Iraq, Palestine and Somalia. While Oman and Tunisia retained their respective positions, Albania, Libya, Qatar and UAE slightly improved their HDI ranking.

[xii] Although it can be argued that some of the high HDI Non-Muslim countries have also fallen in world ranking, they still remain among the top of the list (UNDP: 2005, 219-222 and UNDP: 2001, 141-144).

[xiii] Multilateral debt is that part of a country's external debt burden owed to international financial institutions, particularly the IMF and the World Bank. For most of the world's poorest countries, multilateral debt is larger than other debts because of these institutions' status as 'preferred creditors', and providers of core development and balance of payment loans. This status means that payments to them must be given the highest priority, even over bilateral (government-to-government) debts. This is because, until the IMF gives its stamp of approval, which usually requires adherence to the economic policies it recommends, poor countries generally cannot get credit from other sources.

[xiv] In July 1944, an international conference was held at Bretton Woods, New Hampshire (USA) to discuss alternative proposals relating to post-war international payments problems. The agreement resulting from this conference led to the establishment of the International Monetary Fund (IMF) and the International Bank for Reconstruction and Development (later the World Bank).

[xv] The advantages of this process would be multifarious and not solely limited to the Ummatic human development. It will give Muslim countries the confidence and the means with which to solve their own problems rather than constantly having to depend upon the major global players. This situation will also help in maintaining a balance of power in global affairs.

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Appendix
Basic Data on OIC Member States

Country	World Ranking		Life expectancy	Adult literacy rate	GDP per capita (US$)
	HDI	HPI			
Afghanistan	..	..	46.0	..	..
Albania	72	..	73.8	98.7	4,584
Algeria	103	48	71.1	69.8	6,107
Azerbaijan	101	..	66.9	98.8	3,617
Bahrain	43	..	76.9	82.9	17,479
Bangladesh	139	86	62.8	41.1	1,770
Benin	162	95	54.0	33.6	1,115
Brunei	33	..	76.4	92.7	19,210
Burkina Faso	175	102	47.5	12.8	1,174
Cameroon	148	67	45.8	67.9	2,118
Chad	173	100	43.6	25.5	1,210
Comoros	132	57	63.2	56.2	1,714
Cote d'Ivoire	163	84	45.9	48.1	1,476
Djibouti	150	53	52.8	65.5	2,086
Egypt	119	55	69.8	55.6	3,950
Gabon	123	..	54.5	71.0	6,397
Gambia	155	88	55.7	37.8	1,859
Guinea	156	..	53.7	41.0	2,097
Guinea-Bissau	172	93	44.7	39.6	711
Guyana	107	31	63.1	96.5	4,230
Indonesia	110	41	66.8	87.9	3,361
Iran	99	36	70.4	77.0	6,995
Iraq	..	..	58.8	..	..
Jordan	90	11	71.3	89.9	4,320
Kazakhstan	80	..	63.2	99.5	6,671
Kuwait	44	..	76.9	82.9	18,047
Kyrgyzstan	109	..	66.8	87.9	3,361
Lebanon	81	81	72.0	86.5	5,074
Libya	58	33	73.6	81.7	..
Malaysia	61	16	73.2	88.7	9,512
Maldives	96	37	66.6	97.2	..
Mali	174	101	47.9	19.0	994
Mauritania	152	79	52.7	51.2	1,766
Morocco	124	61	69.7	50.7	4,004
Mozambique	168	96	41.9	46.5	1,117
Niger	177	103	44.4	14.4	835
Nigeria	158	75	43.4	66.8	1,050
Oman	71	46	74.1	74.4	13,584
Pakistan	135	68	63.0	48.7	2,097
Palestine	102	7	72.5	91.9	..
Qatar	40	10	72.8	89.2	19,844
Saudi Arabia	77	32	71.8	79.4	13,226
Senegal	157	87	55.7	39.3	1,648
Sierra Leone	176	98	40.8	29.6	548
Somalia	..	..	46.2	..	..
Sudan	141	59	56.4	59.0	1,910
Suriname	86	23	69.1	88.0	..
Syria	106	29	73.3	82.9	3,576
Tajikistan	122	..	63.6	99.5	1,106
Togo	143	76	54.3	53.0	1,696
Tunisia	89	43	73.3	74.3	7,161
Turkey	94	19	68.7	88.3	6,772
Turkmenistan	97	..	62.4	98.8	5,938
U.A.E.	41	..	78.0	77.3	22,420
Uganda	144	66	47.3	68.9	1,457
Uzbekistan	111	..	66.5	99.3	1,744
Yemen	151	77	60.6	49.0	889

Source: UNDP: 2005, 219-222, 227-229, 328.

Note: (..) Figures not available. HDI: Human Development Index. HPI: Human Poverty Index.