

**UNGKU AZIZ AND HUMAN-CENTRED DEVELOPMENT IN MALAYSIA: A
MAQASID SHARIAH PERSPECTIVE**

Muhammad Suhaimiⁱ & Fuadah Johariⁱⁱ

ⁱ (Corresponding author). Ph.D Student, Faculty of Economics & Muamalat (FEM), Universiti Sains Islam Malaysia (USIM). muhammadsuhaiami.ymh@gmail.com

ⁱⁱ Associate Professor, Faculty of Economics & Muamalat (FEM), Universiti Sains Islam Malaysia (USIM). fuadah@usim.du.my

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Abstract	<p><i>This study observes the Royal Professor Ungku Aziz's (1922-2020) impact on Malaysia's perspective of human-centred development (HCD), which is also captured through the prospect of Islamic economic discipline. Sketching from a qualitative intellectual biography approach, it begins with his early age influences, abstracting HCD as a holistic mechanism to integrate physical needs elements along with the spiritual dimensions, associates his ideas to maqasid shariah and explores his microeconomics and microeconomics influences. His refusal of Western doctrines of materialism emphasized poverty alleviation through the monumental ideas of institutions such as Tabung Haji, as well as his works on equitable growth in order to shape a just nation post-independence period. Findings proved a concrete linkage between his idea of HCD and the five core principles of maqasid shariah and the maslahah concept application, suggesting a mechanism of sustainable development. The discussion finds contemporary significance within the globalization era and implies alterations while facing the digital economy turbulence. This qualitative research was completed by using an archival study and thematic review of Ungku Aziz's lifework that contributes to discourses on Bumiputra inclusive development in the multiracial Malaysian context. The study contributes theoretically by demonstrating how Ungku Aziz's development thought anticipates a maqasid-oriented framework of HCD, offering an indigenous Islamic alternative to the growth centric and conservative human development paradigm adoption by the West.</i></p> <p>Keywords: <i>Ungku Aziz, Economic, Discipline, Biography, Holistic.</i></p>
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INTRODUCTION

Royal Professor Ungku Abdul Aziz bin Ungku Abdul Hamid is one of the most towering figures in terms of Malaysian intellectual and development history. His life's remarkable contributions was spanning in various disciplines such as economics, education, linguistics, and culture, all unified in order to establish a Human-Centred Development (HCD) approach. Born on 28 January 1922, Ungku Aziz was born in London in a royal family of Johor royal lineage.

His upbringing in a family that was well-versed in multiple languages which are Malay, old Ottoman and Eurasian, eventually influenced his early desire to learn about various worldviews. Nevertheless, his experience in returning to rural Johor introduced him to the harsh realities of colonial plundering and poverty prevalent in the Malay nation. His

lifetime commitment was a rejection of Eurocentric models of development and an emphasis on a locally aligned model that considered human dignity, a positive form of governance, and spiritual well-being that should be part of the development definition and goal.

In Ungku Aziz's vision, human-centered development (HCD) goes beyond the usual economic indicators of, say, GDP, to embrace a vision of economic development as a morally driven social engagement for the overall well-being of society.

Ungku Aziz was greatly influenced by the rich tradition of Islam's body of thought and its intellectuals such as Syed Muhammad Naquib al-Attas, integrating in his work the concept of *masalih* enacted through answering or fulfilling *maqasid shariah* that include *hifz al-din* or conservation of religion, *hifz al-nafs* or conservation of faith or soul, *hifz al-aql* or conservation of reason or intellect, *hifz al-nasl* or conservation of family or posterity, and *hifz mal* or conservation of property or wealth."

His most important work, *Poverty and Rural Development in Malaysia* (1964), departed from stereotypes of Malay social conduct and transformed it to highlight structural issues such as usurious money lending systems and land fragmentation. His vision through his constituted or structured institutions such as Tabung Haji in 1963 (a sustainable system of *riba*-free savings for pilgrimage) and Cooperatives through ANGKASA, implemented his moral economic vision of self-reliance.

As in a macroeconomic perspective, Ungku Aziz contributed an enormous impact on the New Economic Policy (NEP, 1971–1990) that marked a massive endeavor in order to create a greater social equality in terms of ethnic-based wealth distribution in Malaysia after the racial riots in May 1969. His impact in economic planning was a product of his early experience in civil service in Ghana (1960-1961), advising the post-independent Ghana government as the economic advisor, before joining Universiti Malaya as the longest-running Vice-Chancellor from 1968 to 1988.

During his capacity as the Vice-Chancellor of Universiti Malaya, one of his important decisions made was in bilingual scientific learning in order to empower Bumiputra students who came from rural areas. This strategic decision led to a memorable effect that Bumiputra positioned their best human capital to transform and led the community, as well as taking over the top positions in the civil service. The Sarong Index was his unique aspect of humanizing the economic complex data in the simplest way for policymakers to capture and reflect the people's reality.

This qualitative inquiry research aims to fill a possible vacuum in current scholarship by critically engaging Ungku Aziz's oeuvre along with the *maslahah* element from the context of *maqasid shariah* and its macroeconomic and microeconomic impacts. Essentially, it is interrogating Ungku Aziz's work through a set of research questions that include: "How has Ungku Aziz's formative background influenced his paradigm of human-centered development? In how far is his work aligned with the *maqasid shariah*'s objectives?"

Which elements of his work continue to form part of Malaysia's present vision for development within its Madani framework (Kerangka Ekonomi MADANI) or else in conforming with the present International SDGS agenda of a new Universal Development Order?" This study advances existing literature by reframing Ungku Aziz's development thought as an implicit *maqasid*-based human-centred framework, thereby positioning Malaysian development experience within contemporary Islamic political economy debates.

This research paper will thus consist of an analysis of its findings in a detailed discussion section, begins with the background and exploration of current scholarship through an extensive literature survey, analysis of findings, discussion, final thought section.

LITERATURE REVIEW

The present discussion on Human-Centred Development (HCD) in the Muslim majority nation criticizes the mainstream perspectives with a point on economic growth at the expense of human well-being. These reality highlights the value of local or native models of economic growth and development that have their foundations in ethical traditions (Chapra, 2008; Asutay, 2013).

Putting Malaysia as the ground setting, the humanistic-based economic idea introduced by Ungku Aziz Aziz can be said to be the first of its kind to emphasize an indigenous model that combines economic growth with the ethical demands of Islam (Borhannuddin, 2015). Ungku Aziz's HCD methodology is similar to the Sen framework of human capabilities (Sen, 1999) that prioritizes the fulfillment of human freedom and agency as the superior objectives of economic development.

Ungku Aziz's methodology goes beyond the framework to include religious well-being (*sa'adah ruhiyyah*) and social responsibility (*farḍ kifayah*) within the model. Ungku Aziz (1989) feared that economic systems obsessed with economic production to the disregard of their ethical perspectives might produce educated beggars instead of honest citizens.

This argument is similar to Sen's (1999) concern that the disengagement between economic knowledge and ethical understanding had undermined welfare economics. Ungku Aziz's suggestion is to improve both the material world and the spiritual world according to the Islamically inclusive understanding of humanity's dignity or excellence (*karamah insaniyyah*). As stated in Borhannuddin (2015):

“Ungku Aziz emphasized the role of moral capital or those virtues which may be described briefly as honesty (*jujur*), sincerity (*ikhlas*), and trustworthiness (*amanah*) because such virtues represent the real keys to economic success. These virtues include *maqasid shariah* (objectives of Islamic law), especially *hifz al-mal* (preservation of wealth) and *hifz al-din* (preservation of faith). An Islamic economy is not value-free because it is governed by the principles of justice (*'adl*) and the avoidance of gambling or no less harmful forms of exploitation (*zulm*) as articulated in Chapra (2008) and reiterated in Islahi (2008) and Islahi (2014); Jahm al-Kahf (2014) respectively. By negatively commenting on the nature of *riba* (*riba/usury*) because it is intrinsically not just or lacks fairness, Ungku Aziz's argument is consistent with those principles”.

A significance to the HCD-*maslahah* linkage is also found with Maslow's (1943) hierarchy of needs. Maslow's model proposed self-actualization as the culmination of human potential. *Maslahah*-based development incorporates a normative element because needs have to be fulfilled within the framework of ethical parameters articulated through divine law.

While Maslow's model sheds insight on the process of growing needs, *maslahah* articulated the purpose of developing needs in accordance with principles of justice, mercy, and social responsibility. Ungku Aziz's model translated both models to the Malaysian setting with systems that uplifted humanity physically, sociologically, and spiritually.

QURANIC FOUNDATIONS OF DEVELOPMENT

Development is thus defined in the Quranic text as a sacred responsibility in terms of *tanmiyah* and *imarah* that is based upon the theological doctrine of *tauhid* (divine unity) and *khilafah* (vicegerency). In fact, as defined in the Islamic worldview, development refers to the enhancement of individual or communal existence in all material, moral, and spiritual terms, as well as attaining well-being (*falah*) as a holistic objective that is more than just economic.

This fits well within the current human-centered discourse of development as a vision that focuses upon human capabilities, ethical purposes in social action, and social justice (Sen, 1999; Chapra, 2008).

﴿هُوَ أَنشَأَكُم مِّنَ الْأَرْضِ وَاسْتَعْمَرَكُمْ فِيهَا﴾

Which means, “He brought you forth from the earth and made you its cultivators” (al-Quran. Hud : 61).

The Quranic verse characterizes one of the most reflective theological grounds for HCD in the Islamic way of thought. The terminology of *wa ista'marakum fi ha* indicates not merely physical habitation in this world, but carries an ethical commitment as the vicegerent, to create, sustain, and preserve livelihood through their effort of creativity, productivity, and justice. It structures human presence as a purposeful commitment to the material aspects that are guided by the divine responsibility.

Concerning human-centered development (HCD) in Malaysia, when the ideology of Ungku Abdul Aziz is put in the original context, the Quranic mandate attains an empirical and a philosophical meaning. In the humanistic development model by Ungku Aziz, a similar vision of *isti'mar al-ardh* in Islam is well presented as a goal to simply improve or advance the earth through knowledge sharing, participative interaction, and behavioral practices, which are consistent with humanistic beliefs.

His concepts of building cooperation (ANGKASA) and Lembaga Urusan Tabung Haji (LUTH) as a participatory type of social and economic transition in society are materialized in the sense that the element of *isti'mar* stipulates responsible usage of all accessible material resources and establishment of social welfare through the institutional establishment approach. (Abdullah, 2017; Asutay, 2013).

From the economic aspect, this verse recognizes the economic activity as one of the ibadah (worship) that material productivity involves when performed as a form of ihsan or piety. Actually, Ibn Kathir had expounded *ista'makum* as a type of construction and agriculture (*'imarah*) that was sanctioned by Allah in the context of *taqwa* (God consciousness).

This was further expounded by Ibn Khaldun in his doctrine of *'umran al bashari*, or human civilization that relies on the nature of economic productivity of the society. This is similar to the criticism of Western materialism by Ungku Aziz, who believes that economic prosperity is based on the lack of ethical accountability. The Quranic value that is used in a Malaysian context means that any policy pertaining to industrialisation, urbanisation, and technological development should be pegged on and combined with upright governance and social justice.

On this note, the Eleventh Malaysia Plan (2016-2020), the Shared Prosperity Vision 2030 (SPV2030), and the current Kerangka Ekonomi MADANI are all coordinated in their willingness to have an inclusive and human-centric development, which is the vision of *isti'mar* of equality and social balance in human human-centric society. *Isti'mār*, in turn, can be defined as the ontological basis of a human-centric ontology of economic and social prosperity through the establishment of a human-centered paradigm of Ungku Aziz, in his human-centric concept of development as a holistic human act that introduces balance and accord with the noble self and the surrounding world.

Additionally, the *isti'mar* in the modern Islamic economics extends beyond the realm of physical or material creations to the realm of cognitive and moral creations. The struggles against poverty and ignorance in the lifelong journey of Ungku Aziz give significant importance to education, research, and innovation of the human capacities or *al-insan-al-kamil*.

He had founded institutions, including Pusat Pembangunan Koperasi of Universiti Malaya, and in his publications had been developing structural poverty (*kemiskinan struktural*) in order to achieve the Quranic vision of all human persons becoming simultaneous producers and consumers of civilization. This verse is therefore a spiritual explanation of the anthropocentric development: humanity's divinely designed role as creative custodians of the earth.

It develops a reason where a greater moral calling is prior to material prosperity, where humanistic growth is considered not only in its amount but in its ability to foster the dignity, righteousness, and fairness (*mizan*). From this understanding, the ideology of Ungku Abdul Aziz will have achieved the realisation of this Quranic spirit in modern times, that is *isti'mar fi al-ard* is not only a decree of the holy Quran but it is also a spirit of living in the local philosophy of ethical nuance and inclusive progress.

HISTORICAL AND INTELLECTUAL INFLUENCES

The intellectual development of Ungku Abdul Aziz could be described as the cross-cultural integration of Malay traditions, Islamic values, and international education. Ungku Aziz was born in 1922 in Johor Bahru, in the family of scholars and reformers, such as Syed Naquib al-Attas and Dato' Onn Jaafar (Borhannuddin, 2015). He studied economics at Waseda University (Japan) and at Raffles College (Singapore) under Prof. Thomas Silcock's supervision and was exposed to both the rigor of analysis and to the comparative worldview (The Star, 2005).

The Japanese discipline and Malay spirituality exposed to him resulted in a unique philosophy of development that was humanistic, ethical, and self-reliant. Ungku Aziz apparently agreed with Zaaba, who influences him a lot (Ungku Aziz, 1983), especially in Malay poverty discourse. Both of them shared a courageous thought, which stands not to accept colonial versions of narrative that viewed the Malays as lazy, and instead, they viewed structural inequalities and monopolistic intermediaries as a source of perpetuating poverty (Ungku Aziz, 1958).

He argued that laziness does not cause poverty but systematic neglect and foreshadowed future attacks on colonial capitalism by the dependency theory. The focus of Ungku Aziz on cultural confidence and intellectual autonomy was similar to a call of Syed Muhammad Naquib al-Attas (1978) to decolonize knowledge. He held that Malaysia should not borrow paradigms, but should develop based on its historical experience and the Islamic worldview.

This spirit spread to his subsequent leadership positions: as Vice-Chancellor at the University Malaya (1968-1988), he was an advocate of education as the foundation of moral and economic development.

MACROECONOMIC POLICIES: EQUITY, EDUCATION, AND NATIONAL INTEGRATION

Ungku Aziz had the greatest impact on the macroeconomic policy in Malaysia in the New Economic Policy (NEP) period (1971-1990). The twin objectives of the NEP, to wipe out poverty and reform the society to degrade the identification of race with economic role, were an expression of humanistic and moral values that Aziz had long preached. Relative poverty and income inequality have been present, but the absolute poverty rate in Malaysia fell between 1970 and 2023, dropping to 3.7% as compared to 49.3% in 1970 (Department of Statistics Malaysia [DOSM], 2023).

Although it is better, the Gini coefficient reached 0.407 in 2022, which indicates unequal distribution of wealth (World Bank, 2024). The work on the topic of rural poverty, cooperative economics, and education by Ungku Aziz directly contributed to policy changes which focused on human welfare. He was convinced that the driver of progress is education, but it should also develop human character along with skills (Borhannuddin, 2015).

He promoted a dual language system of education that made Malay our language of unity and identity and English our language of science. This balance projected the vision of the development of a knowledge-based economy based on moral values that was envisaged by Vision 2020 (EPU, 1991). During his presidency of ANGKASA since 1971, there was a great manifestation of the practical aspect of his economic vision, backboneed by the Islamic economic values and principles of *al-'adl* and *al-falah*.

During his tenure, the cooperative movement in Malaysia expanded to RM 55.5 billion worth of cumulative assets and had over 14,000 active cooperatives with 7 million members (Malaysia Cooperative Commission, 2023). These statistics highlight the role of

the legacy of Ungku Aziz in connecting equity, education, advocacy, and ethics in a united macroeconomic structure.

MICROECONOMIC INNOVATIONS: CULTURAL METRICS AND ISLAMIC FINANCE

The Sarong Index of Ungku Aziz is one of the most ingenious microeconomic instruments in the development of Malaysia. It was an indicator of culture-based poverty, which measured the well-being of the household in terms of the number of sarongs available to every household member, and this was a measure of both economic ability and the dignity of the household (Aziz, 1964).

In addition to its simplicity, the Sarong Index was indicative of an epistemological criticism: economic data can and should be a measure of lived realities, rather than abstract averages with complex instruments. Correspondingly, the foundation of Islamic finance was institutionalised by Ungku Aziz when he founded Lembaga Urusan Tabung Haji (1963), way before the term Islamic finance became widely known elsewhere in the world.

The fund enabled the Muslims to make small savings towards the Hajj pilgrimage and also enjoy returns on their Shariah-compliant investments (Aziz, 1959). Tabung Haji has a total of more than RM90 billion in assets and serves more than 9 million depositors (Tabung Haji, 2024). The two-fold purpose, spiritual facilitation (*hifz al-din*) and economic empowerment (*hifz al-mal*), exemplifies the implementation of the *maqasid shariah* in terms of institutional design.

These efforts demonstrate the microeconomic vision of Ungku Aziz to empower individuals and societies via ethical and localised, and sustainable processes. His ideals of cooperation (mutual help) and support of zakat-based microcredit can be compared with the Quranic ideals of distributive justice. They embody the Islamic value of economics that economic participation is not only a right but also a moral obligation, which is based on balance (*mizan*) and social solidarity (*ukhuwwah*).

MAQASID SHARIAH ALIGNMENT AND NEW CHALLENGES

Although Ungku Aziz never applied explicit *maqasid shariah* terminology, his thoughts are deep within its spirit. In the modern Islamic thought on economics, the term *falah* (holistic well-being) is viewed as the ultimate aim of development, including material adequacy and spiritual fulfillment (Chapra, 2008; Asutay, 2013). The idea of human-centred progress, as developed by Ungku Aziz, goes in line with *hifz al-nafs* (preservation of life), *hifz al-aql* (intellect), and *hifz al-mal* (wealth). His educational reforms were beneficial to unified elements of *aql*, *mal* (as well as anti-*riba* doctrine), *nafs*, and *din* for social harmony.

However, some researchers have systematically attributed some institutions like ANGKASA or Tabung Haji to measurable *maqasid shariah* results. Such a gap may be helpful to fill the policy debates in Malaysia, especially when the country is experiencing digitalisation, urban inequality, and environmental pressure. By 2024, the digital economy of Malaysia will generate 23% of GDP (World Bank, 2024), and rural-urban inequalities continue to exist, which makes the community-oriented approach to the digital economy proposed by Ungku Aziz a challenge.

Ungku Aziz's vision needs to transform into a digital *maqasid* context that reestablishes morality, inclusivity, and human welfare in a technological transition. This is in line with the existing Kerangka Ekonomi MADANI, which focuses on dignity (*maruah*), trust (*amanah*), and equity (*keadilan*) as pillars of development in Malaysia (Prime Ministers Department, 2023).

Through his works and reform, Ungku Abdul Aziz stands out as a rare breed of economist, ethicist, and reformer. His anthropocentric paradigm reinterprets development as a moral process towards *falah* and not just a competition to achieve growth in GDP. Ungku Aziz showed that real progress is quantitative and qualitative, a balance between prosperity, justice, and spiritual purpose, by basing his reasoning on Islamic ethics and the realities of the people.

His legacy remains challenging to the policymakers of Malaysia to stop focusing on material indices but instead adopt a maqad-directed human development model that can be able to handle the complexities of the 21st century.

RESEARCH METHODOLOGY

This research falls inside the interpretivist paradigm, according to which social reality is not constructed by any external and objective structures but is built by the subjective meanings of individuals (Creswell & Poth, 2018). The main aim is not hypothesis testing and statistical generalization but the achievement of *Verstehen*, an empathetic and deep comprehension of the intellectual path of Ungku Aziz.

Quantitative approaches can list the textual qualities, but they are not able to make visible the philosophical nuances or conceptual relationships that define the thought of Ungku Aziz. Accordingly, the interpretivist paradigm becomes the philosophical foundation of re-establishing the inner rationality, evolutionary process and moral inclination underlying the humanistic economics paradigm of Ungku Aziz.

Qualitative Epistemology Constructivist And Hermeneutic Orientation

The research adopts a constructivist epistemology, which recognizes the fact that any understanding of the intellectual work on Ungku Aziz can be achieved through the interpretive processes. The researcher is an active subject who is not a passive observer as he becomes involved in a hermeneutic dialogue with the texts, speeches and institutional legacies of Ungku Aziz.

As a result, his reconstruction is dialogic and alternates between his works and the interpretive horizon of the researcher. This methodological paradigm puts the major emphasis on meaning, coherence, and contextual sensitivity over quantitative measures. Its general interest is to discover the moral and philosophical structure in which his economic theory is founded, specifically how it relates to Islamic epistemology.

Research Design: The Qualitative Intellectual Biography

The qualitative intellectual biography is the methodological design that is different from the usual life biography. This methodology does not document events but looks into the life of the mind (Collini, 2012), how ideas are formed, developed and institutionalized. He does not analyze the individual, but rather the ideas in motion of the individual.

This is an appropriate design to use in the research due to a number of reasons. It begins by tracing the development of thought, how this initial concern with rural destitution grew into a full-fledged Human-Centered Development (HCD) paradigm connected with the *maqasid shariah*. Second, it allows placing Ungku Aziz in context, as he is thinking in post-colonial Malaya, which is characterized by economic inequality, political nation-building, and his acquaintance with socialism and development economics at the London School of Economics.

Third, it offers hermeneutic flexibility, where it is possible to generate cyclical interpretation between the components (individual writings) and the entirety (his intellectual oeuvre) to form an integrated comprehension of his worldview. This study can therefore be said to reconstruct the thought-world of Ungku Aziz as an integration of his writings, institutional policies and views of his contemporaries who interacted or criticized his ideas.

FINDINGS AND DISCUSSION

The thematic analysis of Ungku Abdul Aziz's intellectual corpus reveals a coherent framework showing his economic contributions as part of a unified project: constructing an indigenous, humanistic model of development. The findings trace the genesis of his thought, analyze the core of his Human-Centred Development (HCD) framework, explore its ethical alignment with Islamic principles, and assess its macro- and micro-level applications.

The biographical information will be essential in ensuring that the economic paradigm used by Ungku Aziz was not an isolated scholarly activity but a direct reaction to the experiences he lived. His mind comes with deep intellectual and cultural hybridity. Born in Hampstead, London, his worldview was a product of a curious mixture of influences: the high intellectualism of his father, Ungku Abdul Hamid, a polyglot prince who translated many of texts of the Ottoman Empire, and the multifacetedness of his Eurasian mother.

This hybridity made him have a stereoscopic vision, and thus he could venture through Western empirical traditions without being subsumed in them. In 1924, when Ungku Aziz was 2 years old, his mother passed away before his father brought him back to Batu Pahat. During his early childhood, he was faced with the structural poverty of kampung (village) folks.

He was not an impersonal observer but one who was a participant-observer and observed the vicious cycles that encircled the rural communities. He observed rubber tappers who were in constant debt slavery to middlemen and families who had to sell their only productive property in distress to finance the Hajj pilgrimage. This early education made him unalterably anti-fatalist; they refuted colonial and culturalist theories that the rural Malays were lazy or doomed to remain poor.

His criticism is in line with the claims of the modern writers of Malay current culture. Rather, he raised the issue as systemic and structural, a breakdown of capital, credit, and marketing. Growing up in an intellectual culture, along with uncles and cousins as well as a few of the rising political leaders such as Dato' Onn Jaafar did not remain just a casual relation.

They became crucibles of disputing the future of a nation, a combination of economics, politics, and religious philosophy. During Japanese occupation (1942-1945) was an in-your-face lesson of perseverance and failure of imperial economic systems. The next few years of his work at Waseda University proved to be critical, as they introduced him to a non-Western model of fast industrialization and modernization, deepened his critique of the doctrine of colonial economic dependency, as well as developed his faith in an Asian-based model of development.

These affected him in his formal education. Raffles College (1946-1952) put him in a group of future nation-builders, such as Tun Abdul Razak, hence inculcating a nation-building spirit. He had never made his economics an end in itself; rather, it was to serve the nation. In 1963, he completed his PhD thesis entitled: "Subdivision of Estates in Malaysia 1951-1960: A Report on the Pattern of Subdivision of Rubber Estates in the Federation of Malaya during the Period 1951-1960", submitted to Waseda University at the age of 41.

The study empirically and methodically measured the structural cost in land fragmentation, an issue which he had initially been able to notice in childhood. This fusion of the lived experience, nationalism, and intense empirical training led to his Human-Centred Development (HCD) framework, a kind of restorative economic justice that implicitly rejects the dualism of Western modernity with the insistence of the *ruh* (spirit) that Islamic ontology highlights.

The Ultimate Idea: A Human-Centred Development (HCD) Framework

The HCD framework by Ungku Aziz is his main intellectual input and a significant deviation from the existing development models that focus on capital accumulation and GDP growth. His model focused more on the synergistic relationship between the material and the spiritual dimension to subvert reductionist Westernization. He stated his famous remark that the goal should be change, not imitation, thus criticizing the ethos of imitation that dominated the development discourse of the time.

In his book, *Jejak-Jejak di Pantai Zaman* written in 1975, he did mention a metaphor that explains that development does not have a pre-destined route to be emulated but a pattern of contextual footprints by a society that values its own agency of human and cultural integrity.

The HCD framework was best expressed in the form of the educational changes he instituted as the Vice-Chancellor of Universiti Malaya. He considered education as the most important tool for reducing intergenerational poverty cycles. His reforms were tactical in terms of democratizing access to rural and disadvantaged communities. In an effort to promote the Malay language in sciences and medicine, he broke down the language barriers that existed during the colonial era, opening out rural students to high-end careers.

By the 1980s, this policy had clearly yielded more than 5000 rural-origin graduates in these high-need areas- an infusion of human capital into the areas of greatest need. Also, the HCD model was comprehensive. He advocated the inclusion of arts and philosophy in the university education, poetry and cultural matters. This was not a decorative flourish; it was a philosophical protection of the dehumanizing economism he saw in pure technical education.

In the case of Ungku Aziz, true human capital was that which enriched the *ruh* and a critical '*aql* (intellect) and not just technical competencies. His HCD, in fact, insisted on ethical values coming first, which made the ethical core of his HCD. They did not merely aim at creating rich people but to create strong, moral and well-structured societies that could cope with the dynamics of multiculturalism and globalization, especially in the Malaysian setting.

Positioning Human-Centred Development In The Global Islamic Economics

The HCD framework of Royal Professor Ungku Abdul Aziz finds very strong intellectual resonance when placed in the context of a larger and more global discourse of Islamic economics. The connection between the localized development issues and solutions in Malaysia and this tradition, the study provides evidence that the work of Aziz is not merely another regional-level policy project, but a substantial pragmatic contribution to a global economic philosophy, focused on ethical and spiritual progress.

The ideology of Islamic economics that economic development should ultimately serve the ethical and spiritual purposes of humanity (*falah*) is reflected in the writings of the modern researchers, like Umer Chapra (1985) and Monzer Kahf (1999), who use the term *maqasid shariah* to explain the goals of the Islamic economic system. This view requires a reevaluation of the consideration of not only materialistic measures like Gross Domestic Product (GDP) but also measures that gauge true human well-being, equity and sustainability of spiritual and social capital.

These ideals are well reflected in the dismissal of reductive Western models by Ungku Aziz. Moreover, Jasser Auda (2008) provides methodological support for the analysis framework of Ungku Aziz in his scholarly work with rigour. The dynamism, interconnectivity, and the requirement that the public policy be guided by the primordial objectives of justice and wellbeing are foreshadowed in Auda's systemic exegesis of the *maqasid shariah* in accordance with the spirit of dynamism and interconnectivity.

The systemic view offers direct backing to the fact that Ungku Aziz has suggested the creation of unified ethical institutions, in this case, Tabung Haji, which focuses on both *maqasid* of faith preservation (*hifz al-din*) and wealth preservation (*hifz al-mal*), instead of depending upon fragmented market forces. Lastly, the microeconomic and ethical motivations that explain the campaign that Ungku Aziz launched against the exploitation are rooted firmly in classical Islamic jurisprudence on market activities.

This is manifested in the works of the 14th-century Ibn Taimiyah, as carefully reinterpreted by Islahi (2005), that market and price justice, the avoidance of exploitation (*zulm*), and distributive fairness are non-negotiable requirements both on behalf of the individual and the state. This historical background justifies his lifetime commitment to eradicate structural evils like usury-based moneylending and fragmentation of land, hence making his reforms not only political but also the ecosystem revamp in Islamic market justice as commanded by the *shariah*.

The establishment Malaysian context of HCD with these worldwide intellectual trends allows the study to testify to the impartiality and universal applicability to the current Islamic ethical systems.

The Foundations Of Ethics: Implicit Compliance To *Maqasid Shariah*

One of the main conclusions of this study is that there is a deep, although mostly not explicit, correspondence between the framework by Ungku Aziz and the *maqasid shariah*. Even though the solutions offered by Aziz work like a pragmatic economist in a secular policy environment, his solutions operationalize these fundamental Islamic ethical values. His lateral thinking skills were that he created tools that attained the *maqasid shariah* but without the need to name them as religious and thus make them universal in a pluralistic society.

***Hifz al-Din* (Preservation of Faith)**

Ungku Aziz directly linked spiritual vulnerability to extreme poverty and repeated the hadith, which said that poverty is near *kufr* (disbelief). His view on poverty alleviation was not only the aim of an economy but the *fard kifayah* (communal obligation) to protect the '*aqidah* (creed) of the society. An example of such an approach is Tabung Haji which facilitates the fifth pillar of Islam, Hajj, by guarding believers against *riba* (usury) and exploitation. It maintains its own *din* by initially protecting *mal* (wealth) by investing in *shariah*-compliant investments worth billions of ringgit.

***Hifz al-Nafs* and *Hifz al-Nasl* (Protection of Life and Lineage)**

His interest in rural development was a direct intervention to save life and future generations. Ungku Aziz addressed the real causes of excessive infant death and retarded potential by promoting better rural health, nutrition, sanitation, and education democratization, thus saving the *al-nafs*. His reforms in education that made the rural youth strong were a direct investment in *al-nasl*, which guaranteed continuity and development of the generations to come.

***Hifz al-'Aql* (Preservation of Intelligence)**

Ungku Aziz saw colonial education as an avenue of intellectual eradication. His bilingualism policy (Malay and English) and the re-establishment of the Malay studies in the university were actions of *hifz al-'aql*. This was an anti-colonialism effort aimed at restoring and safeguarding the local brains in order to tackle future challenges.

***Hifz al-Mal* (Wealth Protection)**

This is the most explicit alignment. As his entire work is a war against *zulm* (oppression) that he witnessed. Besides, his doctoral research was on land fragmentation, his ardent advocacy of *riba*-free cooperatives, and the design of Tabung Haji were all instruments of *hifz al-mal*. They were to block the leakage of wealth out of the rural economy and to offer means of '*adl* (justice) and *maslahah* (public interest) in the financial transactions.

It is important to discuss this implicit alignment. It represents the world of secular post-colonial Malaysian policies that we adopted from British heritage. However, the reflective congruences with the welfare economics paradigms of Islamic economists of the later era (e.g., M. Umer Chapra, Islahi) testify to the reliable Islamic consistency of his thinking. Such dynamism makes his thought a solid ground for the modern debate on the *maqasid*-based fintech and digital Islamic finance.

MACROECONOMIC CONTRIBUTIONS AND POLICY IMPACT

This section focuses specifically on macroeconomic implications, distinguishing it from earlier biographical discussion. The HCD framework developed by Ungku Aziz was beyond academia and to the point of being directly applied in national macroeconomic policy. His greatest input was about the premises of the New Economic Policy (NEP) of 1971. His study

of rural poverty and inter-ethnic economic inequalities in 1969 was an echo of the 13 May 1969 social unrest, thus highlighting the inescapable nature of structural inequality.

The two-fold policy of the NEP aims to eliminate poverty regardless of race and to reorganize society, resembling the philosophy of HCD by Ungku Aziz. Although the 30% quota on Bumiputra was reduced to the most debatable aspect of the NEP, the most intellectual input Aziz made was the assumption that only after the elimination of absolute poverty through human capital building, the equity outcome was possible.

His encouragement of the cooperative movement with ANGKASA became a macro-level tool for mobilizing the rural areas. His vision of cooperatives was becoming the third economic sector and at the same time, diversifying the national GDP that heavily depended on estate agriculture in the colonial era, thus empowering the rural producers and stabilizing the national growth, which remained robust at 6-7% in the 1970s and 1990s respectively. These macro-contributions, which are summarized below, highlight the issue of human capital as the key pillar of Malaysian development.

Macro Initiative	Main Contribution	Documented Outcome
NEP	Poverty theory and structural analysis	Poverty fell from 50% (1970) to 17% (1990)
Education Policy	Rural university access and bilingual STEM	10,000+ rural graduates; enhanced social mobility
Cooperatives	Institutionalized rural mobilization	Diversified GDP; improved community resilience

Table 1 : Macro-contributions introduced by Ungku Aziz that reflects significant development outcomes

MICROECONOMIC AS A TOOL FOR SOCIAL EMPOWERMENT STRATEGY

The intellectual genius of Ungku Aziz was his ability to metamorphose a macro-philosophical principle into practical microeconomic tools that enabled people at the grassroots level to be directly. Tabung Haji is the most revered tool of his. It was an original remedy to the *Hajj* exigency of the sale of distressed land at the village level, and was based on his earlier treatise on a Pilgrims Savings Programme of 1959.

The system not only reduced informal losses, which were estimated to be in the millions of Ringgit a year as a result of faulty informal savings programs, but it also provided a *riba*-free, *Shariah*-compliant method of discharging a religious duty. In this sense, therefore, it is an ideal combination of *hifz al-din* and *hifz al-mal*. His second most important micro-tool was the Sarong Index.

This new construct was a contextualized economic measure. Instead of adopting abstract poverty delimits, like USD 1/day, as used by Banerjee and Duflo (2011), Ungku Aziz used the limited access to basic commodities (e.g. the cost of a sarong, a bicycle, or a radio) to quantify rural poverty. The resulting culturally resonant index made poverty essential to the urban policymakers and allowed them much more precisely targeted aid, a real manifestation of *hifz al-nafs*.

Lastly, his credit changes through cooperatives represented *'adl* (justice). These micro-institutions devastated the chain of indebtedness to the middlemen by providing expansion of *riba*-free capital, and thus promoted self-reliance at the community level.

Micro Tool	Maqasid Link	Direct Impact
Tabung Haji	<i>Hifz al-Mal, Hifz al-Din</i>	Prevented rural land loss; expanded ethical savings
Sarong Index	<i>Hifz al-Nafs</i>	Culturally contextual poverty indicator
Cooperatives	<i>'Adl, Maslahah</i>	Empowered communities via interest-free finance

Table 2 : Micro tools that linked to Maqasid elements with derived impacts.

These micro-tools are scaled substantially as a subject to be developed upon. Urbanization is the major challenge that has been identified and this is costing the traditional kampung structures on which the cooperatives are relying. However, the rationality of his instruments can easily be changed. Online extensions, e.g., an application-based *Hajj* registration and savings service or a peer-to-peer fintech interface to SMEs, are the natural extension of his maqasid-compliant system into the 21st century, which will be able to tackle challenges in the 21st century, including youth financial inclusion.

LIMITATIONS AND TENSIONS IN UNGKU AZIZ'S HUMAN CENTRED DEVELOPMENT IDEA

Even though the human-centred development (HCD) framework developed by Ungku Aziz exhibits a high level of normative convergence with the goals of Maqasid Shariah, specifically in the focus on social justice (*'adl*), human dignity (*karamah insaniyyah*), and socio-economic well-being (*maslahah*), the institutional formulation thereof should be approached critically.

His paradigm was designed in an agrarian and early industrial economy of the mid-twentieth century, in which institutional practice could be more easily adjusted in accordance with *maqasid* imperatives by ethical redistribution, cooperatives, and savings institutions. The implementation of *maqasid* via such institutions is subject to new strains in economies that are subject to financialisation, digitalisation, and transnational flows of capital.

Cooperative and Islamic financial systems are becoming functioning in regulatory and market environments placing greater emphasis on efficiency, liquidity and risk management, which may limit the substantive performance of maqasid beyond regulatory compliance. The issues of governance that institutions inspired through the vision of Ungku Aziz are an indication of more structural pressures than concept failure.

Furthermore, when urban precarity and fragmented labour markets, global supply chains, distributive justice and social protection maqasid objectives are harder to institutionalise. These restrictions imply that the contribution of Ungku Aziz is not to be perceived as a predetermined developmental blue print, but rather as a *maqasid*-based ethical orientation that should constantly be reinterpreted and adapted to the institutional contexts with the purpose of maintaining its human nature.

CONCLUDING DISCUSSION: THE ENDURING SYNTHESIS

Ungku Aziz forged a synthesis between empirical economics and Islamic ethics, subordinating Western models to human dignity. His HCD framework remains relevant amid globalization, digitalization, and the ethical challenges of AI and the gig economy. It prefigures the UN Sustainable Development Goals, especially SDG 1, 4, 8, and 10, underlining that sustainable development requires moral as well as material advancement. His enduring message remains: progress must aim for "*betterment, not imitation*".

CONCLUSION

The enduring true legacy of Ungku Aziz as the architect of the human capital development system that Malaysia uses is not his brilliant mind in academics only but his overall capacity to apply moral philosophy to institutional design and national policy. His intellectual path that lies in the fusion of Islamic morality, economic rationality and social reform has left an indelible mark on the socioeconomic landscape of the country.

In his early understanding of rural poverty in the 1950s and in his subsequent promotion of integrated education and institutional ethics, Ungku Aziz suggested development as a moral business: as a business that cultivates the human person in dignity, as a business that balances material advancement and moral awareness, and as a business that redefines prosperity in all its non-quantitative and non-ringgit-and-centric forms.

On the macro-level, the impact of Ungku Aziz can be seen through the developmental institutions and policies of Malaysia with regard to the moral basis. The ideas that informed his scholarship and leadership were the principles of the New Economic Policy that aimed at not only to reorganize the economy and decrease interethnic inequalities but also to revive the sense of right and common fate.

Policies based on his theoretical synthesis of *maqasid shariah*, in which the safeguarding of intellect (*'aql*), wealth (*mal*), and dignity (*karamah insaniyyah*) were integrated, led to the focus on equity, educational access, and common benefit. In this sense, the framework of Ungku Aziz was a precursor of the modern day models of Islamic political economy that associates distributive justice and moral accountability.

He also has an institutional imagination that is equally important as it generated monumental ideas that transformed the socioeconomic landscape of Malaysia. The formation of Lembaga Tabung Haji in 1969 is one of his most radical contributions- a body that made ethical finance work decades before Islamic banking came onto the world scene globally. The design of Tabung Haji by Ungku Aziz was both microeconomic prudence (household savings and asset accumulation) and macroeconomic sophistication (mobility of national capital by means of *Shariah*-compliant investment).

It will be a living illustration of how institutional application of Islamic principles may indeed lead to socially inclusive and economically feasible consequences. The intellectual architecture of Ungku Aziz was also applied to other areas such as education and the creation of knowledge. As the first Malay appointed as Vice-Chancellor of Universiti Malaya, he set a vision of higher education that was based on nation-building, cultural integrity, and intellectual autonomy.

He regarded universities as intellectual sources of knowledge and social change agents. The theoretical connection that he made between literacy, productivity and moral responsibility would form the foundation of the paradigm of human capital development in Malaysia. He democratised education and savings through cooperatives, credit societies and student welfare programmes which established microeconomic empowerment that strengthened macroeconomic stability.

The key to interpreting his intellectual and national influence is the monumental collection of his writings titled *Writing for the Nation*, the magnum opus of Ungku Aziz. It is a collection that reflects the decades of his thoughts on the problems of culture, poverty, education, and national identity, exposing a mind that is anxious about the ethical and religious underpinnings of modernity.

Ungku Aziz presents a value-based, ethical and purposive epistemology of development in these writings that urges the synthesis of reason (*'aql*), faith (*iman*), and work (*amal*). His essays are opposed to narrowing the welfare of human beings to material signifiers, but they are aimed at a comprehensive view of civilisation that moral capital should supplement the physical capital. This body of literature represents not just his intellectualism but also a tribute to his lifelong struggle to think and write on behalf of the moral development of the ummah and the country.

The vision of Ungku Aziz is new to the *Kerangka Ekonomi MADANI* context as it aims to unite sustainability, ethics and a digital transformation. His moral economics and institutional justice principles are the most important pieces of advice in applying them to issues like digital inequality, financial exclusion, and ecological degradation in the present day.

The moral rationale that underpinned Tabung Haji can be reused in the current moral fintech projects, online solutions to inclusive finances that are guided by *Shariah* rules, openness, and empowerment of communities. Equally, his appeal to education with a focus on intellectual and moral superiority is very akin to the demands of the knowledge economy which has a problem with automation and loss of moral foundation.

Hence, to pursue the study further in the future, researchers must build the intellectual inventiveness of Ungku Aziz by conducting empirical *maqasid* audits of the existing institutions, including how much the Malaysian public policies, financial systems

and educational designs serve the higher principles of justice, welfare as well as human dignity. This would be a way to get the normative richness of the Islamic economic philosophy, embodied by Ungku Aziz and Azim Islahi, and the consistency of policy appraisal.

In the end, this study reframes the intellectual heritage of Ungku Abdul Aziz transcends time and ideology. His life long journey of human prosperity against material possessions, morals against expediency and wisdom against affluence provides an eternal direction in working through the storm of modernity. His legacy demands a moral rebirth of economics, one that reinstates the soul of development, and thus, makes the development of Malaysia prosperous and princip

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