

International Journal of Religion and Civilisational Studies

Volume 1

Issue 1

2018



International Islamic University Malaysia

IUM JOURNAL OF RELIGION AND CIVILISATIONAL STUDIES

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Editorial

Ever since its existence on earth, human society has become a unique composite of individuals - males and females - that continued to make history of its own incomparable to that of any other creatures. This is commensurate with the nature and status of man as “the best among God’s creatures”. Once human intellect and experience began to explore the nature of human social life, society becomes the object that drew continuous attention of curious investigators. No aspect of human society is then left unattended once these people of curiosity, be they scholars, thinkers, researchers or simply students, realise of such unexplored area of study.

As society continued to develop, it naturally transformed itself into a more complex one, making the study of it equally more challenging. Human and social sciences in particular grew out of this particular circumstance. Triggered by continuous changes, human collectivity grew from what was once a single human society into human societies which became more and more diversified as they travelled over the long journey of human history. At the core of this dynamic human movement stand a few key concepts that explain the progress of human society in its most general sense and this may be best represented by such buzzwords as development, civilisation and globalisation.

When the issues related to these broad themes are further examined in connection to religion, the discussion is certainly going to be more interesting and delicate. Added to this complexity is the interplay between religion and contemporary societies which is now being redefined in the light of unprecedented advancement of knowledge, science and technology and such redefinition naturally influences peoples’ perceptions and interpretations of their own socio-cultural and civilisational realities. Responding to such developments, countless conferences, seminars, workshops are being organised to try to understand various aspects of modern society. Myriad writings in the forms of conference papers and proceedings, books, academic

articles and reports also continue to add to the current literature on development, religion, civilisation and globalisation.

It is against this backdrop, that this Journal finds its birth in order to participate in the contemporary discourse on various issues in these important areas of study. The Journal intends to provide an opportunity, particularly for those who are interested in the above themes to contribute with their research findings and thoughts to be shared and exchanged with other readers.

The idea to publish this journal, *IIUM Journal of Religion and Civilisational Studies* (IJECS), was mooted early this year by the Dean of the Kulliyah of Islamic Revealed Knowledge and Human Sciences (KIRKHS), Prof. Dr. Mohammad Abdul Quayum, who wanted to see more rigorous academic and intellectual discourses taking place in various forms and this Journal is one of the platforms that is hoped to be able to realise such as a noble desire. After a series of meetings and discussions, it was decided that the focus of the Journal would be on religion and civilisation and hence the title of this Journal. It is thus expected that the themes, issues and topics of the manuscripts to be received and considered by the Journal Team should be related to these main areas in one way or the other. Since the proposal for the publication of a new journal has to go through a number of stages before it is finally approved by the University's management, the time left for the Journal's team to work on publishing its first issue this year was quite limited. Hence, we might have overlooked some aspects or technicalities necessary for a Journal and for that we hope to be able to address such deficiencies in future issues.

To begin with, we started this first issue with a modest number of contributions consisting of four articles and one viewpoint besides the Editorial note. The articles in this issue are all country-specific. This has its own advantage particularly in gaining deeper insights into the religious/civilisational issues that take place in the respective countries. For this issue, a special concentration is on Nigeria (three articles) with the inclusion of two other writings on Russia and Malaysia respectively. For future articles, we hope to be able to select the ones that represent the countries of different continents. In brief, the contents are divided

into two sections; the first section consists of four articles and the second section consists of one viewpoint.

The four articles included in this first issue are: *Globalisation and the Muslim Ummah: Issues, Challenges and the Ways Out* by Babayo Sule, Muhammad Aminu Yahaya and Rashid Ating; *Understanding the Islamic Viewpoint on Religious Pluralism in Nigeria with Special Reference to Ahl Al-Kitab* by Aliyu Alhaji Rabi'u and Yakubu Modibbo; *Innovative Funding of Nigerian Private Islamic Universities: The Option of Islamic Financial Products (IFP)* by Rafiu Ibrahim Adebayo and Abdulganiy Ibrahim Jawondo; and *Factors Preventing the Actualisation of Ummah Wasata in the Republic of Tatarstan, Russia* by Ildus Rafikov. Meanwhile, the only Viewpoint for this Issue is contributed by Mohamad Firdaus bin Mansor Majdine entitled *The Administration of Muslim Affairs in the Straits Settlements*.

The first article, *Globalisation and the Muslim Ummah: Issues, Challenges and the Ways Out*, discusses the phenomenon of globalisation as a process that transforms the entire world into a single political and economic system. This conceptual paper highlights the dilemmas faced by the Muslim community in the globalisation era including the threats of the Western political and economic forces to Muslim cultures and civilisation which have resulted in such problems as cultural impoverishment, educational and technological backwardness, economic emasculation and ideological battles for powers. Despite its drawbacks, the Muslims are urged to benefit from the merits of globalisation, so as to strengthen the *ummah*. It was also recommended that the Muslim *Ummah* should resort to the original teachings of Islam if it is to be united and advanced.

The second article, *Understanding the Islamic Viewpoint on Religious Pluralism in Nigeria with Special Reference to Ahl Al-Kitab*, is premised upon Islam's acknowledgment of the existence of other religions with special focus on the Jews and the Christians known as *Ahl al-Kitab* as expounded by the Qur'an. In brief, Islam allows Muslims to interact with the followers of other religions in a peaceful and harmonious way. Despite this clear Islamic teaching, hostile interactions do take place in society including in Nigeria which witness

unfortunate violence that led to the loss of lives and the destruction of properties and places of worship. Ignorance and misconceptions among the adherents of the involved religions can be attributed to such a sorry state. The paper discusses the Islamic viewpoint on religious pluralism particularly the position of Islam on *Ahl Al-Kitab* and suggests that manipulation of religion for personal and group interests be checked and that religious bodies use dialogue to enhance understanding among followers of various religious faiths.

Meanwhile, the article on *Innovative Funding of Nigerian Private Islamic Universities: The Option of Islamic Financial Products (IFP)* highlights the inability of Nigerian higher learning institutions to compete with other institutions at the global level despite the government's huge allocation to the public universities which are channelled through various government agencies. On the other hand, the private tertiary institutions particularly those established by Muslim individuals and organisations are not adequately funded due to various factors. This has also affected their capability to compete with others. To address this issue, the paper proposes that the Islamic financial products are used by the Islamic universities, particularly in helping students from poor economic backgrounds.

The last article entitled *Factors Preventing the Actualisation of Ummah Wasaʿa in the Republic of Tatarstan, Russia* touches on the traits of the concept of *Ummah wasaʿa*, its historical roots, and its application to the modern Muslim community of the Republic of Tatarstan, Russia. In addition, it also discusses the main factors that prevent the actualisation of this concept in Tatarstan including disunity among the Muslims at various levels, the pressures from the law enforcement agencies, and the absence of a strong umbrella organisation.

Meanwhile, the Viewpoint note entitled *The Administration of Muslim Affairs in the Straits Settlements during the 19th Century* revisits the administration of the Muslim community under the British colonial government, including the British policy and its methods of governance, the attitude of the British administration towards the Muslim community and the general Muslims' outlook towards the

British rule on the other scale. The discussion is based mainly on survey of relevant literatures with critical commentary on relevant issues.

I would like to end my Editorial note by taking pride in thanking the leadership at the Faculty and University levels for having trust in us to run this new Journal. Special thanks go to the members of the Advisory and Editorial Boards who have agreed to be included in the team. In particular, I must mention the hard work of the Editor, Assistant Professor Dr Elmira Akhmetova for her commitment and tireless efforts in ensuring the successful publication of this first issue. She, together with Assistant Editors, Dr Alwi Al Atas and Sr. Norliza Saleh and Book Review Editor Dr Kaoutar Guediri, have been very industrious in putting their energy, ideas and time to ensure the completion of this publication. While we accommodate the diversity of opinions and views, we must state clearly that the views expressed in this Journal are of the writers' and are not necessarily reflective of the Journal's stand and perspectives. With this modest beginning and constraints of resources and time, we hope to be able to gain more experience and insights as we move forward to publish the subsequent issues.

Thank you

Hazizan Md. Noon
Editor-in-Chief

Globalisation and the Muslim *Ummah*: Issues, Challenges, and the Ways Out

Babayo Sule¹, Muhammad Aminu Yahaya² and Rashid Ating³

Abstract: Globalisation is a phenomenon and a process that is aspiring to transform the entire world into a single political and economic system through the rapid movement of goods and people across the planet in the most rapid speed ever witnessed in the history of mankind. This paper is a theoretical and conceptual research which investigates the dilemmas of the Muslim *umma* in the era of globalisation. The problem is the way the global forces are threatening to obliterate all cultures and civilisations in favour for non-conforming Western political and economic arrangements. The research uses a qualitative method of data collection and analysis. Secondary sources are also used in the data collection. Books, journals, internet sources, and institutional reports are used for this research. The data gathered is analysed and interpreted using content analysis and thematic expressions. This research discovers that the Muslim *umma* has been facing many challenges and issues, such as cultural impoverishment, educational and technological backwardness, economic emasculation, internal strife, ideological battles, and domination of the hegemonic world powers. Additionally, this research suggests that, despite the challenges faced by the Muslim *umma* in the globalisation era, this process of globalisation provided many benefits to the *umma* which it is utilising and should continue to utilise. This research recommends that the way out of the current predicaments of the Muslim *umma* is to resort to the pure teachings

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of Islam, unity, diversity, and intellectual challenge, where other cultures and civilisations can be utilised through using knowledge and dialogue instead of spreading hostility and violence.

Keywords: Globalisation Challenges, Civilisation, Culture, Globalisation and Islam, Muslim *Ummah* in the Age of Globalisation.

Introduction

Globalisation is a force and process that is linking the world's economy into a framework of a unified process across the globe rapidly (Thernborn, 2006). It is an ideology and a process (Gilpin, 2001), which transformed the world's political and economic order through internationalisation, hegemonisation, transcendental free-trade policies, and liberalisation of economic and political policies. Globalisation has been perceived as a phenomenon that is currently taking place and which is not clearly understood in all its dimensions and ramifications, owing to the changing nature of the world in modern times (Simon, 1998; Friedman, 2000). Many scholars (Hoogvelt, 1997; Stiglitz, 2001; Gosh and Guven, 2002; Heywood, 2011) have argued that globalisation is both a positive and a negative process, according to the shape and advantages of the international actors. The scholars explained that globalisation has many detrimental effects on the weaker or developing countries because of the hegemonic domination of the world's superpowers in the realm of international economics and politics.

The Muslim world falls within the category of the weaker or developing nations being dominated at the international arena by the powers of the Western world, both economically and politically. The demise of the golden era of Islam and the weaknesses of the Muslim *ummah* heralded the success of the Western world during the crusades and, later, the colonisation of the Muslim states which fractured and fragmented the Muslim countries into smaller entities out of the *Khilafah*. The Muslim *ummah* entered the era of globalisation with the weakness of lesser technological advantages, which gave the Western powers the edge to dictate the world's political economy (Ahmed, 2015). After the Cold War, the USA and her allies succeeded in emerging victoriously as a uni-polar power in 1989, when the Soviet Union collapsed. The ascendancy of the USA and her allies led to the ushering in of a

‘New World Order’ system, synonymous with ‘globalisation’, or the Americanisation, internationalisation, hegemonisation, and imposition of Western economic and political values forcefully on third-world countries (Ameli, 2013). The domination of the Muslim *umma* created crises, issues, and many challenges that the *umma* is finding difficult to tackle, such as political oppression, economic exploitation, cultural emasculation, internal strife, social stagnation, external military aggressors, and technological backwardness. However, globalisation should not be totally regarded as a negative scenario to the Muslim world, considering the many benefits that the *umma* is deriving from the inter-relationship with the other countries and international actors, such as the propagation of Islam through the media, intellectual discourses, and utilisation of the positive aspects of trade relationships and technology transfers (Mohammadi, 2016).

This study is a conceptual and theoretical attempt to examine the nature and dimension of globalisation, the emergence of globalisation, and the dilemmas of the Muslim *umma* in this New World Order to proffer the feasible way out. In doing so, the study takes into consideration the interaction and civilisational relationship between the Muslim world and the Western world, and how these relationships led to the issues and challenges that the Muslim world is facing.

Method of Data Collection and Analysis

This paper is a theoretical and conceptual paper which relies on a qualitative approach to data collection and data analysis. The research used secondary sources for data collection. The sources consist of books, journals, internet sources, and reports from international institutions and agencies. This is due to the nature of the topic being broad, diverse, and highly complex, which makes it difficult for data collection using primary sources, such as questionnaire administration and personal interviews. Indeed, for clarity of analysis and discussion, it will be practically impossible to study a topic of this nature using primary sources in a wider geographical spread of the Muslim *umma* which cuts across all the five continents in the world. Thus, secondary data was collected. The data obtained is discussed by using thematic analytic interpretations and content analysis, where a small rich data was expanded and discussed in relation to the existing literature on the

subject matter of study and the framework of analysis that are used in the study.

The Framework of Analysis

The study adopted two theories in explaining the context of the subject matter, the literature, discussion, and analysis. The two theories are systems theory of international relations and the doctrine of *Jahili* society.

Systems Theory of International Relations

Systems theory is one of the most used theories in interpreting domestic politics, international politics, and globalisation. The systems theory evolved from the biological sciences with the works of Ludwig Von Bertalanffy, who studied the human body as a system and sub-systems that function independently but interact co-ordinately. The theory was later adopted by sociologists, Talcott Parsons and Robert Merton, who used the sociological viewpoint to study the society as a functional system which has many systems or sub-systems that operate independently but relatively. David Easton, a political scientist, adopted the systems theory to study political interaction. It was later expanded at an international stage by some scholars (McClelland, 1965; Modelski, 1961; Kaplan, 1962; Deutsch, 1964; Waltz, 1967; and Rosecrance, 1966).

Systems theory is a strategy used for the comprehension of the nature of relationships among nation-states and international actors at the global stage. It is simply a strategy of the identification, measurement, and examination of relationships within the global system and its sub-systems. It examines the linkages and genesis of the interactions of nation-states in the global world (McClelland, 1965, p.45). Kaplan (1962) identified that the systems theory at an international stage has different levels of interactions which are uni-polar, bi-polar, and multi-polar (Kaplan, 1962, p. 4). A uni-polar system allows for a dominant one world superpower which has the capability of hegemonic control of the world's politics and the economy as experienced during the kingdoms of Babylon, Assyria, the Greeks, the Romans, and Islamic, and presently, the American dominance. In this system, there would be a tendency for war, cultural domination, political and economic domination, and

frequent occurrences of exploitation. Weaker states are at the threat of extinction by the superpower in a Hobbesian state of nature.

The bi-polar system is an international relationship where two-dominant superpowers with equal capabilities for competition emerge with alliances from different nation-states, as witnessed during the Cold War (1945-1991) between the United States and the Soviet Union. This type of system enables for a balance of power and a choice of alliance. However, the certainty of outbreak of war is high as in the uni-polar system. The multi-polar system is a situation at the global level where many competitive blocks emerge at the international system with equal powers for challenge and balance of power. This system is more stable and peaceful than the other two. In the context of this study, the Muslim world is faced with a uni-polar system of dominance from the USA and her allies, which succeeded in bringing the world closer to their political and economic ideologies than any time in the history of the world. This allowed for the imposition of the American system and values on the Muslim world because of their possession of superior firepower and technology, in addition to a buoyant economy and manipulative politics.

The Doctrine of Jahili Society

Sayyid Qutb, in his famous work, “Milestone”, formulated the “doctrine of the *Jahili* society”, where he made some assumptions in explaining the current conditions of the Muslim *umma* in relation to the other countries in the globalisation era. Qutb (1990) postulated four basic assumptions from the thesis. The first is the notion that the demise of the ‘Golden Age’ of Islam dwindled the Muslim *umma* into sins that were committed by the *umma* which equates or even surpasses that of the pre-Islamic Arabian *Jahiliyyah*. These sins consist of fornication, adultery, usury, gambling, assassination, alcoholism, and materialism. These sins weakened the Muslim *umma* and allowed for the supremacy of its enemies over it. The second notion is the emphasis of the evil and negative effects of colonialism on the Muslim world. Through colonial domination, the Muslim world was scattered and shattered, had its resources plundered, was culturally devastated, economically exploited, and had its political institutions obliterated and social settings altered. In this way, the enemy or the Western world succeeded in imposing their institutions, systems, cultures, and ideologies on the Muslim world, which are not compatible with the pure Islamic teachings.

The third assumption expressed by Qutb (1990) is the impact of the Cold War on the Muslim world, where the ideological rivalry between the USA and the USSR polarised the Muslim world into pro-capitalist and pro-communist supporters. The aftermath of the Cold War, which favoured the USA and her allies, led to the ascendancy of the Western capitalist or the American economic and political systems in a New World Order called 'globalisation', where the mastery of modern science and technology provided the USA with the leverage of dominating the world comfortably. Finally, Qutb (1990) postulated that the Muslim world will be able to extricate itself from the social malaise, economic exploitation, political domination, and cultural emasculation of the West by resorting to the pure teachings of Islam only.

This thesis by Qutb (1990) is a clear explanation of the present context of the Islamic world under the age of globalisation which makes it applicable within the context of this study. Although Qutb (1990) overlooked the benefits that Islam and the Muslim world derived from globalisation such as expansion of knowledge through the modern technology, easy movement of goods and services, communication among the Muslim world, and the propagation of Islam using the interconnectivity of the world, especially in Europe and America, the thesis espoused the dilemma and chaos of the Muslim *ummah* in the contemporary time.

Literature Review

In this section, an attempt is made to critically review some related literature in the subject matter of study to provide the means for identification of the literature gap and contribution to knowledge. The literature is reviewed thematically in the following sub-headings: conceptualisation of globalisation, genesis of globalisation, agents of globalisation, and the emergence of globalisation in the Muslim world.

Conceptualisation of Globalisation

The concept of globalisation has been assembling the riots of connotation and denotation among the global intellectuals. It is a concept that has not been accepted with a sacrosanct meaning, feature, dimension, history, and impact. It is simply perceived by different scholars with different

views, depending on the schools of thought, intellectual sentiment, and other influential factors. One common feature that accompanies the conceptualisation of globalisation is the rapid collapse of national boundaries and internationalisation and institutionalisation of international economics and politics (Hoogvelt, 2001, p. 69; Thernborn, 2006). In another view, globalisation is conceptualised as the emergence of a new global economic order in which transnationalism has become formidable with the institutionalisation of a uniform global financial system through the free movement of capital and corporations across the continents, and the advancement of the politics of regional integration (Gilpin, 2001). Furthermore, globalisation is seen as a multiple cycle of a policy, an ideology, a process, and a strategy (Heywood, 2011; p. 34). It is the resurgence of a complex web of interdependencies and interconnectivities - politically and economically - at a global level, unprecedented in the history of the world (Heywood, 2011, p. 35).

Globalisation is a phenomenon that has promoted good fortune for the fortunate countries and many adversaries for the unfortunate countries. It is a process of liberalising international trade for economic cooperation and global political cooperation (Stiglitz, 2002, p.4). Globalisation is a concept that is used to refer to the rapid economic and political transformations across the society in the contemporary world, owing to the challenging nature of the domineering push of a global market economy and transnational corporations (Amoore, 2002, p.4). Globalisation is the most important change in human history, which is known as transnationalism or a process that interconnects individuals, groups, economies, and politics across all geo-political borders (Ritzer, 2011, p. 2).

Globalisation is a wide concept, in terms of the complexity of the regions, cultures, actors, and the process itself which has its genesis in the past, its manifestations and visibility today, and impact in the future (Sheffield, Korotayev, and Grinin, 2013). Globalisation is identified as an unjust arrangement where there are unequal trade arrangements, exploitation through patent rights and profits repatriation, and a rapid movement and expansion of multinational corporations between the capitalist countries and developing countries (Stiglitz, 2006). Stiglitz (2006) further explains that the planet is under a dominant danger of oblivion in this unfair arrangement and the feasible way out is to democratise globalisation where fairness in trade negotiations and

other political arrangements can be promoted. In a contrary view to the statement by Stiglitz (2006), Friedman (2002) conceived globalisation as an unavoidable and a bulldozing process beyond the control of nation-states which threatens to extinct cultural barriers, collapse trade borders, incorporate economies of the world under one system, and trans-nationalise politics across the globe in an irreversible manner.

In the current globalisation era, Muslims constitute of a population that contributes in the global cultural diversity, socioeconomic settings, political classes and ethnicities, as well as civilisation. Thus, globalisation in the Muslim world has both positive and negative conceptualisations. For most of the Muslims that are inhabiting in the Third World countries or backward economies, globalisation is a negative task that made it impossible for the welfare of the Muslim *ummah* and that is responsible for the impoverishment of the Muslim world. In other segments, globalisation has been seen as a positive phenomenon that provides the opportunity for the Muslims to access huge volumes of knowledge through technology, move across the world easily and rapidly, and to propagate Islam across the globe in addition to economic inter-relationships with other parts of the world (SUNY LEVIN Institute, 2008). Accordingly, as observed above, globalisation is a contested term that is difficult to conceptualise since societal settings, political affiliations, culture, religion, and perceptions differ and influence the understanding of the term. One unique position adopted by this work is the fact that globalisation is undoubtedly a process and an ideology that is transforming the globe rapidly through institutionalisation and internationalisation of a single trade and political policy.

Genesis of Globalisation

There are divergent views on the genesis of globalisation by different scholars. This study settles for the one provided by Thernborn (2006) which identified five waves of globalisation historically, as presented below.

The First Wave: This spanned the period of the late 1700s to the early 1900s. It is the earliest foundation and manifestation of the transformation of the world into a global village. Economic globalisation got its root from this wave, starting with the Roman Empire in the 15th century and its many wars of invasion, the Han Dynasty in China, and the explosion

of the Muslim traders and explorers across the globe during the Islamic Golden Age. The years from the 1700s set the wheels for the rapid emergence of globalisation at the global stage, stretching towards the period of the First World War. In this stage, the economies of many countries were linked together in different trade roles, such as suppliers of raw materials, manufacturers of finished goods, service providers, and foreign investors. During this wave, European powers and the USA engaged in slave trade and, later, colonisation of world territories by the European countries (namely, Britain, France, Spain, Holland, Belgium, Germany, Italy, and others) of areas, including Australia, Asia, South America, North America, the Pacific, and Africa, focusing on exporting their industrial goods and importing raw materials. The 1800s, therefore, became the root for the unprecedented expansion of international trade and globalisation of capital on a larger scale as compared to the previous period. The Industrial Revolution made this expansion possible.

The Second Wave: The second wave happened between 1915 and 1947, which was the period that experienced the two World Wars, and that had affected the process and the urge for internationalisation and globalisation. The globe witnessed economic depression and political crises of war, disputes, and disasters. Taxes were raised up, and many buoyant economies suffered backwardness which minimised the international transfer of capital, investments, and trade. During this stage, the impact of the Second World War compelled the colonialists to start surrendering political independence to the colonised. However, the institutionalisation and imposition of the European political system, economic structure, cultural values, and domination made the colonised countries to remain actively participating in the global economic and political systems as subservient partners to the world's economic powers. This phenomenon kept the globalisation process going forward.

The Third Wave: This wave manifested from 1947 to 1970. This was the era of the consolidation of globalisation and its reinforcement. After the end of the Second World War in 1945, the past economic depression and political tensions started calming down gradually. The scenario of global advancement and trade improvement re-emerged. International organisations, international financial institutions, and international trade relationships and agreements emerged, such as the United Nations (UN), General Agreement on Tariffs and Trade (GATT), International Monetary Fund (IMF), International Bank for Reconstruction and

Development (IBRD), and many others. It was also the era that set the foundation for regional integration and economic alliance in which regionalism started, as in the case of the European Union (EU). The period recorded the famous ideological battle of the Cold War between the United States of America (USA) and her allies and the United Soviet Socialist Republic (USSR) and her allies, or the ideological warfare between capitalism and communism, or Western Europe and Eastern Europe. The USA and her allies would later emerge as the winners of the ideological tensions in 1990, when the USA triumphed after the demise of the USSR. This scenario is seen by this study as the perfect stage in which the destiny of globalisation forces and era was sealed and perfected.

The Fourth Wave: The years between 1970 and 2014 was the fourth wave in which globalisation became an inevitable order in the world. Throughout the 1970s, 1980s, and 1990s, tariffs and all hurdles to free international trade were dismantled, economic reforms and adjustments were introduced, the world's economy was deregulated, multinational corporations began moving freely across the globe without much restrictions, and regional economic and political cooperation were established, such as Northern American Free Trade Association (NAFTA), Latin American Free Trade Association (LAFTA), Economic Community of West African States (ECOWAS), South African Development Commission (SADC), Association of South East Asian Nations (ASEAN), New Partnership for Africa's Development (NEPAD), and many others. It was also an era of global promotion of liberal democracy and democratisation. This wave recorded the collapse of national boundaries and free movement of goods and services around the globe.

The Fifth Wave: This wave started in 2014 and is ongoing. This is the wave of the 'New World Order', where the forceful consolidation and extension of globalisation is in the most rapid stage ever witnessed in the history of the world. There are suspicions that it might be coming to an end just the way any ideology or process is passing historically. This is because of the serious global financial crises, recessions, and unforeseen future contingencies that happened in 1997, 2008-2009, 2013-2014, as well as the 2015 to 2018 recession and global oil and financial crisis. Free market economies associated with globalisation is censured for the engineering of the crises. There are calls for nation-states to regulate their economies and reduce internationalisation of

their economies to a certain level. The Brexit or British exit from the EU is a case in this context as well as the declaration of the United States of America under President Donald Trump to withdraw from many global trade agreements which he declared as harmful to the American economy. Recently in Africa, on 20th March 2018, Nigeria withdrew from signing a single trade agreement by African countries citing American reason as their justification.

Having examined the genesis, it is pertinent to note that there are forces behind the emergence and consolidation of globalisation across the globe. This includes among others, as observed by Sule (2005), imperialist or capitalist countries, the United Nations international financial institutions such as the International Bank for Reconstruction and Development and International Monetary Fund (IMF), multinational corporations, and international economic agencies and trade agreements such as General Agreement on Tariff and Trade (GATT), World Trade Organisation (WTO), and United Nations Conference on Trade and Development (UNCTAD).

Discussion and Analysis

This study aimed at establishing the nature of globalisation, the issues that are affecting the Muslim *umma*, and the challenges related to them. In doing so, the theoretical approach was adopted as discussed in the methodology. The secondary sources were also employed in this analysis.

The Positive Correlation of Islam and Globalisation

Religion is an institution that existed since the beginning of mankind on earth. Globalisation, as discussed above in the five waves, has been a process that has been taking place since many centuries. It is believed that the first actual wave or attempt to unify mankind and globalise the world started with religion when the world's dominant religions, such as Buddhism, Judaism, Hinduism, Christianity, and Islam scrambled to secure areas of influence and gain followers across all parts of the world. These religions made several efforts in advancing their ideologies, culture, trade, politics, and economy around the globe (Khaled, 2007, p. 5).

Islam is an ambassador and an agent of globalisation, and the two concepts became related during the years 650-850, when Islam expanded rapidly from the Arabian Peninsula to the Mediterranean, Africa, Asia, Europe, and the Balkan regions. This led to the expansion of the Islamic cultural, social, educational, and civilisational values globally. The dimension of the expansion reached its peak under the Ottoman Empire when the Islamic world controlled Europe, North Africa, and the Middle-East (Khaled, 2007, p. 5).

This study accepts the position that Islam is an important part of globalisation. The attempt to globalise the world was started with the competition among the world's dominant monotheist religions in scrambling for followers. Islam became the most universalised religion with the highest followership and control in the record of the history of world's religions in some periods of time, and presently, the second, in terms of the world's population (Radhakrishnan, 2004). Islam advanced the cultural, political, social, and economic systems of its faith for more than 1400 years across the globe before the emergence of the contemporary globalists. Indeed, the present champions of globalisation might have borrowed a leaf from the Islamic exploration of the globe in modern times. Some of the perceived positive aspects of globalisation that Islam is benefitting from were identified by SUNY LEVIN Institute (2008), as follows:

1. Foreign Direct Investment (FDI) from the Muslim world into other parts of the world and from other parts of the world into the Muslim world helped in job creation, poverty reduction, and improvements in the standard of living;
2. Expansion of trade and accelerated social mobility created cultural permeation that helped in the propagation of Islam in Europe, America, China, and other non-Muslim countries;
3. Modern information and communication technology assisted in information dissemination and integration of knowledge;
4. Cultural gap was drastically reduced where physical and intellectual interactions permitted for a more settled ground in the understanding of diverse cultures and religions;

5. Simplification of religious teaching is made accessible and affordable through the Internet and modern means of communication; and
6. Muslims are brought closer to each other through the collapse of boundaries of nation-states, decline in cultural barriers, and other benefits.

From the above points, if one reflects on the theories adopted for this research, there is a relativity and applicability in the context of knowledge. Taking the systems theory of international relations, it assumes that nation-states, relate, behave, and interact with each other at the international level based on their statuses and capabilities. It assumes or predicts cultural integration and mutual benefits from the relationship, especially in a multi-polar system which the present world is facing today. The seemingly short-term uni-polar powers of the USA and her allies is declining radically with the emergence of China as an economic and political power; the continued relevance of Russia in the international known as the system; the revolution in Southeast Asia, known as the 'Asian Tigers'; and the emergence of new blocks and alliances at the global level, such as BRICS. Thus, the international relations are a symbiosis in making the benefits spread across the nation-states. However, their benefits may not be the same. Powerful countries will always have their way in decision-making and other international issues.

In the second theory, the doctrine of *Jahili* (Qutb, 1990), it can be established that Qutb (1990), in his analysis, agreed that the sophisticated Western scientific and technological advancements have brought many developments and benefits to the Muslim world to some extent through interactions and educational dialogues. He, however, stresses that the benefits that the Muslim world derived from the relationship with the West are lesser than the negative influence that it gained in the process which threw the *ummah* into the *Jahili* style of living. Therefore, the theory can support the above submission of the benefits, even if it has many reservations.

Issues and Challenges of the Muslim Ummah in the Globalisation Era

There is no doubt that globalisation is the era that poses the greatest challenges to mankind entirely and specifically, for the Muslims. This is

owing to issues that are leading to conflicts, misperception, domination, exploitation, and many other challenges. These issues and challenges are identified by this study and presented below for discussion and analysis.

Global Agenda

There are certain policies or agendas recognised and prioritised by the champions of globalisation, as identified by Sule (2005), which includes liberal democracy, liberalisation of the economy, eradication of poverty and diseases, gender equality, arms control and disarmament, war against terrorism, and environmental sanitation. These agendas, summed up, are referred to as the 'New World Order'. These issues pose a serious challenge to the Muslim *ummah* because of their sharp contradictions to Islamic culture, values, and teachings in some parts of their doctrine. Taking liberal democracy as an example, Islam is democratic in nature with the command for consultation by Allah in the Holy Quran in Chapter 3 Verse 159 and the constitution of the *Shura* council during the *Khilafah* of Umar. The point of departure and the bone of contention is the sacrosanct divinity of Islamic Shari'ah law, uncompromising and eternal for mankind. The attempt to push democracy at the global level will relegate or is relegating the Islamic concept of *Khilafah* and Shari'ah, if the modern constitution provided by liberal democracy is adopted. In the case of the liberalisation of the economy, the relationship seems to be an asymmetrical relationship, where the Muslim world which has over 70 per cent of oil reserves are pushed to open their national territories for investment in strategic oil and other sectors. This is exploitative and domineering in nature.

The arms control and disarmament are a deliberate and strategic political movement to disarm and weaken the Muslim countries from countering the security threat of the Western world. The war against terrorism is a stigmatisation targeted towards the Muslims, particularly those identified as practicing Muslims, to deter them from reversing to the holy teachings of Islam through the politicisation of the Muslim identity.

In theorising this issue or challenge, the system theory recognised the essence of the conflictual nature of a uni-polar hegemonic system at an international level which tends to lead to war, conflict, and domination. This is the situation the Muslim *ummah* is undergoing, under the

dominance of the USA and her allies. From the other perspective or theory, Qutb (1990) suggested that the interaction or colonial exploitation of the Muslim world by the Western world led to the incorporation and emasculation of the Muslim *umma*, when their culture was obliterated and replaced with rotten Western amoral attitudes, making the Muslims' lives a *Jahili* one. Thus, this challenge is difficult to counter for now, except for a radical reversal towards the pure teachings of Islam made in the Muslim world.

Cultural Issues/Challenges

The world is presently faced with the issue of cultural assimilation and moral decay. The rapid spread of culture at the international level is aided with the advent of modern science and technology, and free flow of information. Cultural clashes or domination has been predicted earlier by the Western scholars. Lewis (1990) argued that Muslims are envious of the West because of their superior technology, economy and politics, and that has led to cultural clashes between the West and the East or the Muslims. Additionally, Fukuyama (1996) stressed that even though the USA faced ideological battles and challenges from Russia and the Muslim world, it was able to triumph in the contest because of its superior culture, making the end of history and the end of all ideological contests, with the US culture being supreme at the global level. Huntington (1996), on the other hand, hypothesised that the future of world conflicts will not be due to religion, politics, or economy, but rather through the clash of civilisations between the East and the West. All these arguments are presented to make a case in support of the ascendancy and supremacy of the Western culture and civilisation.

On the other hand, Qutb (1990) argued that the Muslim culture and civilisation was influenced negatively during its contact with the Western world. He identified the effects of imperialism, colonialism, and Western technology and communication as the drivers of immoral sins in the Muslim world. Al-Mawdudi (1998) also supported the above position of Qutb (1990). The Islamic perspective of culture and civilisation does not encourage the clashes of civilisations or the supremacy of one culture or race over another, except by purity and morality of the society. The Holy Quran in Chapter 49 Verse 13 mentions that all mankind is equal. They are differentiated by race, culture, skin colour, and history to determine who is the most pious before Allah. In a Prophetic Hadith,

the Messenger of Allah (PBUH) said in his final sermon that there is no distinction between the Arabs and non-Arabs, or black and white, except by fear of God as reported by Muslim in Hadith 1218. Therefore, Islam does not encourage or support the clashes of culture or civilisation but it finds itself faced with such clashes and cultural domination.

The Western culture permeated all scopes of the Muslim life, in terms of language since the English language has been globally officialised, dressings, food, and the family's way of life. Even though the globalisation process succeeded in making the Arabic language to become the third most popularly used language at the global level, it has been disadvantaged in many aspects. The system theory of international relations identified that in a world with a uni-polar system, there is the tendency for war, conflicts, and emasculation of the weaker states economically, politically, socially, and culturally because of the hegemonic advantage that the powerful country has over the weak ones. This is the case that is happening with the Muslim world contemporarily under globalisation. However, the Muslim world made a significant progress during the globalisation era, in terms of advancing their culture, particularly with modern communication systems where Islamic teachings reached all angles of the world and the rapidness of movement of goods and services that made the Muslims have easy contact with other parts of the world and influenced them in many aspects.

Economic Challenges

The economy of the world has been made a unified structure at the international level with the establishment of the various economic and trade agreements, such as the World Bank, IMF, GATT, WTO, UNCTAD, and regional economic alliances in the form of NAFTA, LAFTA, EEC, SADC, ASEAN, ECOWAS, and others. The major challenge posed to the Muslim world is the economic situation and position of the Islamic economic strength, in terms of competition with the Western world or the developed nations. Most of the trade agreements were selfishly forged when the Muslim countries were under colonial domination without their inputs or consent. As a result, the Muslim world found itself in a compulsory economic relationship that is ubiquitous in a polarised trade arrangement. This created a room for the exploitation of the Muslim economy by the developed capitalist world. Despite possessing more than 70 per cent of the oil reserves in the world, very

few countries in the Muslim world are able to utilise the benefits and develop economically. With the exception of Saudi Arabia, Qatar, United Arab Emirates, Malaysia, Indonesia, and Brunei Darussalam, most of the Muslim countries are impoverished and stagnated (SUNY LEVIN Institute, 2008).

In applying the theories in this aspect, the systems theory of international relations emphasises that countries of the world inter-relate in sub-systems that function independently but co-ordinately, consisting of economic and other sub-systems. The emergence of unipolar hegemonic world power will usher in a weak international relation where the dominant superpower will escalate its grip on the weaker states for its own interest. This is the case between the USA and her allies and the Muslim world in this current globalisation era. On the other hand, the doctrine of the *Jahili* society propounded by Qutb (1990) suggested that colonialism and imposition of the Western economic systems across the Muslim world threw the Muslim *ummah* into the lifestyle of the *Jahiliyyah* unprecedented in the history of the world, and that has been made possible because of the adoption of the detrimental Western economic systems of usury, capitalism, and inequality.

However, one cannot totally deny the economic benefits that the Muslim world gained in the globalisation era, among which is the advancement of the Islamic financial system at the global level adopted by many non-Muslim countries as an economic alternative to depression and recession. This has miraculously worked out favourably, uplifting the ideals and economic values of Islam globally. Foreign investment and technology transfer also benefitted many Islamic countries that positioned themselves strategically.

Social Challenges

The Muslim *ummah* is faced with serious social crises. All the Muslim countries are configured under the title of ‘developing countries’ or ‘Third World Countries’. These are the countries that are facing poverty, hunger, disease, malnutrition, civil wars, communal clashes, unemployment, low levels of technology, poor living standards, and other indicators of backwardness. The global system is entrenched with economic exploitation, political domination, cultural consolidation, and social exclusion for this part of the world through an unjust arrangement. The social settings of the Muslim world have been turned into that of

Jahili, as observed by Qutb (1990), with individualism, nuclear family settings as opposed to the Muslim culture of extended families, mode of dress, food, language, and educational system altered negatively. Qutb (1990) emphasised that the Western educational system was introduced in the Muslim world with harmful ideologies like those of Marxism, Darwinism, and other ideologies related to different religions which are studied by the Muslim ummah, causing them to be derailed from the aim of pure Islamic teachings. The Western educational system succeeded in relegating the Qur'anic teachings and Prophetic Hadith, and influenced the learning process negatively.

On the other hand, the system theory of international relations hypothesised that a uni-polar system of international relations will lead to domination, exploitation, and cultural emasculation of the weak countries by the world's dominant hegemonic powers. The superpower will push for its national interest, unrestrictedly, and will impose its values and ideas forcefully around the globe. This is what the world is experiencing today. There was a prediction of the clash of cultures or civilisations by Huntington (1996) between the East and the West. This, by implication, means that the Muslim world is still relevant and its social system is not totally obliterated. It will either bounce back to challenge the Western culture or social settings, or it will continue to struggle in a disadvantageous status which will present a minor check on the excesses of the Western social domination.

Political Challenge

The Muslim world is facing a political challenge that it never faced for the past 1400 years. The international political system was configured for many centuries to consolidate and extend the control of the world by a very comity of nations who advance their agendas at the global level. The establishment of the United Nations (UNO) and its umbrella bodies was done when the Muslim world was under the colonial and political control of the designers of the system of the UN. This enabled for a domination of political decisions and imposition of political ideas and values across the globe. It has been observed in the literature that one of the global agendas is the liberal democracy, aggressively and radically pursued by the USA and her allies after the demise of the Soviet Union in the 1990s. The major decision-making body in the UN is the Security Council in which the Christian-professed countries of the USA, Britain,

France, and socialist China and Russia form the membership. The United Nations General Assembly (UNGA) remains a mere round-table discussion without any political impact. There is no single Muslim country that possesses a permanent membership, except on temporary representation for a period of two years only.

In justifying the above assertion, the system theory of international relations identifies that whenever the world is faced with a uni-polar system, the domination and political control of the world will be stronger by the superpower as it is being witnessed presently in the UN and other international political agencies. The Muslim countries are disadvantaged because they lack a permanent representation that will allow them to speak out in the UN. Qutb (1990) prophesied that once the Muslim *umma* abandons the pure teachings of the Qur'an and Sunnah, they would be overwhelmed by their enemies. This is the scenario in the Muslim world when the lifestyles turned into that of the *Jahili* with fornication, adultery, gambling, usury, and other forbidden sins being taken for granted, allowing for the Western world to secure political control of the world comfortably.

Development Challenges

The Muslim world is facing the challenge of development in all of its ramifications, such as the provision of critical infrastructure, eradication of poverty, provision of gainful employment with adequate compensation, technology transfer that was blocked from the developed world through a deliberate strategy of foreign direct investment in the Muslim world and trade mark and patent rights protection, and corruption in the Muslim world and among its leaders and their subservient attitude towards false Western paradigm models that throws the Muslim world further into the malaise of underdevelopment.

Conclusion and Recommendations

This study concludes that globalisation is a contemporary process that the entire world is witnessing, which is basically about the rapid and unprecedented pronto movement of capital and people across the planet, challenging the national boundaries to collapse for free trade and free movement of goods and services. It is established that globalisation is a process and an ideology of the Western capitalist world of the

USA and her allies, which was heralded by the Cold War's ideological battle between the capitalist USA and the communist Russia from the 1940s until the 1980s, when the USSR collapsed in 1989 which was tantamount for a free and comfortable ascendancy of the USA as the only superpower in the world under a uni-polar system identified by the system theory of international relations. The study concludes that there are issues associated with globalisation, such as the genesis, agents, and the global agenda, which are all pursued by the dominant capitalist world.

The study also concludes that the Muslim world is faced with many challenges under the current dispensation of globalisation. These challenges do not refer to the notion that globalisation is entirely evil and that it has no benefit at all in Islam and the Muslim *ummah*. Indeed, the study has succeeded in establishing the fact that globalisation has benefitted from the Muslims and Islam, and the Muslims, in turn, have also benefitted from globalisation such as in the economic, cultural, technological, social, political, and educational aspects. However, despite the benefits accrued to the Muslim *ummah* under globalisation, there are negative consequences or challenges that threaten the progress of the Muslim world as discussed. The study, therefore, suggests that for the Muslim *ummah* to extricate themselves from the challenges identified in this study, the following recommendations are relevant:

- Muslims should not withdraw from the relationships brought by globalisation. Instead, they should re-strategise in their approach towards the economic and political relationships with the West in such a way to ensure for a mutual benefit;
- The Muslim world should device a means of securing a global alliance with the other competing blocs, such as China and Russia, as a check against the excesses of the USA;
- The Islamic world should adopt an intellectual approach to issues, such as the dialogue on terrorism, Shari'ah, *jihad*, fundamentalism, culture and other issues of contention between the West and the Muslim *ummah*;
- There is a need for a resort to the teachings of the Qur'an and Sunnah in theory and in practice, being the unchangeable and universal timely provisions that are enduring until eternity;

- There is need for Islamisation of knowledge to counter cultural and social domination;
- Muslims should devise a means of local utilisation of their natural resources' endowment, especially oil, to stop the exploitation of the Western capitalist world and overdependence on Western technology for survival;
- There is a need for an improved and sustained research on scientific and technological knowledge in the Muslim world; and,
- There is a quick need for the advancement of military technology and proliferation of modern warfare for self-defence and external aggression, if the need arises.

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Understanding the Islamic Viewpoint on Religious Pluralism in Nigeria with Special Reference to *Ahl Al-Kitab*

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Abstract: Islam, as a universal religion and a complete way of life, acknowledges the existence of other religions just as it does to the diversity of human nature. This paper focuses on the Jews and the Christians, referred to as *Ahl al-Kitab*, who are given special recognition in the Qur'an, which is God's final revelation to humanity. Islam, therefore, allows for Muslims to interact with the followers of other religions, especially the peace-loving and non-hostile non-Muslims. Despite this permission, there are often hostile relationships between Muslims, Christians, and adherents of other religious traditions in some parts of the world, including Nigeria; this hostility often leads to violence that may be fuelled by political, tribal, or regional undertones. Over time, this trend has led to the loss of lives and the destruction of invaluable properties and places of worship across multicultural and multi-religious communities. Observably, ignorance and misconceptions by the adherents of the two major religions play a considerable role in virtually all the politico-religious crises and communal-tribal clashes that have occurred in Nigeria since the late 1970s, thereby challenging the peaceful coexistence and national development of the nation. This paper unveils the Islamic viewpoint on religious pluralism and the unmatched position afforded to the *Ahl al-Kitab* by Islam with the aim of fostering an understanding among the people for better interfaith relations and national development. The researchers recommend that the government use all possible means to check the excesses of individuals and groups against the manipulation of religion to cause unrest, and that religious bodies use

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dialogue as a viable tool to foster understanding. This paper uses exegetical and descriptive methods of research.

Keywords: Religious Pluralism in Nigeria, *Ahl al-Kitab*, Islam, Interreligious Relations in Nigeria, Peaceful Coexistence, National Development in Nigeria.

Introduction

Islam, as a universal religion and a complete code of conduct, respects and recognises the diversity of human nature from all of its ramifications. It is believed to be the religion of all God-sent Prophets and Messengers from Adam to Abraham, to Noah, to Moses, to Jesus, and up to the seal of the chosen Apostles, Muhammad (PBUH) (Qur'an 13: 7; 22: 78; and 42:13). Those who believe in the last Prophet and the Qur'an as a revelation from God in addition to all the previous Prophets and their divine scriptures are called Muslims. However, as a whole, those who disbelieve in this fundamental article of the Islamic belief system are called *kuffar* (i.e., non-believers or non-Muslims). Within this category of Qur'anic expression consists of all the *Mushrikun* (polytheists), the *Majus* (Zoroastrians), the *Mulhidun* (atheists), the *Sabi'in* (Sabians), the *Yahud* (Jews), the *Nasara* (Christians), *et cetera*. From this group (i.e. the *kuffar*), Islam accords the Jews and the Christians a special unique mention with the title, *Ahl al-Kitab* (People of the Scripture). This is by virtue of them being the recipients of God's last two revered books before the Qur'an, namely the *Taurat* (Torah) given to Moses (PBUH) and the *Injil* (Gospel) given to Jesus (PBUH). In furtherance to this, every Muslim is enjoined, as a matter of belief, to hold dearly, in reverence, all the Prophets of God sent to the Israelites, including those sent to the Jews and the Christians. Those Prophets, therefore, served their people in their time as sources of guidance leading to worship of God rather than of objects.

Due to the sense of connectivity between the Jews, Christians, and Muslims shown above, an atmosphere of peace should reign wherever they live together to sow the sense of religiosity across the globe, rather than conflict. This paper seeks to examine questions, such as what is the position of *Ahl al-Kitab* in Islam vis-à-vis the rights accorded to them? What is the approved level of interfaith relations and engagement

between the Muslims and the *Ahl al-Kitab* as enshrined in the Qur'an and how did the Prophet exemplify the maxims? These questions will be answered based on scholarly explanations using exegetical research methodology.

Research Problem

In Nigeria, religious events have degenerated so rapidly in the last few decades that questions should be raised regarding the standpoint of the heavenly revealed writings. More often, the question remains as to why do communal, tribal, transborder, and political clashes transform to religious crisis between the Christians and the Muslims in Nigeria. Should such an antagonistic situation truly prevail in Nigeria, in spite of the emphasis on peace in the Bible and in the Qur'an? What explanations could be advanced for the break in communication between the Christians and the Muslims in Nigeria, in view of the Qur'an's positive exhortation, which clearly denotes that Muslims are permitted to relate with non-Muslims amicably, with kindness and justice, unless they are hostile, or persecute or drive Muslims out of their homes? These are the questions which this study aims to resolve.

Methodology

This study applied exegetical and descriptive methodologies in view of the necessity to analytically interpret ancient writings in a modern context to solve contemporary problems.

Definition of Terms

Since some of the terms are used to mean different things in varying contexts, this study chose to make clear definitions of the following key terminologies as applied in the paper to ease comprehension.

Islam: A Religion and a Way of Life

Linguistically, the word "Islam" is an Arabic term derived from two roots; *salam* (i.e., peace) and *silm* (i.e., submission). Technically, Islam means peace acquired by submitting one's will willingly to

the Almighty God (Naik, 2005). As a way of life, Islam dictates and regulates the entirety of a human being's religious and temporal life, cutting across religious or spiritual, social, economic, and political spheres, technically referred to as *ibadat* (devotion or worship) and *mu'amalat* (transaction or dealing). In this guise, Islam remains a belief system and a devotional endeavour of a Muslim. As such, in a popular hadith of the Prophet (PBUH) in which Angel Gabriel (AS) visited and asked him several questions with the view to teaching Muslims their religion, the important questions asked were "tell me about Islam" and "tell me about *Iman* (belief)". Instantly, the Prophet responded that:

Islam, is to testify that none is worthy of worship except God and Muhammad is a Messenger of God, establish *Salat* (prayer), give out *Zakat* (alms), observe *sawm* (fasting) of Ramadan and pay visit to the sacred Ka'bah for *Hajj* (pilgrimage)...*Iman* is to believe in Allah, His Angels, His revealed Books, His Messengers, the Last Day and to believe in *Qadr* (destiny) whether good or bad. (Bukhari, Vol. 1, Book 1, No. 7)

The above responses serve as the pillars and foundational principles of the belief system of Islam as a religion, which are to be observed by all Muslims. Based on these authorities, Islam can be understood to be the manifestation of the rooted Muslim culture and the centre point of their civilisation and value system.

Islam cannot be adequately explained without bringing to light the position of the Qur'an and Sunnah, which serve as the basic sources of Shari'ah (the Islamic Law). The former represents the last testament, God's divine communication to humanity in general and not to Muslims alone, which was revealed to Prophet Muhammad (PBUH) as explained in the Qur'an (25:1 and 34:28). In contrast, the latter explicates the practical life experiences of Prophet Muhammad (PBUH) as the recipient and an expounder of the Qur'an. It is through the Qur'an and Hadith that Muslims come to know about their religion and how to relate with the *Ahl al-Kitab* and other non-Muslims. Both serve as the guiding principles and the scales with which the Muslims' actions and inactions are measured. Furthermore, the Qur'an by its name, *al-Furqan*, serves as a criterion to differentiate right from wrong, good from evil, and truth from falsehood. Ayoub's (2012) description of the position of the Qur'an and Sunnah in Islam is very apt, where he says:

The Qur'an and Sunnah are the two primary sources of Muslim faith, life, law and morality. They are as well the framework of the Islamic worldview and civilisation. The Qur'an is believed by all faithful Muslims to be literally the Book of God, and the Sunnah, or life-example of the Prophet Muhammad (PBUH), is the key to the understanding and interiorisation of the Qur'an. The Qur'an is for Muslims the foundation of their faith and the Sunnah is the framework of their morality. Together they constitute the two sources of the law (Shari'ah) of God, which is humanity's guide to prosperity and happiness in this life and to the bliss of the hereafter. Both the Qur'an and Sunnah were revealed by God. (p. xi)

Religious Pluralism

Religion represents a system of belief in a supernatural controlling power. It is a set of beliefs, feelings, dogmas, and practices that define the relations between human beings and the Divine or Sacred Being, whereas pluralism etymologically denotes multiplicity in contrast to singularity. Therefore, plurality implies difference, hence diversity. In this regard, Ayoub (2012) views religious pluralism as the recognition of the multiplicity and diversity of religions as a natural or divinely-willed phenomenon (pp. 40-41). This is unlike how some perspectives view it as the validity of many ways (religions) to God or the validity of many gods, which is an absolute inclusivist ideology, pointing to the relativity of truth. In essence, the viewpoint of Islam on religious pluralism is also dissimilar to the majority exclusivist Christian ideology as portrayed in John 14:5-6 and Acts 4:12, depicting Jesus Christ (PBUH) as "the way, truth and life" through whom alone, lies the salvation as well as the doctrine of "*salus extra ecclesiam non est*" (outside the Church there is no salvation) formulated by the third century North African theologian, Cyprian (Ayoub, 2012, p. 40).

Islam, as a religion, uniquely acknowledges the ideology of the existence of multiple religions while validating the messages of all other Prophets that preceded Muhammad (PBUT) as truth from God. As a testimony to this fact, the Qur'an mentions the followers of other theistic religions, namely the Jews, Christians, and the Sabians, alongside the Muslims in a number of passages. Regarding the acceptability of their deeds, God the Almighty says:

Verily! Those who believe (i.e., the Muslims) and those who are Jews and Christians, and Sabians, whoever believes in Allah and the Last Day and do righteous good deeds shall have their reward with their Lord, on them shall be no fear, nor shall they grieve. (Qur'an 2:62; a similar expression is also found in in Qur'an 5:69).

As per the recompense of any group of people in the Hereafter, God the Exalted says:

Verily, those who believe (in Allah and in His Messenger Muhammad SAW), and those who are Jews, and the Sabians, and the Christians, and the Magians, and those who worship others besides Allah, truly, Allah will judge between them on the Day of Resurrection. Verily! Allah is Witness over all things. (Qur'an 22:17)

Therefore, diversity of religions is a representation of human diversity that should serve as a meaningful framework of constructive dialogue among the adherents of various religious beliefs (Ayoub, 2012, p. 41).

Ahl al-Kitab

The term, “*Ahl al-Kitab*”, is an Arabic compound word comprising of “*Ahl*” which means “people of” and “*Kitab*” which means “Book” or “Scripture”. Therefore, it jointly connotes “people of the book or scripture”. However, scholars differ in their categorisations regarding who the people of the book really are. For instance, Imam Abu Hanifa, Imam Shafi’, and Ibn Hazm maintained that the term generally refers to all people of the previous scriptures, such as the Jews, Christians, Sabians (Qur’an 2:62), and Zoroastrians (Da’wah Institute of Nigeria, 2008, p. 52). In recent times, some people have a contention that even Muslims could literally be referred to as *Ahl al-Kitab* simply because they have a scripture, i.e. the Qur’an. However, it should be noted that it is the Qur’an that gives the title to the nations that preceded it; therefore, Muslims can only be technically called people of the book if addressed as such by a divine scripture after the Qur’an, which ultimately would not exist. However, according to the majority of scholars, the term “*Ahl al-Kitab*” is an honorary name given specifically to the Jews (*Yahud*)

and the Christians (*Nasara*) in the Qur'an who are in many other places referred to as *banu Israil* (children of Israel). The phrase "*Ahl al-Kitab*" has been mentioned in several occasions in the Qur'an, such as in the following chapters and verses: 2:105, 2:109, 2:144-146, 2:159, 2:213, 3:110, 3:113, 3:199, 4:123, 4:131, 5:77, 7:157, and 29:46-47. We exegetically analysed some of these citations in what follows as reference points.

Islam and Universal Brotherhood

Islam, as a universally approved religion by God from the onset of human existence till the end of time (Qur'an 3:19), acknowledges the singularity of human source through Adam and Eve. Allah (SWT) says in the Qur'an, "O humankind, fear your Lord Who created you from one soul and created from it its mate and dispersed from both of them many men and women..." (4:1). In addition, He also says:

O humankind, indeed We have created you from (a single pair of) a male and female and made you into nations and tribes that you may come to know one another. Verily, the most honourable of you with Allah is that (believer) who has *At-Taqwa* [i.e., one of the *Muttaqun* (pious)]. Verily, Allah is All-Knowing, All-Aware. (Qur'an 49:13)

It could be inferred from the above verses that human beings, irrespective of the language they speak, the tribe they belong to, the complexion of their skin, the region they come from, the belief or religion they profess to, and the gender they belong to, share a common origin and hence, become brothers in humanity. Therefore, no one is superior to another, except by piety as explained by the Prophet (PBUH) in his last sermon as he said that all mankind is from Adam and Eve, an Arab has no superiority over a non-Arab nor a non-Arab has any superiority over an Arab; also, a white has no superiority over a black nor a black has any superiority over white except by piety and good action. As such, Islam makes human life, faith, honour, lineage, intellect, wealth, and being just to everyone, even if it is against oneself, inviolable as its universal *maqasid* (higher intents of Islamic law-Shari'ah) (Da'wah Institute of Nigeria, 2015, p. 215).

The aforementioned stance notes that Islam frowns at and disproves of regionalism, chauvinism, xenophobia, tribalism, and all other negative stereotypes, prejudices, and cruelty against anybody on account of any of the above diversities of human nature. In spite of the accommodating spirit of Islam, it abhors injustice in the least irreligiosity, treason, and *shirk* (Qur'an 4:48 and 6:21).

Diversity of Human Nature and the Stance of Islam

According to the Australian Multicultural Foundation and Robert Bean Consulting, diversity refers to the significant differences between people, including perceptions of differences that need to be considered in particular situations and circumstances (Guan, 2010, p. 8). Such variations are the characteristics that make a person unique, such as age, gender, ethnicity or culture, region, religion or faith, education level, and family background. These parameters of diversity are strictly for recognition and should serve as blessings and sources of strength for humanity, although it has been wrongfully perceived. Based on the authorities quoted above from the Qur'an (4:1 and 49:13), Islam calls for the understanding and appreciation of the differences of one another. Diversity is, therefore, a sign of God's omnipotence and divine will to do as He pleases, which should be appreciated by all. Therefore, the human diversity in racial and cultural affinities is a representation of the diversity and plurality in religious affiliations; all of which Islam concedes.

The religious diversity among mankind is a divine decree purposely designed by God to fulfil His order of placement of creatures into various groups. Allah (SWT) says in the Qur'an: "If your Lord had so willed, He could have made mankind One People: but they will not cease to be diverse" (Q: 11:118). He also declares that: "To each of you (religions) God (Allah) has prescribed a law (*shir'atan*) and a way (*minhaj*). If God (Allah) had willed he would have made you a single people. But God's purpose is to test you in what He has given each of you. So, strive in the pursuit of virtue (5:48).

This passage shows that it is God's ordainment that people must belong to different religions and be judged based on their level of compliance and godliness in the Hereafter. Across the globe, there are

no less than 4,200 different religions from among the monotheistic, polytheistic, atheistic, anthropomorphic, and indigenous or traditional beliefs (Satterfield, 2014). These include, inter alia, Islam, Christianity, Judaism, Zoroastrianism, Buddhism, Hinduism, and Sikhism, but the most widely practiced are the first two.

Prophet Abraham (PBUH): The Father of Faith

Abraham (PBUH) was one of the mightiest messengers of God through whom He transformed humanity and promised eternal bliss to whoever agreed with and followed their guidance. Abraham (PBUH) is described in the Qur'an as an *Ummah* (a nation) for his firm stance towards *Tawhid* (monotheism) and invited his father as well as his people to join its cause (Qur'an 16:120). He was a stern advocate against all forms of idolatry in his time (Qur'an 21:51-71; 19:41-50; and 14:35). God answered his prayers by choosing from among his descendants, Prophets, and Messengers who conveyed divine messages to humanity at different times and places in the annals of history (Qur'an 57:26 and 2:129). He was regarded as the father of faith by the adherents of the world's three major religions, namely Islam, Christianity, and Judaism.

Historically, in addition to being a spiritual father, Prophet Abraham (PBUH) was found to be the biological father of the three Prophets sent to the Jews, Christians, and Muslims. From his wife, Sarah, God gave him a son, Ishaq (Qur'an 11:69-73) (Isaac, the father of the Israelites) through whose offspring, the Prophets Musa (Moses) and Isa (Jesus) (Peace Be Upon Them), the last two Prophets from Banu Isra'il, came forth. Likewise, from his other wife, Hajar (Hagar), God gave him another son, Isma'il (Qur'an 14:37-38) (Ishmael, the father of the Arabs), through whose loins, Prophet Muhammad (PBUH), the last and universal messenger of Islam, descended (Ibn Kathir, n.d.). Therefore, because of this bio-spiritual ancestry, the Christians, Jews, and Muslims associate their faiths with Prophet Abraham (PBUH). As a result, Christianity, Judaism, and Islam are called Abrahamic faiths.

Notwithstanding the above historical fact about the biological link between Prophet Abraham (PBUH) and the other three noble Prophets of God as explained in the above paragraph, the claim of the Jews and the Christians that Abraham (PBUH) was one of them has been

challenged by the Qur'an and confirms his affiliation only to Islam and Muslims. This is where Allah (SWT) says:

O people of the Scripture (Jews and Christians)! Why do you dispute about Ibrahim (Abraham), while the *Taurat* (Torah) and the *Injeel* (Gospel) were not revealed till after him? Have you then no sense? Verily, you are those who have disputed about that of which you have knowledge. Why do you then dispute concerning that which you have no knowledge? It is Allah Who knows, and you know not. Ibrahim (Abraham) was neither a Jew nor a Christian, but he was a true Muslim *Hanifa* (Islamic Monotheism - to worship none but Allah Alone) and he was not of *Al-Mushrikun*. (Qur'an 3:65-67).

In verse 68 of the same chapter, God the Exalted made clear about those who have the right to associate themselves with Abraham (PBUH): "Verily, among mankind who have the best claim to Ibrahim (Abraham) are those who followed him, and this Prophet (Muhammad SAW) and those who have believed (Muslims). And Allah is the Wali (Protector and Helper) of the believers". Consequently, by implication, had the Jews and the Christians believed in the prophethood of Muhammad (PBUH), their claim to Abraham (PBUH) would have been valid because he was also a Muslim.

Moreover, not only was Abraham (PBUH) a Muslim, but God in the Qur'an also confirms him as the father in faith to Prophet Muhammad (PBUH) and his followers, and that Allah (SWT) Himself named them together with Abraham as Muslims, where He says:

And strive hard in Allah's Cause as you ought to strive (with sincerity and with all your efforts that His Name should be superior). He has chosen you (to convey His Message of Islamic Monotheism to mankind by inviting them to His religion, Islam), and has not laid upon you in religion any hardship, it is the religion of your father Ibrahim (Abraham) (Islamic Monotheism). It is He (Allah) Who has named you Muslims both before and in this (the Qur'an), that the Messenger (Muhammad SAW) may be a witness over you and you be witnesses over mankind! So, perform *As-Salat* (*Iqamat-as-Salat*), give *Zakat* and hold

fast to Allah [i.e. have confidence in Allah, and depend upon Him in all your affairs] He is your *Maula* (Patron, Lord, etc.), what an Excellent *Maula* (Patron, Lord, etc.) and what an Excellent Helper! (Qur'an 22:78)

***Ahl al-Kitab* from the Spectacles of the Qur'anic and Prophetic Traditions**

To show the closeness of the people of the book to the Muslims, God the Almighty in various places of the Qur'an has described them with both praiseworthy and blameworthy qualities. In the following verse, God the Exalted describes them as, "Those to whom We gave the Scripture (Jews and Christians) recognise him (Muhammad PBUH) as they recognise their sons..." (Qur'an 2:146). This verse means that those who are well acquainted with the narratives and the coming of Prophet Muhammad (PBUH) in their scriptures, know him just as they know their own sons. By implication, they ought never to have rejected the message of goodwill and well-meaning brought by Prophet Muhammad (PBUH), as further explained in the following verse:

Those who follow the Messenger, the Prophet who can neither read nor write (i.e., Muhammad PBUH) whom they find written with them in the *Taurat* (Torah/the law) (Deuteronomy 18:15) and the *Injil* (Gospel) (John 14:16), - he commands them for *Al-Ma'ruf*; and forbids them from *Al-Munkar*; he allows them as lawful *At-Taiyibat*, and prohibits them as unlawful *Al-Khaba'ith*, he releases them from their heavy burdens (of Allah's Covenant), and from the fetters (bindings) that were upon them. So those who believe in him (Muhammad SAW), honour him, help him, and follow the light (the Qur'an) which has been sent down with him, it is they who will be successful. (Qur'an 7:157)

Despite the *Ahl al-Kitab's* rejectionist approach to Prophet Muhammad (PBUH) and his message, the Qur'an impartially eulogises the admirable qualities of the righteous people among them who answered the above clarion call of the Prophet and rebuked those who rejected it by saying:

Not all of them are alike; a party of the people of the Scripture stands for the right, they recite the verses of Allah during the hours of the night, prostrating themselves in prayer. They believe in Allah and the Last Day; they enjoin *Al-Ma'ruf* and forbid *Al-Munkar*; and they hasten in (all) good works; and they are among the righteous. And whatever good they do, nothing will be rejected of them; for Allah knows well those who are *Al-Muttaqun* (the pious) ... (Qur'an 3:113-117)

In other Qur'anic verses, such as 28:52-54 and 2:121, a similar statement is made by God to reiterate the above point. However, the following verse is more illustrative, where He says:

And there are, certainly, among the people of the scripture (Jews and Christians), those who believe in Allah and in that which has been revealed to you, and in that which has been revealed to them, humbling themselves before Allah. They do not sell the Verses of Allah for a little price, for them is a reward with their Lord. Surely, Allah is swift in account. (Qur'an 3:199)

While commenting on the above verse, Ibn Kathir (2003) cited Imam al-Hasan Al-Basri who posited about Allah's statement:

And there are, certainly, among the People of the Scripture, those who believe in Allah..." that it refers to: "The People of the Book before Muhammad was sent, who believed in Muhammad and recognised Islam. Allah gave them a double reward, for the faith that they had before Muhammad, and for believing in Muhammad (after he was sent as Prophet)".

In a corroborative Prophetic tradition as to the above exegesis, Abu Musa al-Ash'ari (RA) said that the Messenger of Allah said: "Three persons will acquire a double reward (in the hereafter), among them is a person from among the People of the Book who believed in his Prophet and in me..." (Reported by Bukhari and Muslim).

Moreover, some of the followers of Jesus Christ (PBUH), the Christians, are addressed as those in whose hearts there exist mercy and compassion (Qur'an 57:27); hence, because of their love for peace, soft-

mindedness, nearness to Muslims in terms of belief and their utmost fear of God, unlike the Jews and the polytheists, are specifically and exceptionally singled out for a tribute in the following Qur'anic verses:

Verily, you will find the strongest among men in enmity to the believers (Muslims) the Jews and those who are *Al-Mushrikun* (see Qur'an 2:105), and you will find the nearest in love to the believers (Muslims) those who say: "We are Christians." That is because amongst them are priests and monks, and they are not proud. And when they (who call themselves Christians) listen to what has been sent down to the Messenger (Muhammad SAW), you see their eyes overflowing with tears because of the truth they have recognised. They say: "Our Lord! We believe; so, write us down among the witnesses ... So, because of what they said, Allah rewarded them Gardens under which rivers flow (in Paradise), they will abide therein forever. Such is the reward of good-doers. But those who disbelieved and belied Our *Ayat* (proofs, evidences, verses, lessons, signs, revelations, etc.), they shall be the dwellers of the (Hell) Fire". (Qur'an 5:82-86)

The aforementioned verses imply that Christians are more loving to Muslims than the Jews. Therefore, where Muslims and Christians live together, there should be more understanding, harmony, peace, and respect among them, unlike what is experienced in many multi-religious societies, such as Nigeria. For the simple fact that, on one hand, Muslims believe and adore all Prophets of God, including Moses and Jesus (PBUT), Jews and Christians should not have any grudges against them. On the other hand, Christians also believe in Prophets Moses and Jesus (not as the second person in trinity or as a son of God), although most of them with the exception of Muhammad (PBUH); however, they are better than the Jews, who only believe in Moses (PBUH) but disbelieve in Jesus and Muhammad (PBUT). This is notwithstanding Moses' supplication to God in the Taurat for the Jews in Deuteronomy 18:15-20, and Jesus' for the Christians in the Gospel of John 14:16 and 16:7, prophesying of the Prophet to come after them. Therefore, it could be argued that if there are only two religious groups in the world who should work for peace and ensure that it reigns at any point in time, they should be Muslims and Christians. However, this can only be feasible

if each adheres strictly to the undiluted dictates of the scripture against the influence of egocentrism and ulterior motives driven by the devilish forces of whims and caprices. This is the atmosphere one would wish to witness in Christian-Muslim societies.

The Qur’anic Guiding Principle for Interfaith Relations

Qur’an as God’s revelation and His last testament to humanity contains divine instructions to those who believe in it on who to relate with, how to go about the relationship, and what is the crux of such interfaith relationship. This is because God has made it clear that it is His divine arrangement and will that human beings cannot belong to the same religious canopies and socio-cultural identities. Therefore, as they coexist within the same families and communities, it is inescapable that they relate with one another. The following verses define for Muslims who to relate with and who not to relate with, when God the Almighty says:

Allah does not forbid you to deal justly and kindly with those who fought not against you on account of religion and did not drive you out of your homes. Verily, Allah loves those who deal with equity. It is only as regards those who fought against you on account of religion, and have driven you out of your homes, and helped to drive you out, that Allah forbids you to befriend them. And whosoever will befriend them, then such are the *Zalimun* (wrong-doers those who disobey Allah). (Qur’an 60:8-9)

The statement, “Allah does not forbid you...”, implies in this context a positive exhortation which expressly denotes that Muslims are permitted to relate with non-Muslims amicably with kindness and justice, unless they are hostile, persecute or drive Muslims out of their homes (Da’wah Institute of Nigeria, 2008, p. 17). According to Imam Ibn al-Jawzi (as cited in Taha, 2003), “The verse permits association with those who have not declared war against the Muslims and allows kindness towards them, even though they may not be allies” (p. 26). Therefore, if the teachings of these verses are considered and put into practice, then peace would reign and linger forever across the globe. This is in the event where non-Muslims desist from persecuting Muslims, and the Muslims adhere to the injunctions of God in the Qur’an. In this guise, the

verses emphasise and enjoin the believers to be kind, just, and righteous and render back trust belonging to everybody irrespective of religion, region, or tribe. In essence, when anyone seeks to live peacefully with the Muslims, the Muslims are in turn duty-bound to ensure that peace reigns between them and should prevent any upheaval and the causes of such upheaval from their side. It is based on this benchmark that all interfaith relations should be built.

***Ahl al-Kitab* and the Muslims: Some Areas of Relationship**

In addition to the general permission to Muslims to relate with the non-hostile non-Muslims at individual and group levels in things that are lawful for the collective good of the society, the following verse provides some specific imperative areas of convergence between Muslims and the *Ahl al-Kitab*:

Made lawful to you this day are *At-Tayyibat*. The food (slaughtered cattle, eatable animals, etc.) of the people of the Scripture (Jews and Christians) is lawful to you and yours is lawful to them. (Lawful to you in marriage) are chaste women from the believers and chaste women from those who were given the Scripture (Jews and Christians) before your time, when you have given their due *Mahr* (Bridal money), desiring chastity (i.e. taking them in legal wedlock) not committing illegal sexual intercourse, nor taking them as girl-friends. And whosoever disbelieves in the Oneness of Allah and in all the other articles of faith, then fruitless is his work, and in the Hereafter, he will be among the losers. (Qur'an 5:5)

From the above verse, two major interfaith relationships are licensed to Muslims, namely the food of and interfaith marriage with the Jews and the Christians. Regarding the food, Ibn Kathir (2003), under his exegesis of the above verse opined that scholars have explained that it includes the eatable lawful animals slaughtered by the *Ahl al-Kitab* as stated by Ibn 'Abbas, Abu Umamah, Mujahid, Sa'id bin Jubayr, Ikrimah, 'Ata', Al-Hasan, Makhul, Ibrahim An-Nakha'i, As-Suddi, and Muqatil bin Hayyan. Ibn Kathir (2003) explained further that this permission is, "Because the People of the Book believe that slaughtering for other than Allah is prohibited. They mention Allah's name upon slaughtering their

animals, even though they have deviant beliefs about Allah that do not benefit His Majesty.”

However, despite the aforementioned permission for Muslims to eat the food including the meat of animals slaughtered by the people of the book, many Muslims in Nigeria find it difficult to contextually apply the text. This is most specifically due to some impending realities surrounding the questions of in whose name and for what purpose the animal is slaughtered for and whether it is in itself lawful for the Muslims. These important theological questions are informed by God’s command to Muslims to joyfully eat the meat of lawful animals slaughtered in His name and solely for His sake; otherwise, the meat is prohibited to them (Qur’an 5:3). This golden rule applies not only to non-Muslims but also to Muslims who slaughter in the name of any mortal being and/or as a sacrifice to any other than God (Ahmad Ibn Ali, 1405, p. 155). It is also worth noting that, for most of the Muslims interviewed by this research on why they do not eat meat slaughtered by the Christians in Nigeria, the above reasons form part of their reservations.

In addition, some of the Muslims chose not to eat the meat specifically for fear of disobeying God’s command, as they observe that the Christians whom they live together with eat some animals that are prohibited in Islam, such as pigs, dogs, donkeys, and monkeys (S. Rabi, 2017), albeit some of them are also made unlawful in the Bible (Leviticus 11:7; Acts 15:29). Other Muslims in their own right shun meat slaughtered only for Christian festivities, such as Christmas (Ahmad, 2017). This is simply because Christians themselves are not unanimous as to how truly Christian Christmas is and ask further as to whether it is biblically commanded by God or just a teaching of the church or an old pagan festival adopted by some Christian leaders and incorporated into what later came to be known as Christianity (Jerold, n.d.). Based on our analysis, the above viewpoints of Muslims evolve and revolve around the controversial position of Jesus Christ even within Christianity. While some Christians, like Muslims, believe Jesus to be God’s servant and His Prophet (PBUH) born miraculously without male intervention, many Christians consider him to be either Son of God or God, i.e. one of the three persons in the divine trinity. This fundamental belief of the Christians makes Muslims accuse them of polytheism in contrast to the monotheism preached and practiced by Jesus Christ (PBUH). These are

some pertinent theological issues that should be clarified by Christianity for a smooth interfaith relationship with the Muslims.

As a wrap up to the question of eating meat slaughtered by the *Ahl al-Kitab*, Muslim scholars differ over some issues concerning the permissibility of the meat served during their festivities such as Christmas, the mode of slaughtering, and other details (Ibn Rushd, n.d., pp. 461-464). Some permit it irrespective of the mode of slaughtering, if done for the sake of God (Ibn Al-Arabi, n.d., p. 55), while others do not with some reservations (Al-Qardawi, n.d., pp. 54-57). The following statement by the Prophet's companion, Caliph Ali bin Abi Talib (RA), is a criterion in this regard where he said:

If you hear a Jew or Christian mentioning other than Allah (on their animal) do not eat it. If you did not hear them mentioning other than Allah on it, eat it because Allah has permitted their animal for us and He knows what they utter. (Ahmad Ibn Ali, 1405, p. 155)

Another permitted relationship for Muslims is the interfaith marriage with chaste women from among the Jews and the Christians, which many other religions do not allow (Da'wah Institute of Nigeria, 2008, p. 27), where Allah (SWT) says in the Qur'an:

(Lawful to you in marriage) are... and chaste women from those who were given the Scripture (Jews and Christians) before your time, when you have given their due *Mahr*, desiring chastity (i.e., taking them in legal wedlock) not committing illegal sexual intercourse, nor taking them as girlfriends. (5:5)

From the above Qur'anic articulation, it is clear that Muslims are simply allowed by God to marry chaste women from the *Ahl al-Kitab* who must be given their due *Mahr*. Likewise, Muslims are prohibited from taking them as illegal sexual partners for pre- or extra-marital affairs, and not even as girlfriends. Therefore, any Muslim who does otherwise cannot claim to be guided by the tenets of Islam but could have been driven by the forces of devilish temptations and their lustful desires. It is imperative to mention that no evidence in Islam permits marriage between Muslim women and men of the *Ahl al-Kitab*. However, the researchers discovered via interaction with many Christian men over

time that they assume this Islamic rule to be unfair to them and asked why Islam should allow its men to marry Christian women but disallow it if it were vice-versa.

In simple terms, there are reasons and wisdoms behind all rules in Islam, and this limited interfaith marriage is not an exception. It indeed explicates the level of legitimate mutual love and intimate relationships that Muslims can extend to some non-hostile *Ahl al-Kitab* women and their families in this regard. Summarily, since the fact that this pattern of marriage is permitted in Islam, some scholars discourage it due to a number of reasons. One of which is that, in marriage, a couple should help boost their partners spiritually; a stride that may be difficult since the couple subscribes to different religious worldviews. Additionally, the following explanation by the Da'wah Institute of Nigeria reiterates that:

The situation is even worse (and therefore prohibited) in the case of a Muslim woman married to a non-Muslim husband since, more often than not, the husband is regarded as the head of the family. Under the Shari'ah, the protected rights of the wife (whether Muslim or non-Muslim) include (among others) her right to proper feeding, clothing, shelter, medication, visits, good treatment, religious freedom, inheritance and other financial and non-financial rights (Qur'an 4:34; 2:233, 240; 4:4-5, 24, etc.). A Muslim husband is not allowed to hinder his non-Muslim wife from practicing her religion. Some of these rights are not guaranteed under other religious legal systems. A non-Muslim husband cannot be compelled to guarantee those rights to his wife because he (being a non-Muslim) is not bound by the Shari'ah. The Muslim wife may be put under pressure to renounce or be negligent of Islam. The husband may also insist on their children being brought up as non-Muslims. Also, how can a true Muslim woman live happily with one who feels free to consider her Prophet as an imposter while she respects the Prophet of his own religion (PBUH)? Not only may the husband interfere with her religious duties (for example, prayer, fasting, *Hajj* and *Da'wah*) but he may expect his wife to adapt to an un-Islamic life style in respect of serving alcohol and pork, abandoning *hijab* and

attending un-Islamic gatherings, parties, etc. He would naturally encourage their children to enjoy these things too, and the wife would have no legal right to resist, since the “husband” would not be accountable to the Shari’ah or to a Shari’ah court. (p. 40)

Genuinely, therefore, Islam disallows a Muslim woman from marrying a non-Muslim man due to but not limited to the concerns pointed above surrounding the spirituality or religious development of the couple and the resultant effects on their children.

God’s Divine Command to Muslims in Relation to *Ahl al-Kitab*

Islam does not give Muslims an open-ended license for relationships with the *Ahl al-Kitab*, but approves to a level that would not encroach into the boundaries of the principle of *al-wala wa al-bara’* within the purview of the Shari’ah. Those confines are designed in such a way that both parties, apart from establishing a network of peace promoters, should as well remind one another of their commitment to the worship of the One and Only God, the Almighty. God Himself has the attribute of peace and He is the Giver of security (Qur’an 59:23), and thus, only through His service and obedience is peace guaranteed. Therefore, the Muslim-*Ahl al-Kitab* relationship should be built on common grounds as the verse says, “Say (O Muhammad SAW): O people of the Scripture (Jews and Christians): Come to a word that is just between us and you...” (Qur’an 3:64).

Historically, all the correspondences and other interfaith encounters Prophet Muhammad and his followers had with the Jews and the Christians were epitomised by the dictates of the verse mentioned above in compliance to the verses in the Qur’an (60:8-9) as elucidated in the subsequent sections. Until the end of time, these verses and the Prophetic model worthy of emulation (Qur’an 33:21) expounded above should be the guiding principles for interfaith engagements between the Muslims and any non-Muslim individual or group, particularly the peace-loving ones (Qur’an 8:61). In the same vein, it is not expected of a Muslim to compromise any spiritual or moral standard of Islam while seeking for common grounds to live peacefully with the *Ahl al-Kitab*, because God warns, “...Never will the Jews or the Christians be satisfied with you

unless you follow their form of religion. Say: ‘The Guidance of Allah is the only Guidance...’ (Qur’an 2:120). In spite of this, Muslims are enjoined by God to partner in doing all good and righteous things but to desist from evil and sinful ventures: “Help you one another in *Al-Birr* and *At-Taqwa* (virtue, righteousness and piety); but do not help one another in sin and transgression. And fear Allah. Verily, Allah is Severe in punishment” (Qur’an 5:2).

Reflective Moments in Prophet Muhammad’s Relations with the non-Muslims

The life history of Prophet Muhammad (PBUH) is full of prototypical examples of the conduct of interfaith dialogue and interreligious interactions (A. Rabi, 2018, p. 41). He started to build the spirit of corporate social responsibility at youthful age, long before his call to Prophethood. He joined the peace negotiations and shared in the duties and rights of his society. The dearest to him were the *Hilf al-Fudul*, which was a league to protect the defenceless and guarantee the safety of strangers in Makkah (Kilani, 2014, p. 12); on this, he exclaimed, “If I were called to it now in the time of Islam, I would respond” (Sunan al-Kubra, No. 12114; Musnad Ahmad, No. 2904). Therefore, he is described in the Qur’an as the noblest of all in character worthy of emulation (Qur’an 33:21). While extolling his character, one of his wives, Aisha (RA), metaphorically portrayed him as the ‘walking Qur’an’ (Sunan Abu Dawud, No. 1342). Therefore, through his teachings and practical applications of the divine instructions, the Prophet sets the archetypical model for everything good, including interfaith relations. The multi-religious nature of his immediate and surrounding environment predominated with Christians, Jews, *Hunafa’*, and a host of other polytheists, in addition to divine guidance, nurtured him to excel in this venture sent as a mercy to humanity (Qur’an 21:107). The Prophet’s (PBUH) and all Muslims’ interfaith endeavours, especially with the *Ahl al-Kitab*, are informed and premised by the dictates of the following and other related injunctions in the Qur’an:

Say (O Muhammad SAW): O people of the Scripture (Jews and Christians): Come to a word that is just between us and you, that we worship none but Allah, and that we associate no partners with Him, and that none of us shall

take others as lords besides Allah. Then, if they turn away, say: "Bear witness that we are Muslims". (Qur'an 3:64)

From the onset of his Prophetic mission, though amidst inhumane treatment, Muhammad (PBUH) had non-Muslim neighbours; he traded and exchanged pleasantries with them. He used to accept their gifts, through one of which a Jewish woman plotted to kill him with poisoned mutton but did not succeed, although it led to the death of one of his companions who also ate from it (Bukhari, No. 2617 & 3169; Muslim, No. 2190). Despite the Prophet's hospitality, several attempts were made by the Jews to kill him, and they treacherously connived with the polytheists of Makkah against the Muslims and Islam. Finally, they breached the agreement entered into with the Prophet, which led to their expulsion from Madinah (Bukhari, No. 2375; Muslim, No. 1801). He used to visit their sick; for instance, a son to one of the Prophet's Jewish neighbours, who used to serve him, fell sick, and the Prophet visited and even invited him to Islam; under the permission of his father, the boy accepted the Prophet's call (Bukhari, No. 1356). From this narrative, a sense of tolerance, compassion, and gentleness is inferred as displayed by the Prophet (PBUH) towards all people. Thereafter, when the persecution, maltreatment, and torture of the Makkan polytheists against the emerging Muslim *ummah* became persistent and unbearable, in the year 614 CE, the Prophet (PBUH) sent a Muslim delegation to Abyssinia or Habasha (present day Ethiopia) to seek for political asylum under a Christian King called Najjashi (Anglicised as Negus), whose name was Ashama bin al-Abjar (Al-Mubarakpuri, 1979, p. 157). This marked the first historic formal international Christian-Muslim relations based on trust and confidence. In the same vein, the illustrative conversation that transpired between the king and the leader of the Muslims' delegation, Ja'far bin Abi Talib (RA), is another incredible historical interfaith engagement.

Another interfaith enterprise materialised when the Prophet (PBUH) received a delegation of 12 at first, and over 70 Yathribites from the two powerful tribes of Aws and Khazraj in the years 621 CE and 622 CE, respectively, which led to what is popularly known as the pledges of *al-Aqabah*. The history of these tribes was full of long-lasting continuous wars over trivial issues, as they revealed to the Prophet, "We have left our community, for no tribe is so divided by hatred and rancour as we are. Allah may cement our ties through you" (Al-Mubarakpuri, 1979,

p. 69). Due to the shared hospitality between the two parties and the respectful and understanding deliberations they had, the Prophet agreed to make *hijrah* from Makkah to Madinah with his followers in 622 CE, thereby forming a formidable Islamic government. In such a divinely guided and guarded migration, an interfaith succour surrounded by mutuality and trust also occurred because the guide in the journey was a non-Muslim named Abdullahi bin Uraiqit, whom the Prophet (PBUH) and Abu Bakr (RA) trusted and did not betray despite being hunted by oppressors (A. Rabiu, 2018, p. 43).

Upon the momentous migration, a consolidated central government was established under the leadership of the Prophet (PBUH). This resulted in another milestone in the history of the cordial Muslim-*Ahl al-Kitab* relationship, namely the formulation of the Charter of Islamic Alliance (the Madinan Constitution) and a Pact with the Jews (Al-Mubarakpuri, 1979, pp. 87-90). Admirably, just as the Prophet (PBUH) established *ukhuwwah al-Islamiyyah*, in the same way, he established a peaceful relationship between the Muslims and non-Muslim tribes of Arabia. He succeeded in charting an alliance with the surrounding tribes and deconstructing the *jahiliyyah* acrimony and inter-tribal feuds. Additionally, well captured in the constitution were the rights and responsibilities of non-Muslims under the Islamic government who were accorded the immaculate title of *Ahl al-dhimmah* or *dhimmis*, treated with all sense of fairness and equity. They enjoyed the rights and utmost protection like the Muslims in the state as enshrined in the Shari'ah.

Moreover, apart from the famous treaty of *al-Hudaibiyyah* signed between the Prophet and the Makkans in the sixth year after *hijrah* which is yet another key moment in the face of interreligious discourse and mutual agreement, most of the correspondence the Prophet had with the kings and emperors of his time was also a resounding success in building strong interfaith relations. The recipients included the Abyssinian King, Najjashi (Negus), Juraij bin Matta, called Muqawqas, the vicegerent of Egypt and Alexandria, and Chosroes, the Emperor of Persia (A. Rabiu, 2018, pp. 45-47).

Another revolutionary interfaith engagement that yielded positive interreligious and inter-communal harmonious coexistence in Islamic historiography is the interfaith dialogue that transpired between the

Prophet and a delegation of 60 Christians from Najran in the year 631 CE, which according to A. Rabiū (2018), “One cannot afford to delist while talking about interreligious encounters of Prophet Muhammad (PBUH) with the *Ahl al-Kitab* that is still fresh in the golden pages of history” (p. 47). It was a knowledge-seeking-driven dialogue loaded with certain doctrinal questions posed to the Prophet (PBUH) by the group of Christians. When they asked him about the nature of God in Islam (see Qur’an 59:22-24), the Prophet (PBUH) answered them with *Surah al-Ikhlās*, a Qur’anic chapter that gives the standard definition of God, where God the Exalted says:

Say (O Muhammad (Peace be upon him)): “He is Allah, (the) One and Only. Allah-us-Samad (The Self-Sufficient Master, Whom all creatures need, He neither eats nor drinks). He begets not, nor was He begotten. And there is none co-equal or comparable unto Him. (Qur’an 112:1-4)

Regarding their question on the nature of the birth and position of Jesus (PBUH) in Islam (see Qur’an 19:16-37), the Prophet (PBUH) replied to them with the following verses from *Surah Āli ‘Imrān*:

Verily, the likeness of ‘Isa (Jesus) before Allah is the likeness of Adam. He created him from dust, then (He) said to him: “Be!” - And he was. (This is) the truth from your Lord, so be not of those who doubt. Then whoever disputes with you concerning him [‘Isa (Jesus)] after (all this) knowledge that has come to you, [i.e. ‘Isa (Jesus)] being a slave of Allah, and having no share in Divinity) say: (O Muhammad SAW) “Come, let us call our sons and your sons, our women and your women, ourselves and yourselves - then we pray and invoke (sincerely) the Curse of Allah upon those who lie”. (Qur’an 3:59-61)

Likening the creation of Jesus to that of Adam in the above verses could be explained to mean that, if Jesus (PBUH) is given the share of divinity by Christians because he was born without a father, then Adam, who had no father or mother, is more deserving of being divine. However, both of them were human beings, God’s servants, and His Prophets (Acts 3:13; Qur’an 19:30); therefore, neither of them should be worshipped, except God the Almighty (Deuteronomy 6:4; Mark 12:28-29; Qur’an 20:14). Since the attributes of God are those of perfection

and the ones of man's are not, it cannot be rationalised that one is human and divine at the same time. The other issue discussed bordered on the rights and obligations of non-Muslims under the Prophet's care, of which the enactment of the Madinan Charter addressed well enough as shall be discussed below. Afterwards, the members of the delegation agreed to the terms and continued paying *jizyah* while enjoying the freedom of religion and other protective rights under the Prophet's leadership (*Zahoor*).

Content Analysis of the Madinan Charter of Alliance

The Madinan Charter or constitution (*Yasār*) is arguably the first constitution ever written that incorporates both religion and politics (i.e. state). It is relevant to current tensions existing between the Muslims, Jews, and Christians. Unfortunately, ignorance and fear, suspicion, and disrespect plague the interaction and stereotypes that exist between the followers of the three world's religions (White, 2010). While the presentation of the complete content of the charter is out of the scope of this paper, some of the rights and responsibilities accorded to the *dhimmis* shall be mentioned. They enjoyed the right to life, but those who committed an act of treachery and betrayal were prosecuted; they had the right to choose their own religion, as the Prophet (PBUH) provided them the freedom to practice their faith (Adebayo, 2015, p. 22), and he did not force anyone to become Muslim in compliance to the Qur'anic rule that, "there is no compulsion in religion" (Qur'an 2:256). They had the right to own property. The Prophet did not confiscate the property of any one of them; rather, he approved of the Muslims doing business with them. They enjoyed the right to protection and defence. The constitution of Madinah stated that each must help the other against anyone who attacks the people of this document.

Moreover, the pact of 'Umar bin al-Khattab (RA), the second caliph, required the *dhimmis* to pay annual poll tax (*jizyah*), in exchange for which they were ensured of their safety (*aman*), the security of their persons, families, and possessions (Hussam, 2014, p. 32). However, it should be noted that the Jews in Madinah were not required by the Prophet (PBUH) to pay the *jizyah*. Another right is fair treatment and standing up against wrongdoings committed against anyone. As such, the Prophet was just in passing judgements among the contracting

parties, even if it was at the expense of the Muslims. The two cases in which a Muslim was killed by the people of Khaybar (Bukhari, No. 6769; Muslim, No. 1669) and the land dispute between a Muslim and a Yemeni Jew referred to the Prophet are good examples (Bukhari, No. 2525; Muslim, No. 138).

In addition to this, the Prophet (PBUH) gave the *dhimmis* the right to adjudicate their affairs based on the dictates of their own religious laws. He did not impose the Shari'ah laws on them so long as both parties in the matter were non-Muslims, unless they referred the dispute to him for judgement. This is complying to God's instruction that, "So if they come to you (O Muhammad PBUH), either judge between them, or turn away from them... And if you judge, judge with justice between them. Verily, Allah loves those who act justly" (Qur'an 5:42). This is a simple fact that many non-Muslims, particularly Christians in Nigeria, do not seem to understand, as they continuously yet unjustifiably preach against the Nigerian Muslims' agitation for the implementation of Shari'ah to govern their affairs.

More often, the bone of contention in interfaith discourse and engagement used to concern areas of worship, while the Qur'an acknowledges that each religion has its own dictates and law; "... To each among you (religions), We have prescribed a law and a clear way..." (Qur'an 5:48); therefore, Muslims are not allowed to adopt or partake in any lifestyle and act of spirituality that is specific to other religions. To this end, the Prophet (PBUH) and his followers were ordered by God in the Qur'an:

Say (O Muhammad): "O *Al-Kafirun* (polytheists and disbelievers) I worship not that which you worship. Nor will you worship that which I worship. And I shall not worship that which you are worshipping. Nor will you worship that which I worship. To you be your religion, and to me my religion (Islamic Monotheism)". (Qur'an 109:1-6)

Nonetheless, the Prophet (PBUH) and, by extension, his followers were instructed to call others to the way of their Lord: "Invite to the way of your Lord with wisdom and good preaching and argue with them with that which is best" (Qur'an 16:125). Due to this proselytisation assignment championed by the community of the Prophet (PBUH), who

took the moderate-middle course in everything they did (Qur'an 2:143), they are singled out with the honorary title of “the best of nation” because of the multi-tasking responsibility of enjoining righteousness and forbidding evil (A. Rabiu & S. Rabiu, 2015, p. 40). As mentioned in the following verse:

You [true believers in Islamic Monotheism, and real followers of Prophet Muhammad SAW and his Sunnah (legal ways, etc.)] are the best of people ever raised up for mankind; you enjoin *Al-Ma'ruf* and forbid *Al-Munkar* and you believe in Allah. And had the people of the Scripture (Jews and Christians) believed, it would have been better for them; among them are some who have faith, but most of them are *Al-Fasiqun* (disobedient to Allah - and rebellious against Allah's Command). (Qur'an 3:110)

This is why the Prophet (PBUH) and his followers called the *Ahl al-Kitab* to Islam and did not miss any opportunity to convey to them the religion of God, to the extent that the Prophet (PBUH) did not begin any fight with them — the cause of conflict was their treachery and betrayal — until he first called them and exhorted them, as he said to ‘Ali ibn Abi Talib (RA) on the day of the conquest of Khaybar:

Advance cautiously, until you reach their open space, then invite them to Islam, and tell them of their duties before Allah. By Allah, if Allah were to guide one man through you, that would be better for you than having red camels. (Bukhari, No. 2942; Muslim, No. 2406)

To show the seriousness of Islam on the bid to protect the rights of the *Ahl al-Dhimmah*, the Prophet (PBUH) warned in strong terms against the violations of such rights and privileges, as reported by Safwan from among the companions of the Prophet (PBUH), when he said, “Beware, if anyone wrongs a contracting man (*Al-Dhimmi*), or diminishes his right, or forces him to work beyond his capacity, or takes from him anything without his consent, I shall plead for him on the Day of Judgment” (Abu Dawud, Book 19, No. 3046). It is in this spirit that Ibn Hazm (995-1063 CE), a classical jurist of Islam (cited by Al-Qarafi in ‘*Al-Furuq*’ vol. 3, 14), said:

If we are attacked by an enemy nation who is targeting the People of Covenant (non-Muslim citizens) living among

us, it is our duty to come fully armed and ready to die in battle for them, to protect those people who are protected by the covenant of God and His Messenger. Doing any less and surrendering them will be blameworthy neglect of a sacred promise. (Da'wah Institute of Nigeria, 2012, p. 7)

Regarding the protection of their places of worship in addition to *masajid* (mosques), God the Almighty allows the use of full force to repel any attack targeting such places, where He states:

For if God had not checked one set of people by means of another, there would surely have been pulled down monasteries, churches, synagogues and mosques, in which the name of Allah is commemorated in abundant measure. Allah will certainly aid those who aid His cause – for verily Allah is full of Strength, Exalted in Might, (Able to enforce His will). (Qur'an 22:40)

To an extent, both Muslims and Christians in Nigeria reciprocated the gesture of protecting one another in places of worship and serving as asylum to each other in times of crisis. This commitment to always fight the common enemy should be maintained. Moreover, in the Shari'ah, Muslims and non-Muslims share the same societal responsibility of protecting and enhancing the common good. As such, they should work together to build institutions and uplift each other's standard of living. Additionally, they ought to secure boundaries from external breach and maintain internal peace, security, and stability.

Conclusion and Recommendations

It is evident from the discourse that Islam, through the lenses of its final code of life, the Qur'an, explicates the universality of its coverage and unmatched accommodating nature. It recognises the inherent diversity of humankind across faiths, races and colour, geographical and civilisational backgrounds, and states that the dearest of all in the sight of God is the most pious one. In spite of this multiplicity, Islam acknowledges the singularity of the human progeny from Adam and Eve created by God. To help man fulfil his essence of creation – God's worship – He raises some of His servants at reasonable intervals

as Prophets to guide man to achieve eternal felicity via an approved way of life called Islam. Therefore, all Prophets of God from Adam, Noah, Abraham, Moses, and Jesus (PBUT) were Muslims; Muhammad (PBUH) only served as the last in the long chain of the institution of Prophethood and was the one to whom God revealed His final and universal message to humanity. Those who believe in all the Prophets of God, including Muhammad (PBUT) after his coming, are called Muslims; those who segregate between them are referred to as non-Muslims, including the Jews and the Christians, who are specifically addressed as *Ahl al-Kitab*. Therefore, it is a derivable conclusion, that only with proper and sound intra- and inter-religious knowledge and understanding, reciprocal and mutual respect in addition to strict adherence to the dictum of sacred scriptures by the Christians, Jews, and Muslims in Nigeria and the global community, that peace will beget human and capital development for the benefit of all.

Finally, the researchers strongly believe that there is strength in diversity, and differences should in no way lead to disunity, just as unity is not uniformity. Therefore, the peaceful coexistence of religious communities, such as the Muslims and the Christians living together in places such as Nigeria, should not in any way call for unification of religions, or syncretism, which calls for synthesis between divergent yet convergent faiths to develop a new common universal religion operational across geo-cultural and racial denominations (A. Rabi, 2018). The researchers recommend that Muslims and Christians, wherever they are, should not allow political predators and power mongers or any ill-meaning religiously crowned personalities to manipulate them to achieve their ulterior motives. Likewise, they should not let biased media reporting, virulent propaganda, unconfirmed reports, or rumours spread over social and other online media platforms mislead them to make regrettable decisions and actions against their fellow human beings. Christian clergies and Muslim imams should fear God, uphold sincerity of purpose in their preaching and avoid misleading and inciting hate-filled speeches that would trigger or fuel the ember of religious crises. Government and community leaders should, in the best possible ways, check the excesses of pseudo-clerics to block the chances of continued commercialisation and politicisation of religion. Lastly, the researchers strongly recommend dialogue between adherents of various religions as one of the viable methods to clarify one another's

teachings and practices that would foster mutual understanding where the parties must agree to disagree.

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Innovative Funding of Nigerian Private Islamic Universities: The Option of Islamic Financial Products (IFP)

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Abstract: In spite of the Nigerian government's exorbitant expenditure on the nation's public universities through the National Universities Commission (NUC), the Education Trust Fund (ETF) and now the Tertiary Education Trust Fund (Tetfund), other governmental agencies intervention funds, and huge internally generated funds, it is still manifest that tertiary education in Nigeria is yet to compete favourably with others globally. While the public universities have these sources of funds, private tertiary institutions rely extensively on their proprietors and, possibly, the fees paid by students for everything, including building and infrastructure. The fact still remains that private universities, particularly those established by Muslim individuals and organisations, are not adequately funded to withstand the cost of effective administration and financial demands of the universities. To sustain those universities and assure quality, their proprietors, in addition to the cumulative investment, have to subsidise the recurrent costs of the universities. The huge amount charged as school fees, though not up to the one charged by their Christian counterparts, is not affordable to many Muslims from low socio-economic backgrounds. Since the objective of the Islamic financial products is to bridge the gap between the rich and the poor, this paper proposes the usage of these products by the Islamic universities to facilitate their attendance by students from poor economic backgrounds and to provide other facilities needed for quality assurance in the institutions. The modus operandi of this is established in this paper.

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Keywords: Innovative Funding, Islamic education in Nigeria, Islamic Universities in Nigeria, Islamic Financial Products, *Waqaf* in Nigeria.

Introduction

There are various phases of tertiary education in Nigeria. The first phase was the establishment of University College, Ibadan (UCI) in 1948 which was an affiliate of the University of London. This came into being following the Elliot Commission of 1943. Before the submission of report of the Ashby Commission of inquiry set up in April 1959 to advise the federal government on the higher education needs of the country, the Eastern region government established the University of Nigeria, Nsukka, in 1960. Two years after this, the Ashby Report was implemented by the establishment of the University of Ife (now Obafemi Awolowo University, Ile-Ife) in the Western region, the Ahmadu Bello University, in Zaria (located in the Northern region), and the University of Lagos by the federal government (Oloyede, 2010). The creation of the newly Mid-Western region necessitated the establishment of the University of Benin in 1970. These universities, therefore, became the first-generation universities in Nigeria. In 1975, the second-generation universities came into being, namely Bayero University in Kano, University of Calabar, University of Ilorin, University of Jos, University of Maiduguri, University of Port-Harcourt, and Usmanu Danfodiyo University in Sokoto.

Between 1980 and 1988, the third-generation universities were established each in Imo, Ondo, Niger, Kaduna, Bauchi, Adamawa, the Federal Capital Territory (FCT), Ogun, and Benue states. Various states of the federation also established their respective state universities during this period. The fourth-generation universities were established between 1991 and the present date and they include state universities established during the period, more federal universities in states where a federal university was not sited before, Open universities, and private universities (Oloyede, 2010).

The agitation for active involvement of private individuals in the establishment of universities in Nigeria is traced to the 1960s. However, because the government was not favourably disposed to this coupled with lack of funds, this could not be sustained. Dr. Basil Nnanna

Ukaegbu was said to have established the Imo Technical University at Owerri, in the late 1970s. This attempt was frustrated by the then military administration as it led to legal steps up to the Supreme Court. The rule was in his favour, but with the proviso that the National Assembly had the right to legislate on the quality of the programmes offered in such institutions. This victory was a milestone in the history of private involvement in the establishment of private universities. As such, 26 private universities were established within a period of five years, between 1979 and 1983. However, those private universities were forced to close down upon the military take-over led by General Muhammadu Buhari in December 1983, following the promulgated Decree No. 19 of June 1984, which abolished and prohibited private universities. Thereafter, Governor Chukwuemeka Ezeife of Anambra State signed the Madonna University Bill, which granted approval to Madonna University to operate as a private university in 1991. The Bill was, however, turned down by the Federal Government, who came out with a law claiming that only the Federal Government had the right to legislate on private universities (Omuta, 2010). The unending request for establishment of private universities led the then Head of State, General Ibrahim Badamosi Babangida, who took over the mantle of power from General Muhammadu Buhari, to set up the Longe Commission on the review of higher education in Nigeria; to review the law prohibiting individuals from establishing private universities. The Longe Report of 1991 recommended private participation in the establishment of private universities, hence the promulgation of Act No 9 of 1993, which repealed the Private Universities (Abolition and Prohibition) Act of 1984. The new Act No 9 of 1993, therefore, allowed individuals, organisations, corporate bodies, and even local governments to establish and run private universities, with the condition that such meet the laid down guidelines and obtain the approval from the government.

The involvement of private individuals and corporate bodies in the establishment of universities started in 1999 when three private universities were given the licence of operation, namely Babcock University in Ilishan Remo, Igbinedon University in Okada, and Madonna University in Okija. Bowen University, which is located in Iwo, was also registered in 2001. As of October 2015, a total number of 61 private universities operate in Nigeria.

It is observed that while some of the states of the federation have more than one private university, many cannot boast of any. It is equally conspicuous that the Muslim dominated states, especially the core north, host a very insignificant number of these private universities. Some of the reasons for this are the alarming rates of insecurity in the north, the high rates of poverty, and the attitude of some people in the geographical zone to Western education. However, the point of insecurity may not be totally considered as a factor for non-establishment of private universities in the north, as cases of insurgencies there became noticeable almost a decade ago. Indeed, the first generation of private institutions established between 1979 and 1983 had only one or two located in the north and it is uncertain if those two were established by Muslim individuals or organisations. Additionally, while most of these universities are established by Christian individuals and bodies, very few of them are from the Muslim individuals or bodies. Those conspicuously established by conscious Muslim individuals and organisations are Al-Hikmah University in Ilorin, Katsina University (now Al-Qalam University, in Katsina), Crescent University in Abeokuta, and Fountain University in Osogbo. Recently, Summit University, Offa, was given the licence of operation by Goodluck Jonathan's administration. It was founded by the Ansar-Ud-Deen Society. There are few others established by Muslim individuals but they do not attach any religious sentiment to their universities.

From all indications, these private Islamic universities have legions of challenges facing them just like their Christian counterparts. However, these challenges are more pronounced among the Islamic universities, possibly because of their mode of operation, environment, and targets, which Adebayo (2010) summarised under the captions of university-community relationship, funding, ranking, personnel, student enrolment, Islamisation of knowledge, and that of globalisation and internationalisation. For the purpose of this paper, attention will be paid to the challenges of funding which the Islamic universities face with a view to proffering Islamic solutions using Islamic financing products.

The Cost of Education in Nigeria and the Challenge of Quality Assurance

In the 18th Convocation Lecture of the Lagos State University, Okojie (2013) defined quality assurance as the systematic activities implemented in a system so that quality requirements for a service and product are met. He also cited Okebukola to have defined it as “the policies, systems, strategies and resources used by the institution to satisfy itself that its quality requirements and standards are being met” (p. 7). Stressing the importance of funding for quality assurance in a university, Okojie (2013) wrote:

Funding affects the facilities to be provided for effective teaching, learning and research activities. The quantity and the quality of learning resources to be provided to make for a conducive learning environment is dependent on the volume of financial resources made available to the institution. Of course it also depends on the management of such resources. Funding affects the provision of laboratories, studios, theatres and workshops. The number, size and quality of classrooms, lecture theatres are all dependent on fund available; these in turn affect class size, cohort size and predict student performance. How much funding per student allocated to learning resources has a direct bearing on student effort and his/her performance (p. 13).

The above statement is an eloquent testimony that funding constitutes the bedrock for effective university education and institution. Without virile sources of funding, a university can hardly exist and survive.

Apart from the above, Nigeria is rated low in the Higher Education Participation Rate (HEPR), as many post-secondary candidates find it difficult to get admission into universities annually. Private participation in the establishment of tertiary institutions could not help the situation enough, as the existing ones are regulated so as to not take more than they can chew. Yet, it is observed that the available universities in Nigeria are grossly inadequate to accommodate the large number of secondary school students, considering the population of the country. The table below indicates some countries’ population and the number of universities there are, as of 2014.

Table 1: Some Countries' Population and their Higher Education Participation Rate

Country	Population in millions	Number of Universities	Higher Education Participation Rate
United States of America	313.9	4,495	40
Argentina	40.8	100	12
Spain	46.2	76	46
Mexico	112.3	187	20
Indonesia	241.0	191	12
Japan	127.6	778	43
France	63.6	109	36.7
China	1,350.4	2,236	22
South Africa	51.1	41	19
Nigeria	174.1	129	8.1

(Source: Peter A. Okebukola, 2014)

To solve the above problem, Okebukola (2014) calls for a massive upgrading of physical facilities in existing universities, particularly in the areas of more classrooms, laboratories, workshops, libraries, and offices. This also involves the recruitment of staff in the quantity and quality to match the annual growth in student enrolment, and which will gulp not less than Nigerian Naira (N) 900 million for building, equipment, and staffing per university.

It is difficult to refute the fact that the cost of education is sky rocketing every day. With particular reference to university education, the federal government of Nigeria attempts to face this challenge by pumping a substantial amount of money into tertiary education in Nigeria. For instance, in 2012, the then Federal Minister of Education, Professor Ruqayyatu Rufa'i announced that the government awarded N900 billion for tertiary institutions, while 12 tertiary institutions benefitted from another N24 billion for special intervention projects (Oluponna, 2013). In spite of this, Oluponna (2013) admits that the government alone could not bear all the educational responsibilities of

the nation. He, therefore, called on the alumni, parents, and students themselves to rise to the task of university funding by generating local resources to augment whatever the government offers. A testimony to Oluponna's submission that an alternative means of financing university education is contained in the observation of Abimbola on the situation of poor financing of university education in Nigeria, when he reportedly said:

More than ever before in the history of higher education in Nigeria, the university is going through a period of financial crisis which threatens the survival of the system. This financial crisis is a result of the general expenditure squeeze of the federal government due to the declining fortunes of the Nigerian economy. In a situation where the government is the main financier of the universities, the declining fortune of the government is bound to reflect on the university system. (Oni, 2012, p. 14)

Durosaro (2012) categorises the cost of education into three major areas relating to who bears which aspect of the cost. They are institutional cost, private or household cost, and public or social cost. He defines institutional cost as "that aspect of the cost of education borne by the educational institutions on account of fulfilling the objectives of education relevant to their education level, as stipulated in the National Policy on Education and for which the institution is established" (p.12), and this consists of recurrent costs like staff emolument, consumable materials, scholarship, incidentals, and other running costs, and the capital costs, such as building, equipment, furniture, and imputed rent. The private or household costs have to do with expenditure by the individual recipient of education or their household on account of receiving such education, such as tuition, purchase of books, uniform, transportation, meals, and other incidental expenses. The social or public cost of education is what is expended on education by the society, "a combination of both institutional cost minus scholarship and private cost, excluding tuition" (p. 12). With particular reference to private educational institutions, Durosaro (2012) observes that both the capital and recurrent expenditures are sourced through tuition, levies, endowments, loans, stock, shares, and other internally generated revenue from library, examination, registration forms, and sales of boarded items.

Despite the meagre sources of funds by private institutions, Durosaro (2012) observed that there are wide gaps between the cost of education in public institutions and the privately-owned institutions. He cited, for instance, a state where a student spends an average of N80,000 per session in the public higher institution while their counterparts who attend private higher institutions spend an average of N250,000. This development implies that only the well-to-do families could afford sending their children to private institutions while those from the less-privileged backgrounds would continue to struggle for the limited spaces in public institutions. If a student from a poor socio-economic background is fortunate to have secured admission into a private institution, the student could face the challenge of supporting themselves for food and other household expenses during their study. Therefore, the student may have to resort to the popular feeding formula 0–0–1 (i.e. no breakfast, no lunch, but only supper), which Durosaro (2012) observed could be counterproductive.

The Peculiar Funding Challenges of Islamic Universities

At the First International Conference on Islamic Universities, Jibril (2010) observed that the then existing four private Islamic universities were operating under varying degrees of financial constraints due to “capital intensity of universities and poor resource mobilisation on the parts of Muslims.” To drive home his point, he itemised the initial costs of establishing a university in Nigeria totalling N16,640,750,000. Although this estimate may seem outrageous and demoralising to those who intend to establish a university, a glossary look at the recurrent and capital expenditure of a particular federal university will confirm that the Professor had rather under-estimated the cost.

Furthermore, Jibril (2010) observed that the fees charged as tuition fees are arbitrarily low when compared to their Christian counterparts. While there are some private universities which charge as much as N1.6 million per student, some Islamic universities in Nigeria charge between N60,000 and N400,000 per student per annum depending on the university and the course, and that those charging almost N2 million per student per annum find it difficult to meet the full recurrent costs of running the university, not including the capital costs. It is, therefore, not surprising that there are few Islamic universities in Nigeria as financial

constraints are the major obstacle to establishing one. Thus, the existing ones are encouraged to sustain themselves so that the wave of financial predicament will not force them to fold up or to become mere glorious secondary schools.

Another major challenge that could have caused the existing Islamic universities to fall into a financial mess is the attitude of some parents to seek admission for their children in private Islamic universities not because they could not afford the school fees but because of the feeling that those universities could not compete favourably with their Christian counterparts in terms of delivery. The population of students in the existing private Islamic universities and their Christian counterparts manifest the extent of the inferiority complex of some Muslim parents who consider the Islamic universities as sub-standard.

Similarly, the Christians parents are also conscious of where to enrol their children that many are not ready to register them in any Islamic school or university. Such parents prefer to delay the admission of their children to the next available opportunity than to register them in Islamic universities. As such, private Christian universities are more populous in terms of students than those of Islamic universities.

Furthermore, it has been observed that most of the private universities run courses that are market-driven and profit-generating for them to make the ends meet. However, most of the Islamic universities in Nigeria could not afford such costly courses, such as Medicine, Engineering, and Law, while they equally avoid mounting courses that they think do not have a high prospect of employability in the Arts, such as History, Literature, Language and Linguistics, and Religious Studies. This explains why some of the private Islamic universities do not offer Arabic and Islamic Studies as disciplines in the Humanities. They rather prefer to mount some courses in these disciplines as general courses as operated in Fountain and Crescent Universities.

In addition to the above, the poor socio-economic background of many Muslim parents makes it difficult for them to patronise private institutions, especially if the family is polygamous and attempts to enrol a child from one wife in a private institution and another child from another wife in a public institution. This generates tension and rancour in the family. Thus, many Muslim children who intend to pursue their higher education have no alternative means than to wait until they are

able to secure admission in federal universities where fewer fees are charged. Therefore, Islamic universities, despite the low tuition fees charged, are not meant for downtrodden Muslims but for the affluent ones who could afford the fees.

Islamic Financial Products Relevant to Universities' Funding

1. *Zakat*

Zakat is described by Khan (1994) as a major instrument for the provision of social security, curbing of excessive economic disparities between the haves and have nots, and a means of eradicating poverty. The Qur'an specifically identifies those who are eligible to benefit from the *zakat* funds in the following verse:

Alms are for the poor and the needy, and those employed to administer the (funds); for those whose hearts have been (recently) reconciled (to Truth); for those in bondage and in debt; in the cause of Allah and for the wayfarer: (thus is it) ordained by Allah, and Allah is full of knowledge and wisdom (Qur'an 9: 60).

From the above Qur'anic verse, it is noted that the purpose of *zakat* is to alleviate the sufferings of the poor, the *fuqarā'*, and the *masākīn* among others. One can fall into this category of recipient due to certain circumstances, such as death of a breadwinner, parents, or spouse as the case may be, and other unforeseen circumstances. As such, the poor and needy may be "orphan, divorced, old age, handicapped, patients, permanent low income, families of the prisoners and missing people and students" (Sikandar, 2010, p. 26-27). According to Sikandar (2010), *zakat* can be paid to those people directly if they have no expertise or are handicapped, sickly, or weak. It can also be paid indirectly to empower a poor student to become productive and self-employed in the future.

Zakat payment to Islamic universities can also fall into the category of those inclined towards Islam. It is expedient to note that some of the Islamic universities in Nigeria do not offer Islamic Studies as a programme in their curriculum not because they are not ready to do that, but because many parents do not want to register their children for such courses like Arabic and Islamic Studies for the sake of job

marketability and because some could not afford the exorbitant amount paid as school fees in those universities. To the latter, the only means of making the courses attractive to them is to subsidise the school fees of interested candidates and, this way, their minds will be inclined to study Arabic and Islamic Studies. Additionally, there are courses and programmes that need the attention of the Muslim *ummah*, but due to the high cost of running such programmes, the existing Islamic universities could not mount them. There is no doubt that Muslims in medical and related professions are scanty in Nigeria. Yet, none of the existing Islamic universities have the faculty or college of health sciences. The same thing is applicable to engineering courses. Such universities can be inclined into mounting these programmes if they are able to access funds from any Islamic means to serve the *ummah*. In short, those who have been inclined towards Islam could be students who can be easily integrated into the Muslim community via their attendance of a Muslim university.

In the same vein, spending *zakat* funds on education can fall into the category of *fi sabilillah*. Sikandar (2010) observes that renowned scholars such as Maududi, Syed Qutb, Abul Kalam, and Shibli Nomani view spending *zakat* in the cause of Allah to have included Islamic education, propagation of Islam, and other activities in the direction of establishing an Islamic way of life, such as through manpower training and education in various scientific and technical fields, but with the condition that such programmes have links to the poor. He also cites Mohammad Qutb who also agrees that *zakat* funds can be used for social services, such as hospitals, schools, and factories which create employment opportunities for the people. However, according to Qaradawi (1973), *zakat* cannot be used on public interests or general goods, such as irrigation, canals and dams, establishing mosques, schools, road rehabilitation, and the like. Nevertheless, for *zakat* to liberate the poor completely from poverty and to enable the poor to desist from begging throughout their entire lives as opined by Imam Shafi'i (Ulwa, n.d.), it needs to be directed to education. A practical demonstration of this is the Kuwait Zakat House which in its pursuit of *zakat* disbursement through an investment-oriented approach provides interest-free loans to people in need of money and secure its payment by way of instalments. It also finances vocational training for capacity-building of people capable of becoming productive citizens under the scheme called productive rehabilitation

scheme and also sponsors poor students' education by offering them interest-free loans (Sikandar, 2010). This is an eloquent testimony to the fact that Islamic universities could be assisted through *zakat* funds for poor students to have access to non interest-free loans to pursue their education. Such funds can be maintained under the auspices of the university or an Islamic bank assigned to do such. Stressing the use of a bank for this purpose, Raquib (2011) writes:

Islamic Bank Bangladesh Ltd has been collecting *zakat* through its subsidiary Islamic bank Foundation and properly utilising the *zakat* fund in philanthropic and poverty reduction program like establishment of hospital to provide health services with low cost, maintaining women destitute rehabilitation centres, Technical training institutes, poverty reduction investment program for self-employment and providing financial support to the poor students (p. 23).

2. *Waqf* (Charitable endowment)

By *waqf*, dedication or appropriation of property for charitable purposes is done where the property endowed is being managed by the *wāqif* themselves or an agent appointed to do so on their behalf. It is defined literally by Awqaf Foundation of South Africa (Awqaf SA) as “to stop, contain or to preserve” and in Shari’ah as a voluntary, permanent, irrevocable dedication of a portion of one’s wealth – in cash or kind – to Allah” (<http://www.awqafsa.org.za> accessed on 20/9/2015). By implication, once a property becomes dedicated as *waqf*, it never gets gifted, inherited, or sold. Its proceeds may however be used for any Shari’ah compliant purpose (<http://www.awqafsa.org.za> accessed on 20/9/2015). Stressing further on the relevance and nature of endowment to private institutions, Akindede, Oginni, and Omoyele (2012) write:

However there are two major ways common to all the private universities in the countries which are endowment and membership contribution. Endowment are funds donated permanently to a college, university, or other non-profit institutions, in which the income earned each year is used to support the institution’s programs. Most endowments result from gifts made to institutions by

individuals, with the requirement that the principal—that is, the amount of the original gift—never be spent. The gift is invested as part of the endowment and earns interest income that is spent to support the institution year after year. In some cases, donors to an endowment permit the institution to decide how the income will be spent each year. In other cases, donors restrict use of the income to specific purposes. Colleges and universities use endowment income for a wide variety of purposes, including student scholarships, research programs, and the salaries of certain faculty members (p. 36-37).

The relevance of *waqf* to education is enormous as it is being extensively utilised in some Muslim countries to establish institutions of learning, pay staff salaries and stipends to students, providing teaching materials, and putting up structures used in institutions. Universities such as Al-Qairawan in Fez, Al-Azhar in Cairo, Al-Nizamiyya and Al-Mustansiriyah in Baghdad are said to have depended extensively on proceeds of *awqaf* (Abbas, 2013). Stressing further on the significance of *waqf* to education, Abbas (2013) writes:

The provision of *awqaaf* for education is one of the responsible factors which made Islamic Scholars more relevant to their communities. It also contributed to reducing the socio-economic differences by offering education to those who can take it on merit basis rather than ability to pay for educational services. Hence, the economically poor classes always had equal educational opportunities that allow them to climb faster on the socio-economic ladder (p. 131).

The institution of *waqf* could also be useful to students in Islamic universities in the form of scholarship awards and grants which would in turn facilitate the students' devotion to serious pursuance of knowledge. Students from poor economic backgrounds can also benefit from *waqf* in the form of provision of free education and free hostel accommodation for them.

It needs to be mentioned that as popular as *waqf* is in many Muslim countries, very few Nigerian Muslims are aware of this laudable programme as a veritable source of financing education and assisting

the existing Islamic universities in carrying out their projects. Oseni (2011) observed some *waqf*-like practices in the names of foundation and funds in places like Sokoto, Ilorin, Okene, Lagos, Minna, Kano, and Auchi, and thus concluded that Nigerian Muslims have a long way to go in respect of *waqf*. It is, however, observed that lack of awareness about *waqf* as a means of funding institutions may be a factor for charging high tuition fees to meet their numerous challenges. The high tuition fees, therefore, make private institutions unaffordable to students from low income backgrounds.

Ignorance of many Muslims about what *waqf* entails or lack of knowledge of who to entrust it to might be a reason for not adopting this charitable institution in Islam. One is aware of the fact that some personalities do engage in this act, but many still have to join to make the impact of *waqf* felt in Islamic institutions. *Waqf* has been considered an effective tool to supply books into libraries, to provide medicine into university clinics, and to build staff quarters and students' hostels. It is also an effective weapon to support the poor students to pay their school fees and their other needs in the institution.

3. *Musharakah*

Musharakah is an Islamic financial product which can be used to finance university projects. This is a way of involving a financier to carry out a project where the institution, for instance, is financially incapacitated. Using diminishing *musharakah* (*Musharakah al-mutanaqisah*), for instance, an Islamic university can embark on a hostel project, staff quarters, purchase of school buses, and other viable physical projects in the university.

Musharakah al-mutanaqisah is a type of partnership between two partners in which the two are combined for the joint purchase of assets, such as residential buildings or a venture of which the ownership will be transferred to the partner with little share at the end, on the assurance that the partner will be purchasing the share of the financier in instalments or in units, in addition to the payment of rental due for using the financier's share in the property and proportion of allottable profit as agreed upon between them in case of venture. For example, a university may seek help from a financier in building a N10 million hostel accommodation.

In this case, the financier provides 80 per cent of the amount, while the university provides the balance of 20 per cent.

The two shares are added together and used for the construction of the hostel. Thus, 80 per cent of the hostel is owned by the financier while the remaining 20 per cent is owned by the university. The university uses the hostel for students’ accommodation, receives hostel fees from students, and pays rent to the financier for using the financier’s share in the property. At the same time, the share of the financier is further divided into eight equal units, each unit representing 10 per cent ownership of the hostel. The university, therefore, purchases one unit of the share by paying one-tenth of the price of the hostel per quarter. This reduces the percentage of the financier until the university purchases the whole share of the financier, reducing the share of the financier to zero and increasing the university’s share to 100 per cent. This arrangement, according to Usmani (2010), “allows the financier to claim rent according to his proportion of ownership in the property at the same time allows him periodic return of a part of his principal through the purchases of the units of his share” (p. 71). The table below indicates the share purchase process.

Table 2: Share Purchase table

	Financier’s Share	University’s Share Purchase	Financier’s Share Balance
Take-off balance	N8 million	N2 million	N8 million
1 st quarter, 1 st year	N8 million	N1 million	N7 million
2 nd quarter, 1 st year	N7 million	N1 million	N6 million
3 rd quarter, 1 st year	N6 million	N1million	N5 million
4 th quarter, 1 st year	N5 million	N1million	N4 million
1 st quarter, 2 nd year	N400,000	N1million	N3 million
2 nd quarter, 2 nd year	N300,000	N1million	N2 million
3 rd quarter, 2 nd year	N200,000	N1million	N1million
4 th quarter, 2 nd year	N100,000	N1million	N 0

4. *Mudharabah*

Mudharabah is slightly different from *musharakah*, in the sense that it is a kind of partnership which combines financial experience with business experience. Whereas in *musharakah* all partners participate in the management of the business, *mudharabah* is exclusively managed by the *mudharib* while the *rabbul-mal* does not participate. In this sense, an Islamic university can partner with a financial institution to embark on a project relevant to the university and the profit generated from such are shared in a predetermined ratio. In this case, the financier does not participate in the business.

5. *Istisna'*

This Islamic financial product involves ordering a manufacturer to manufacture a specific commodity for the Islamic university according to specifications while the price is fixed with consent of all parties involved. Adebayo (2010) sees it as “a contractual agreement to process or manufacture a particular commodity with the price agreed to be paid instalmentally at any time according to the agreement of the parties” (p. 18). This product can be used in installation of modern information and communication gadgets in the Islamic university. It can also be used in manufacturing engineering and science equipment. The condition of *istisna'* that the goods to be delivered to the other party should conform to the agreed specifications at the time of contract -or else, the latter has the right to reject the goods - is another added advantage to the Islamic institutions to ensure quality in the materials manufactured.

6. Special Education Funds for Islamic Universities

In an Islamic state, certain means are identified as sources of generating funds for maintaining the state. Such sources include, but are not limited to, *zakat*, *kharaj*, *fay'*, *jizyah*, and *ghanimah*. It also recognises special levies to cater for cases of emergency. It is in this context that special education funds should be levied on Muslims to cater for the educational needs of the *ummah* in Nigeria, particularly the existing Islamic universities. Therefore, it is suggested that one per cent of the total *hajj* fare should be levied on all intending pilgrims in Nigeria.

Those who embark on *umrah* should equally be levied one per cent of the total cost of the fare. This will be a veritable source of funding to liberate Islamic universities from total financial collapse. This could be done through collaboration between the National Hajj Commission of Nigeria (NAHCON) and the Nigerian Supreme Council for Islamic Affairs (NSCIA). If, for instance, there are 45,000 pilgrims for a particular year and each pilgrim were to pay a total sum of N650,000, one percent of this, i.e. N6,500 could be added to each of the pilgrim's total cost as special Islamic education fund. It means that a total of N292,500,000 could be gathered from the fund for the year. If a total number of those who go to *umrah* for the year is 10,000, at the rate of N300,000, an additional N3,000 could be added as special Islamic education fund. Therefore, a total of N30,000,000 could be gathered. Such an amount can now be distributed or expended among the existing Islamic universities to ensure quality in them. However, the means through which this is gathered, i.e. the NAHCON and NSCIA, could equally enjoy a certain percentage from the total amount gathered.

Conclusion

It is not an exaggeration that education at any level is highly capital-consuming, particularly in terms of establishing, maintaining, and sustaining a university. If this is cumbersome on the government, one wonders what the private universities will be experiencing. For the existing Islamic universities in Nigeria to survive, alternative Islamic financial means need to be sought. This is one of the ways through which these universities can compete favourably with their counterparts in terms of quality and quantity. To harvest these means, however, the following recommendations are to be considered by different stakeholders in Islamic education and other Islamic affairs in the country:

- Establishing a coordinating committee to monitor the collection and distribution of *zakat*; there are many *zakat* agencies in Nigeria, but there is not an umbrella body supervising these agencies. This body can observe the modalities of collection and disbursement of *zakat* funds within the limit of Islam and see how a certain percentage of the funds could be set aside for Muslim education among others.

- Each Islamic university should set up a *zakat* department for the purpose of seeking *zakat* to alleviate the suffering of indigent students. Well-to-do parents of the students in the university can be encouraged to pay their *zakat* for this purpose.
- The existing Islamic universities should, as a matter of urgency, open or move their accounts to the Islamic compliant banks, particularly JAIZ Bank, to avoid un-Islamic banking transactions and for the purpose of partnering with the banks, as they have the same objectives – promoting Islamic ethical values in all its ramifications. The universities should, in addition, maintain cordial partnerships with the existing Islamic economic and financial institutions, such as JAIZ Bank, Lotus Capital, and other Islamic Cooperative societies for possible assistance of any form. This can be in the form of collaborating with them to finance certain projects or to organise seminars and conferences.
- There is the need for Muslim scholars to embark on serious enlightenment programmes on the institution of *waqf* and its relevance to improving the socio-economic lives of the less privileged ones. Many buildings and materials which could have been given out as *waqf* are deteriorating after the demise of their owners who during their life were not aware of the institution of *waqf* in Islam.
- Each Islamic university should have a data bank of the students' socio-economic and financial background for the purpose of identifying students who really need financial assistance.
- Proprietors of private Islamic universities should see the business as an act of *'ibadah* and service to humanity, and hence, should not expect immediate profit until such universities are able to break-even.
- The Nigerian Supreme Council for Islamic Affairs (NSCIA) must rise to the task of assisting the Islamic universities to ensure quality through various means, such as paying occasional visits to them for the purpose of identifying their needs, advising them where necessary, and coming up with a proposal to the National Hajj Commission of Nigeria on the generation of funds by levying

intending pilgrims to contribute a small percentage of their *hajj* fare to the special purpose of Muslim education in Nigeria.

- The existing Islamic universities in Nigeria should come together under one umbrella body, namely the Association of Islamic Universities in Nigeria (AIUN), for the purpose of identifying their common problems and discussing on issues affecting their institutions. This will also allow the NSCIA to identify members of this body, should there be any need to come to their aid.

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Factors Preventing the Actualisation of *Ummah Wasaʿa* in the Republic of Tatarstan, Russia

Ildus Rafikov ¹

Abstract: This article discusses the traits of the concept of *ummaḥ wasaʿa*, its historical roots, and its modern application to the Muslim community of the Republic of Tatarstan, Russia. It identifies the main factors preventing the actualisation of the “justly balanced” *ummaḥ* standards in Tatarstan. The study was conducted using the textual analysis methodology with reference to the pertinent literature in English and Russian. The main finding of this article is that the establishment of *ummaḥ wasaʿa* among the Muslims in Tatarstan is challenging at the present time due to the Tatars’ identity crisis, disunity among the various factions of Muslims at various levels, the pressures coming from the law enforcement agencies, and the absence of a strong umbrella organisation.

Keywords: *Ummah wasaʿa*, Islam in Russia, Muslims in Tatarstan, Russia.

Introduction

The positivist thinking that is prevalent in the world today has no place for the analysis of societies, communities, cultures, and civilisations on the basis of an ideal. Normative thinking is almost absent from the discourse of the modern social sciences. This leads to a situation whereby the ideal way of life and the ideal community are looked at as impossible and, therefore, a waste of time. Hence, what is missing in this discourse is the ultimate example towards which people must strive for. Instead, some transitory milestone is taken as the guiding principle of life, such as material progress, economic development or international peace and security. No doubt, these milestones are important during

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the lifespan of any state. However, they will not provide the ultimate blueprint for life on this earth.

The Creator chose Islam as the ultimate way of life, which has been actualised by the civilisation built on the foundations of the Qur'an and Sunnah. The Prophet of Allah (PBUH) succeeded, with the help of his *Rabb* and companions, in building a true society that is an example for generations starting from his own and until the Day of Judgment. The Qur'an has special terms to refer to that kind of society: *Khair Ummah* (the best nation) and *Ummah Wasaʿta* (justly balanced nation).

The foregoing discussion in this paper will accordingly be based on the concepts of “the best nation” and the “justly balanced nation”. This paper will expound on these concepts and illustrate the characteristics of the best nation, what it takes to build one, and what factors prevent its actualisation, with special reference to the Republic of Tatarstan, Russia.

Definition of *Ummah Wasaʿta*

Ummah is an important term in the Qur'an. Lane (1864, p.90) mentions the following meanings of the word in his Arabic-English lexicon: (i) a way, course, mode or manner of acting or conduct, or the like; (ii) religion; one course which people follow in religion; (iii) obedience; (iv) people of a particular religion; (v) a collective body [of men or other living beings]; (vi) people, community, tribe, kinsfolk, or party; (vii) a generation of men, people of one time; (viii) a righteous man who is an object of imitation; (ix) one who follows the true religion, holding or doing what is different from, or contrary to, all other religions; and (x) a man, combining all kinds of good qualities.

Al-Ahsan (1992, pp. 11-27) discusses *ummaḥ* as a community, originating from one source and holding onto a particular ideology or belief that makes its followers inclined towards goodness; a community which is also God-conscious and having a definitive time-frame.

The subject matter of this paper is the “mid-most community”, or “justly balanced” nation; the definition and the discussion of which are stated below:

Thus have We made you an *Ummat* justly balanced. That ye might be witnesses over the nations, and the Messenger a witness over yourselves.² (*Al-Baqarah*, 2:143)

‘Ali (n.d.) also comments on the above verse accordingly:

Justly balanced: The essence of Islam is to avoid all extravagances on either side. It is a sober, practical religion. But the Arabic word (*wasat*) also implies a touch of the literal meaning of Intermediacy. Geographically Arabia is in an intermediate position in the Old World, as was proved in history by the rapid expansion of Islam, north, south, east and west. (p.57)

Qutb (n.d.) defines *ummah wasaṭa*:

The term is used here in a very broad sense. Thus, the Muslim community, or *ummah*, to use the Qur’anic term, is a middle of-the-road community which stands witness against other nations and communities in the sense that it upholds and defends justice and equality for all people. It weighs up their values, standards, traditions, concepts and objectives, judging them as either true or false. It occupies the dual position of being a witness against mankind and an umpire administering justice among them. God’s Messenger, Muhammad, is in turn a witness against the Muslim community in the sense that, as its leader and guardian, he defines its aims, activities and obligations, and charts the direction it should take. His teachings, example and leadership stimulate the community to appreciate its role and position in the world, and live up to their requirements.

Mawdūdī (n.d.) in his tafsīr, *Tafhīm al-Qur’ān*, comments on this same verse that *ummah wasaṭa* is “a righteous and noble community... [that] follows the middle course and deals out justice evenly to the

² For translation of the verses of the Qur’an into English, this article refers to: ‘Abdullāh Yūsuf ‘Alī, *The Holy Qur’ān: English Translation of the Meanings and Commentary* (Saudi Arabia: King Fahd Holy Qur’ān Printing Complex, n.d.).

nations of the world as an impartial judge, and bases all its relations with other nations on truth and justice”.

Ibn Kathīr (n.d., pp. 420-421) in his famous *tafsīr* asserts that the word “*wasaf*” means the best and most honoured. He also quotes the hadīth narrated by Imam Ahmad on the authority of Abū Sa‘īd Al-Khudrī, where Prophet Muhammad (PBUH) confirms that “*wasaf*” means “just”.

According to Al-Munajjid (2010), “what is meant by *ummatan wasata* is just and best”. Hassan (2013, p. 13) concurs with this view, whereby he notes that “*Al-Wasafiyah* ... is justice”, which includes all types of justice in relation to Allah, the religion, human beings, and other creatures. Lane (1864) translates the verse, “*ja‘alnākum ummatan wasafā*” as, “We have made you to be a nation conforming, or conformable to the just mean; just, equitable, or good” (p. 2942). Kamali (2010) states that:

Moderation, or *wasafiyah* (Arabic synonyms: *tawassuf*, *i‘tidāl*, *tawāzun*, *iqtiṣād*) is closely aligned with justice, and means opting for a middle position between two extremes, often used interchangeably with ‘average’, ‘core’, ‘standard’, ‘heart’ and ‘non-aligned’...In its Arabic usage, *wasafiyah* also means the best choice... *Wasafiyah* is both quantitative and qualitative (pp. 2-3).

Hence, it is evident from the above examples that the majority of commentators and scholars accept the opinion that the terms “*wasaf*” means just, best, and being in the middle. This quality of the most just, or justly balanced, or the best nation, is linked to the notion of responsibility to be a witness against other tribes and nations who failed to accept the divine trust from Allah. According to a *Hadith Qudsī*, narrated by Al-Bukhari, Tirmidhi, and Ibn Majah, from Abū Sa‘īd Al-Khudrī, on the Day of Judgement, people from the times of the earlier prophets (peace be upon them all) will be brought before the Creator and will claim that they had not received the message of the true religion (monotheism). However, to counter their arguments, the *ummah* of Prophet Muhammad (PBUH) will be brought forth in order to testify that all the previous prophets had fulfilled their missions.

Characteristics of the *Ummah Wasaṭa*

Based on the explanations described earlier on *ummaḥ wasata*, the characteristics of what makes a nation the best and most just will be discussed in this section.

The Qur'an concisely describes the *ummaḥ* in the following verses:

Thus have We made you an *Ummat* justly balanced. That ye might be witnesses over the nations, and the Messenger a witness over yourselves (*Al-Baqarah*, 2:143).

Let there arise out of you a band of people inviting to all that is good, enjoining what is right and forbidding what is wrong: they are the ones to attain felicity (*Āl-ʿImrān*, 3:104).

Ye are the best of peoples, evolved for mankind. Enjoining what is right, forbidding what is wrong, and believing in Allah (*Āl-ʿImrān*, 3:110).

They believe in Allah and the Last Day; they enjoin what is right, and forbid what is wrong; and they hasten (in emulation) in all good works; they are in the ranks of the righteous (*Āl-Imran*, 3:114).

The Believers, men and women, are protectors, one of another: they enjoin what is just, and forbid what is evil; they observe regular prayers, pay *zakat* and obey Allah and His Messenger, on them will Allah pour His mercy, for Allah is Exalted in power, Wise (*Al-Taubah*, 9:71).

Those that turn to Allah in repentance: that serve Him and praise Him: that wander in devotion to Cause of Allah; that bow down and prostrate themselves in prayer; that enjoin good and forbid evil; and observe the limits set by Allah, - the do rejoice. So proclaim the glad tidings to the Believers (*Al-Taubah*, 9:112).

Based on these verses, the qualities of this *ummaḥ* could be summarised as follows:

1. Enjoining what is right and forbidding what is wrong (evil)

2. Firm and unwavering belief in Allah
3. Establishment of prayer
4. Distribution of the voluntary charity and the obligatory *zakat*
5. Piety (*taqwā*)
6. Justice
7. Perseverance
8. Doing good deeds

All of the above stated qualities ensure that the humanity at large and the Muslims, in particular, attain the status of *falāḥ* – i.e. prosperity, success, and happiness (Lane, 1864, p. 2439). The following verses from *Sūrah al-Baqarah* gives a very brief and accurate description of those who are successful:

This is the Book; in it is guidance, without doubt, to those who fear Allah; who believe in the unseen, are steadfast in prayer, and spend out of what We have provided for them; and who believe in the revelation sent to thee, and sent before thy time, and (in their hearts) have the assurance of the hereafter. They are on true guidance from their Lord, and it is these who will prosper (*Al-Baqarah* 2:1-5).

Hence, the Lord wants the humanity to become just and prosperous; attainment of which is possible with the guidance from Him. He, therefore, revealed the Holy Qur'an to the best of His creations, and His messenger, Prophet Muhammad (PBUH), who would also leave his example for others to follow.

In the next section, this paper will present a brief outline of the characteristics of the early Muslims, who by learning directly from the Messenger of Allah (PBUH), helped shape the *ummah wasaṭa*.

Characteristics of Early Muslims That Shaped the Concept of *Ummah Wasaṭa*

Besides the description given by Allah in the Holy Qur'an, one can observe the following traits that made Muslims distinct from others in their outlook on life:

1. Absolute conviction of the oneness of Allah, i.e. *Tawḥīd*
2. Sincere love of the Prophet of Allah (PBUH)
3. Utmost passion and obedience in carrying out duties as prescribed by Allah and His Messenger (PBUH).

In order to judge the level of the transformative power of Islam on early Muslims, one must look at the character of the Arabs before Islam and how they had changed upon accepting the faith. One great example is that of ‘Umar bin Al-Khaṭṭāb (may Allah be pleased with him). He was one of those who vehemently opposed Islam when it first appeared in Makkah. Since he was one of the rich noble men of the Quraish (from the ‘Ādi clan), he was afraid for the status of Makkah as it was upheld due to the presence of the Ka‘bah where the Arabs went for pilgrimage yearly, and where a great amount of traffic and trade meant great profits for the host tribe – the Quraish. Al-Sallabi (n.d.) pointed out that “[T]he rich men of Makkah resisted this religion and persecuted the weak among its converts, and Umar was at the forefront of those who persecuted these weak ones” (p.48). Thus, Umar (RA) beat a slave woman who had embraced Islam until he got tired. However, he, too, accepted Islam after having vowed to kill Prophet Muhammad (PBUH) for allegedly sowing the seeds of discord among the people of Makkah that affected families and traditions of this city (Al-Sallabi, n.d. pp.51-56). After the conversion, ‘Umar defended Islam more vehemently than he did during the *jāhilīyah* (age of ignorance).

The distinction of ‘Umar and of many other companions of the Prophet (PBUH) was in trying to sincerely acquire, internalise, and practice the character learnt from their teacher, Prophet Muhammad (PBUH). The three actions stated above were the main reasons for the actualisation of *Ummah Wasaṭa* in reality, which in the present time is quite elusive.

Indeed, early Muslims, the companions of the Prophet (PBUH), and those who followed them with sincerity, made it possible for later generations to describe the best nation, learn its traits, and aspire to achieve that status. However, inevitably, with the weakening position of the Qur’an in the lives of the Muslims of later generations, the *ummaḥ* had lost its high status. Therefore, this paper will look at the various reasons for the Muslims’ weaknesses in the next section of this article.

Reasons for Muslims' Weaknesses

According to Arslan (2004), "Today, Muslims – or at least most of them – have lost their zeal, their fervour and their ennobling devotion for their Faith" (p.9). The author compares the zeal with which European powers went to war with each other in the beginning of the 20th century, how much they spent on war efforts, and how many men they had lost, with the Muslims' contemporary condition and asks who is able to sacrifice so much for their faith and country. Arslan (2004) states that:

Without suffering in the spirit of self-abnegation and the readiness to court death, without spending their wealth and properties, without the burning zeal for pursuing the right path prescribed by God, Muslims instead hope to protect their dignity, honour and independence by merely praying to God for help, totally ignoring the conditions prescribed by Allah for His help (p.11).

With Islam spread throughout the land in the early years with the help of nothing but deep faith, reliance on Allah, obedience to Him and His prophet, one can notice that the ensuing weaknesses of the Muslim *Ummah* is due to the gradual loss of that zeal to sacrifice one's self for Allah's cause.

As a result, the *ummaḥ* today has achieved nothing but "*khusrān*", and is generally in a state of loss. Allah, in contrast to *al-Falāḥ*, gives a detailed description of that state in the Qur'an. The following are just a few of those verses:

"I will mislead them, and I will create in them false desires; I will order them to slit the ears of cattle, and do deface the nature created by Allah," whoever, forsaking Allah, takes satan for a friend, hath of a surety suffered a loss that is manifest (*An-Nisā*, 4:119).

...It is they who have lost their own souls that will not believe (*Al-An'ām* 6:12).

As those who believe not in the hereafter, We have made their deeds pleasing in their eyes; and so they wander blindly. Such are they for whom a grievous chastisement is (waiting); and in the hereafter theirs will be the greatest loss (*Al-Naml* 27:4-5).

Thus, the true loss is for those who do not believe in Allah and the Hereafter, and do not follow the Messengers. Consequently, they are incapable of carrying the banner of *ummah wasa'ah* to the world.

After having looked at some of the important reasons for the Muslims' weaknesses in today's world, this article will, in the next few pages, look at the case of the Republic of Tatarstan, which is in the Russian Federation, and the present factors preventing the actualisation of *ummah wasa'ah* in that particular region.

The Republic of Tatarstan: A General Outline

Before delving into the issue of factors preventing the actualisation of *ummah wasa'ah* in Tatarstan, a brief introduction about this republic from the historical, political, and economic perspectives will be presented.

The Republic of Tatarstan is located about 800 kilometres east of Moscow at the confluence of two rivers, Volga and Kama, with the capital city of Kazan. Its size is comparable to that of Lithuania or Georgia. With a population of about four million people, it enjoys a notable status among other regions of Russia. By having an intensive manufacturing economy, a strong oil and gas industry, highly skilled workforce, and a comparatively high level of a service industry, this small republic is an example of a state with high income and a high economic development within the Russian Federation (www.tatarstan.ru).

The ethnic Tatars make up of more than half of the population, whose language is related to the Turkic group of languages. The majority of the Tatars belong to the Sunni branch of Islam, but only a fraction really practices the religion on a daily basis (even though this number grows steadily).

Historically, the Tatars accepted Islam in the 10th century CE, about half a century before the Russians accepted Orthodox Christianity. At that time, the ancestors of the modern Tatars were called Bulgars, who lived in their independent kingdom. The kingdom was known for its trade connections with the East and the West, as well as crafts and strong beautiful buildings. It was the Bulgar Kingdom that stood as a natural bastion between the Mongol invaders of the 13th century CE and

Europe, until it had finally merged with the empire of Genghis Khan in 1236, and later became a part of the Golden Horde.

However, the most difficult time for this nation did not come with the Mongols, but with the Russian invasion in 1552, when, after a long siege, the city of Kazan was over-run by Ivan IV's (also known as Ivan the Terrible) forces, murdering over 100,000 of its male inhabitants and enslaving women and children. From that time onwards, this area was incorporated into Russia and the persecution of the Muslims continued well into the 20th century.

After the disintegration of the Soviet Union, Tatarstan remained within the confines of the Russian Federation. In 1992, the Republic of Tatarstan held a referendum on the independence from Russia, and 62 percent of those who participated, voted in favour of independence. It was in Kazan, the capital city of Tatarstan, that the first President of the Russian Federation, Boris Yeltsin (1931-2007), made his oft-quoted statement to Russia's different regions: "Take as much sovereignty as you can swallow". However, in reality, the movement of independence among the areas of the Volga region and the Northern Caucasus resulted in the First Chechen War (1994-1996), leaving a death toll of 7,500 Russian military casualties, 4,000 Chechen combatants and no less than 35,000 civilians — a minimum total of 46,500, while others have cited figures within the range of 80,000 to 100,000.

Nevertheless, despite the quashed hopes for independence, Tatarstan witnessed an Islamic renaissance, when hundreds of mosques were built, many Islamic educational institutions were opened, *halāl* businesses emerged, and Islamic publications mushroomed. Thus, during the 1990s, which many observers call the chaotic decade, Islam and Muslims, particularly in Tatarstan, have benefitted greatly.

However, after the events in New York on September 11, 2001, the Russian government and the law enforcement agencies began to pressure Russian Muslims. The main culprit was the Law on Countering Extremist Activities,³ which was passed in July 2002. As a result of this law, discrimination and violation of the rights of Muslims increased

³ Its full name is "On Countering Extremist Activities" ("*Zakon o Protivodeystvii Extremistskoy Deyatelnosti*") No.114-ФЗ. <http://base.garant.ru/12127578/> Accessed on November 9, 2017.

dramatically. The media began their own attacks by adopting a visibly hostile approach to portraying anything that had to do with Islam or Muslims. The increased cases of xenophobia, hatred, discrimination, and intolerance were presented yearly in the Annual Report on International Religious Freedom issued by the US Department of State.⁴ Various other similar reports by local Russian as well as foreign human rights organisations have confirmed such mistreatment and biasness towards Muslims.⁵

Nevertheless, Muslims continue to live their normal lives, contributing to the economy, paying taxes, sending their sons to serve in the Russian army, and being productive members of the society. All of these positive contributions are due to the relative peace, stability, and educated members of the community. Having briefly discussed about Tatars, their status, and belief, the question remains as to whether or not the Muslim of Tatarstan are able to present Islam in the best manner possible, and if not, what is preventing the local Muslim *ummaḥ* from becoming a “justly balanced nation”.

Factors Preventing the Actualisation of *Ummaḥ Wasaṭa* in Tatarstan

Notwithstanding the relative calm and an opportunity for Muslims to consolidate, their unity seems elusive. Hence, the Muslim *ummaḥ* of the Republic of Tatarstan is, at the moment, far from being a justly balanced *ummaḥ*, although it has the potential to be one. Following is the review of that potential and the factors preventing the Muslims of Tatarstan from becoming a truly *ummaḥ wasaṭa*.

Historically, Tatar Muslims of the Volga-Ural region have been exemplified as the most advanced and most educated among Russia’s Muslims, and less prone to radicalism. This statement has a solid base

⁴ International Religious Freedom Report for 2012: Russia. (US Department of State: Bureau of Democracy, Human Rights and Labor). <http://www.state.gov/j/drl/rls/irf/religiousfreedom/index.htm#wrapper> Accessed on November 9, 2017.

⁵ For more information, see reports by: (i) SOVA, a Russian information and analytics centre, <http://www.sova-center.ru/>; (ii) Moscow-Helsinki Group, <http://www.mhg.ru>; (iii) Forum 18 News Service, <http://www.forum18.org>; (iv) Memorial Human Rights Center, <http://memo.ru>.

to rest upon, due to following reasons: 1) high literacy rates; 2) better economic development; 3) a long history of co-existence with the ethnic Russians; and, 4) the Muslims being less combative.

The main reason for asserting that the Tatar Muslims are better positioned to be the bearers of the torch of Islam in Russia (even though it is a highly debatable statement) is because of their high level of education. Tatarstan alone boasts 30 local universities and 56 branches, with a student population of over 200,000. In addition, there are 137 colleges providing education to approximately 85,000 students. Islamic education is represented by one Russian Islamic institute (formerly a university), the Bulghar Islamic Academy, and numerous *madrasahs* positioned throughout the republic. This high level of education gives them the opportunity to present Islam and themselves as Muslims to the wider society on various levels, such as education, business, culture, and sports.

In terms of economic development, the Republic of Tatarstan is one of the leading regions in the Russian Federation where the economy is experiencing a degree of progress, not seen in many other parts of Russia. For example, the Gross Regional Product of Tatarstan in 2016 was RUB1.9 trillion (approx. US\$29.2 billion), the official unemployment rate at the end of 2017 was 0.5 percent, and the average salary is approximately RUB32,144 (approx. US\$480) (<http://tatarstan.ru/eng/about/economy.htm>).

The long history of coexistence between the Tatars and the Russians inevitably led to periods of calm and peace, whereby the people learned to tolerate each other on a daily basis. This is especially true for the last approximately one hundred years, as the area has been dominated by a secular (communist and, then, democratic) ideology.

The Muslims of Tatarstan are considered to be more moderate and less aggressive in nature in comparison with, for instance, the Muslims of North Caucasus. This gives them the opportunity to secure peace and progress.⁶

⁶ There have been attempts to destabilise the republic via a low-level extremist activity, most of which is media frenzy with little substance.

Where the factors preventing the actualisation of *ummaḥ wasaṭa* in the Republic of Tatarstan are concerned, the major factors are: 1) identity crisis; 2) disunity and discord at various levels; 3) absence of a strong umbrella organisation; and, 4) pressures from law enforcement agencies.

Identity Crisis

Identity crisis is a very serious issue as Tatars are trying to come to grips with this contemporary challenge. There are constant debates among the Internet-savvy Tatars and on the pages of local newspapers, as to who they really are: Tatar Muslims or Muslim Tatars. The distinction, though subtle and seemingly semantic, is quite profound indeed. The Tatar nationalist movement has been active within the republic since the fall of the Soviet Union. It is the one that initiated the unsuccessful bid for independence in the beginning of the 1990s, organised the cancellation of the Russian presidential elections in 1991, and was instrumental in increasing the national and Islamic awareness among the Tatars. However, today, after over two decades of the nationalist movement, the Tatars, especially in urban centres such as Kazan, are at the crossroads and are trying to find an answer about their identity. Some groups strongly identify themselves as Muslims and their *qibla* (direction) is towards Makkah. Others are staunch Tatar nationalists, whose *qibla* is in the direction of the nation itself, and want to protect its language and culture no matter what. For this second group, the Tatar culture, as manifested in Tatar songs, festivals, literature, theatre, and the like, is the main thrust of all attention and aspirations. Furthermore, it is more important for this group to have Tatar schools, Tatar media, and Tatar song contests than acknowledging their religious roots and practicing them. The ruins of the Bulghar⁷ township is more important than the Islamic teachings associated with this formerly great city on the river of Volga (Idel). However, there are other Tatars who readily identify themselves with Russia and are concerned about the country as a whole and have neither nationalist nor religious aspirations. Many of these people do not speak the language and do not follow the religion of

⁷ The capital city of the Bulghar Kingdom was built in the 10th century CE and was destroyed in the 15th century.

their forefathers. This group primarily consists of atheist academics and other professionals, raised and educated during the Soviet time.

Disunity and discord at various levels

Disunity among the Muslims is evident throughout the world. The Arab Spring has showed how the society can be easily divided and all social institutions destroyed within days, while rebuilding is excruciatingly slow. Many countries of the Middle East and North Africa (MENA) region are still in the grips of instability and virtual mayhem. However, it is not only the Muslim-majority countries located in the MENA region that are in discord. The situation in the Western democratic countries is becoming more and more poignant, and seemingly moving in the wrong direction with lack of morality being the strongest factor. Despite the perceived stability and economic progress, Russia is experiencing a slow process of decay from the inside. Muslims are not spared from this fate within this large country, including Tatarstan. As consumerism has replaced the need for ethics in consumption, the psychology of the masses has been affected. People compete with each other for the better things in life, such as properties, automobiles, electronic gadgets, education, and the like. Muslims are not spared either. Due to that skewed vision of reality, the Qur'an has become part of the furniture and does not decorate the hearts and minds of Muslims.

The question, therefore, arises: what is there to substantiate the assertion about the disunity of Muslims in Tatarstan? There are several categories of Muslim groups within the republic, each having its own stance with regards to matters of *fiqh* and outlook on relations with the government, fellow citizens and other Muslims. The dominant group is the one that professes the Ḥanafī *madhhab* and is not very tolerant towards other schools of thought within the confines of Tatarstan (although they recognize the Shafī'ī *madhhab* for the Muslims of Caucasus). The Spiritual Board of Muslims of Tatarstan (*muftiyat*) states that it acts in accordance with: (i) the revelation from Allah – Al-Qur'an; (ii) the Sunnah of Prophet Muhammad (PBUH); and (iii) the norms of the Sharī'ah that result from *ijtihād* of the *fuqahā* and the *'ulamā*, which follows the Qur'an and Sunnah as expounded by Abū Ḥanīfah. One of its goals is to ensure the “canonical unity of the Muslim religious organisations on the bases of Al-Qur'an and Sunnah in accordance with

the religious doctrine of Imām Abū Ḥanīfah”.⁸ While the mainstream group is not so tolerant, others, particularly the Salafi groups, are even more intolerant. The Sufis are not very evident.

According to official Muslim religious authorities (*muftiyat*), the so-called “traditional” Islam of the Tatars is the one conforming to the teachings of Imām Abū Ḥanīfah. However, the way it has developed over the ages is that many innovations and peculiar cultural norms have entered into the doctrine, and local Muslims are supposed to follow that peculiar version of the Hanafi *madhhab*. If one does not follow the cultural interpretation of the *madhhab*, it may have serious negative consequences. For example, not wearing socks in the mosque is considered to be against the teaching and is frowned upon. Likewise, performing daily Muslim rituals in a way that is different from the locals may spell trouble for the performer as he or she may become the target of verbal attacks by the “traditionalists”.

The younger generation, however, is more tolerant in this sense, and there are those among them who do not follow the traditional way of prayer, dress, or religious and semi-religious festivals (e.g. the *Mawlid* and *Sabantuy*⁹). As the number of educated Muslims and access to media increases, so does the awareness among the Muslim youths about the “other” faces of Islamic practice. Many choose the “other” due to their rebellious nature, Islamic education from outside Tatarstan, or influence from someone who has studied abroad. This group is not very large but is growing steadily to the extent that the *muftiyat* is becoming increasingly worried because it is the young generation that internalises these ideas and tries to convey them to the followers of the mainstream teaching. This creates tensions within the *ummaḥ*, since the local government supports the official *muftiyat* and gets more actively involved in the lives of the Muslims (despite the state’s secular nature that is spelled out in the constitution). This, in turn, leads to policies and perspectives within the government circles that are skewed towards

⁸ See the following official website of the *muftiyat* for more information on this organisation, its goals, and activities (in Russian and Tatar languages): <http://dumrt.ru/dumrt> Accessed on November 9, 2017.

⁹ *Sabantuy* – a traditional Tatar and Bashqort festival that celebrates the end of the sowing season. It can be translated as “festival of the plough”.

“traditional” Islam at the expense of other not less traditional versions of Islamic culture and heritage (Fagan, 2009).

Absence of a Strong Umbrella Organisation

The lack of unity among the Muslims of Tatarstan is largely because of the absence of a strong umbrella organisation that could represent the whole local *ummah* and lead it to enjoin what is right and forbid what is evil. The existing spiritual board of Muslims in Tatarstan is a weak organisation and, as discussed earlier, promotes an exclusive type of “traditional” Islam. The events of the summer of 2012 shook its foundations because of an “assassination” attempt on the *Mufti*,¹⁰ Ildus Faizov, while his deputy, Valiulla Yakupov, was murdered outside his apartment in Kazan. Later on, Ildus Faizov stepped down from his position, and a new *mufti* was elected in April 2013 (28-year old Kamil Samigullin). It was hoped that the new *mufti* with his team would bring fresh ideas and would promote an inclusive type of Islam and represent other “non-traditional” Muslims as well.

Pressures from Law Enforcement Agencies

All of the points discussed earlier gives law enforcement agencies a free hand to operate as they will against Muslims. Using the extremist law and the federal list of banned books as their guiding light, the police and the federal security agencies undertake massive operations to “uncover” the extremists and potential terrorists in the republic. Consequently, the police and the FSB (formerly known as KGB) searched the homes of dozens of Muslims and made numerous arrests on the grounds of having discovered banned literature; even to the extent that older Muslim ladies, who used to read the works of the famous Muslim scholar, Said Nursi, were threatened and kept in police custody for several hours (Fagan, 2013). Hence, it is very challenging for Muslims to stick to their faith in the atmosphere of suspicion and surveillance by the authorities without compromising on certain aspects of Islam, such as *da'wah* and outward appearances.

10 In the Russian context, the position of *mufti* is the “head of religious organisation”, who may not be qualified to issue fatwas.

To sum up, the Muslims of the Republic of Tatarstan are not at the moment in a position to be an exemplar *ummaḥ*, i.e. to be the best, moderate, mid-most, and justly balanced. The reasons are both internal and external. Tatars, as a nation, are quite divided and are in search of a national idea. Some of them want it to be based on religion, while others are professing a sort of enlightened secular idea where the position of religion is quite remote, focusing instead on culture, language, and economic development. Muslims themselves are a divided lot despite the so-called “Hanafi monopoly”. Moreover, the organisation that is supposed to unite the Muslims is very slow to adapt to the changing environment, and the law enforcement agencies are all too happy to use this situation for their advantage, in which they are able to pick and choose targets for persecution.

Conclusion

This paper discussed the issue of *ummaḥ wasaṭa*, and whether the Muslims of Tatarstan could constitute such a noble nation. After defining the terms of *ummaḥ*, *khair ummaḥ*, and *ummaḥ wasaṭa*, a short description of such a community was discussed with examples given of the early Muslims. The life of ‘Umar ibn al-Khaṭṭāb (RA), whose complete transformation from *jāhilīyyah* to *Islam*, *Imān*, and *Iḥsan*, is of particular interest in this regard, and therefore, constitute a great case study of the building blocks of that great nation. The companions of the Prophet (PBUH), such as ‘Umar ibn al-Khaṭṭāb, Abū Bakr, Bilāl bin Rabaḥ, ‘Alī bin Abū Ṭālib, ‘Uthmān bin ‘Affān, and others, had an unwavering conviction about the Prophet’s mission, unshakeable belief in Allah, the prophets and the unseen, and they loved the Prophet (PBUH) dearly and obeyed him without hesitation or regret. These characteristics gave a strong impetus for the growth and expansion of Islam’s sphere of influence in the world.

However, the *ummaḥ*’s weaknesses and subsequent failure to uphold the status of “*ummaḥ wasaṭa*” is due to the loss of zeal to sacrifice one’s self to uphold Allah’s cause, love of this world, and dislike of the Hereafter. These traits led to a state of loss, and the true losers are those who, according to the Qur’an, follow their desires, take Satan for a friend, and do not believe in the Hereafter.

In the last two sections of this paper, a brief introduction on the Republic of Tatarstan, its present condition, and some of the challenges faced by the Muslims there are discussed. Among the challenges mentioned are xenophobia, discrimination, mistreatment, and biasness towards the Muslims.

Lastly, the Muslims of the Republic of Tatarstan, despite the advancements and relative freedom, are quite far from the status of a “justly balanced nation” that could be a witness over other nations and communities. The factors preventing its actualisation are numerous, and only four have been identified which are: identity crisis, disunity, absence of a strong umbrella organisation, and pressures from law enforcement agencies.

It is hoped that the younger generation of Muslims in Tatarstan will be more cautious about the disunity in their ranks, accept Islam fully as their identity, and build an organisation that will be able to genuinely represent all of them equally. Lastly, it is hoped that change within the Russian society, especially among the Muslims, whether in Moscow, Kazan, Ufa, Groznyi or Makhachkala, will be positive and will be achieved through peaceful means.

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Viewpoint

The Administration of Muslim Affairs in the Straits Settlements during the 19th Century

Mohamad Firdaus bin Mansor Majdin¹

The year 1786 marked the beginning of the British official administration in Malaya through the effective manoeuvre of the East India Company (E.I.C.), particularly in Francis Light's view of the island's geographically and economically strategic positions to the British Empire. As the British started to step into the island, they brought in various aspects of British customs and cultures which manifested in the areas of administration or governance (formation of the Straits Settlements included Singapore and Malacca in 1826), education, social order, justice, *et cetera*. The British had, specifically, introduced English Law in the island as the sole-governing law which regulated the inhabitants' lives. In this regard, demographically speaking, the Muslim community formed a substantial number of the population in the colony. Thus, as far as Islam is concerned, the Muslim community is governed by Islamic Law (Shari'ah) and the customary laws (*adat*) in their daily lives. The Islamic Law is synonymous with the Mohammedan Law which was introduced in the colony in 1888 by the British colonial government.

There are a number of historians who have studied the British policy on the Muslim community in Penang, such as Nurfadzilah Yahaya (1994), Nordin Hussin (2007) and Jasni Sulong (2013), yet, there is still

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a lack of research needs to be done on the administration of the Muslim community in Penang, particularly in matters relating to the Muslim marriage, divorce, maintenance of a spouse, reconciliation, and other observances of Muslim religious practices, which this study attempts to cover.

The most significant literature that addresses the above issue is a book written by Nordin Hussin (2007) entitled, *Trade and Society in the Straits of Melaka: Dutch Melaka and English Penang, 1780-1830*. The author has discussed the matter under study with a specific reference to the trade developments and demographic features of both Dutch Melaka and English Penang with well-presented details. In fact, the author has utilised a substantial number of primary sources which range from local sources to the Dutch and British official sources. The author has also discussed in length about the economic nature of both port-towns, while considering several difficulties in compiling and presenting a more complete data of both port-towns. This literature primarily concerned itself with an observation and evaluation of the defining features of what a colonial town looks like and its distinctive features by taking Dutch Melaka and English Penang as examples for consideration.

Nevertheless, Hussin (2007) discussed the conditions of the Muslim community under the British rule in Penang during the 19th century insufficiently in his writing. There is no information on how the British had governed the Muslim community, especially in matters concerning their personal laws, such as marriages, divorce, inheritance, endowment, *et cetera*, despite the fact that the author had mentioned the use of a Malay Capitan as the leader of the Muslim community in Penang by the British authority to resolve any arising issues within the community. It is assumed that the Capitan also served as an intermediary between the community and the government, due to the fact that the appointed person was given an authority to administer and exercise their power in their own community.

The author further noted that the Capitan used to have judicial functions before it was abolished, following the institution of the court of Judicature after 1808. This point is indeed crucial for further discussion since by right, the inhabitants of Penang, including the Muslim community, were subjected to the English laws in all matters, except those related to one's religious practice. Since the English laws

became the law of the land, there were certain occasions whereby the English and Islamic laws came into conflict as this matter has been deliberated by Jasni Sulong (2013) and Nurfadzilah Yahaya (1994) in their writings. Overall, the administration of the Muslim community in Penang occupied one of the most important considerations by the British government in order to please the locals and to encourage them to contribute towards a better development of Penang as a whole.

Another noteworthy literature in this field is a book edited by Yeoh Seng Guan, Loh Wei Leng, Khoo Salma Nasution and Neil Khor (2009) entitled, *Penang and Its Region: The Story of an Asian Entrepot*. This work concentrates on the economic and socio-political dimensions of Penang, especially from the mid-19th until the 20th centuries. Several aspects have been discussed by the concerned authors in this book, which range from the historical survey of the island up to the economic and political lives of the people in this former British Crown colony, from the very existence of the British settlement in the island in 1786 until its independence from the British rule in the 1900s. This literature focuses its discussions on the economic developments of the island by attributing much of its process in the hands of the British and Chinese merchants and traders, most probably due to the large capital and expertise that they had.

Certainly, their significance is of greater importance compared to the natives of the island (i.e. the Malay-Muslims), who were less superior in terms of capital and expertise as mentioned previously. Nevertheless, there has been very minimal coverage dedicated to the economic activities of the Muslims in this island. Furthermore, there is also less information provided on the multiplicity of religions represented by the existence of the British, Eurasians, Malays, Chinese, Indians, Arabs, and other communities in the island, and the mechanisms adopted by the colonial government in Penang to address these complexities. Having said this, a glance over the administration of Muslims (including the Arabs, *Jawi* Peranakan, and Chinese Muslims) in the island is worthy of consideration as they formed the very core of Penang's society. Nevertheless, a scarcity of available sources in studying the Muslims' economic life and its demographic features is well understood by the researcher which could partly explain the prevalence of the above situations.

Another substantial document in addressing the above issue is the Mohammedan Law of 1880 and its subsequent amendments. A number of researchers, such as Ahmad Ibrahim (1985), Jasni Sulong (2013), Nurfadzilah Yahaya (1994) and Abdul Kadir (1996), have examined this law and all of them generally agreed that the introduction of the Mohammedan Law in 1880 was the earliest enactment on the part of the British authority to cater to the Muslims' affairs in the Straits Settlements. Before the introduction of this law, there was no information on how the British authority had administered the Muslim community's affairs in the Straits Settlements, in general, and Penang, in particular, prior to 1880. The approach used by the British colonial government in matters concerning the appointment of the Mohammedan Registrar/Kadi/ Mufti among the male Mohammedans is also worthy of further examination and evaluation so that a sufficient knowledge on the matter could be established. This point is indeed essential in the context of day to day administration of Muslim affairs since from a demographic feature point of view, the Muslim community in Penang itself is heterogeneous in nature (consisting of Arab Muslims, Indian Muslims, Malay-Muslims, *et cetera*).

As a matter of fact, Sulong (2013) mentioned that Penang was regulated under the English Law; historically speaking, the law was put into practice in England since the 12th century. It was introduced into the Malay Peninsula during the British colonisation of the country in the 19th century. In general, English Law was commonly known as common law which could be defined as "general law" or the "law for all". This law was applied to every region under the British sovereignty, including Malaya along with its several principles and maxims, for the benefit of the populace. The author further observed that principally, there are two factors which made the presence of English law felt into the local law, which, at first, was through the codification of the same law as it has been practiced in Britain, and secondly, through the previous rulings on the similar reported cases, which is legally known as 'judicial precedence'.

Sulong (2013) concluded that the concept of law does not simply reason from certain provisions of rulings in the act, but it was also fashioned from reasoning and rulings of the learned judges on the trialled cases. As such, it inaugurates the presence of English Law for the locals in the country, and in this case, Muslims in general. He observed that the attitude of non-interference into local laws and practices was a sign

of respect to local customs, which was clearly designed to safeguard justice and fairness in the colony. In this context, Sulong (2013) explained that Sir Benson Maxwell C. J. mentioned that through the introduction of the First Charter of Justice in 1800, it had recognised the usage of Muslim and Hindu laws to govern their affairs in colony. In short, one may imply from the above conditions that the local practices and customs were part and parcel of judicial considerations, and that they were respected. Sulong (2013) further added that the English Law cannot be applied wholly, as the local community also has its own procedures and legislations. Yet, arguably, in certain occasions, there were few reported cases which showed the indifferent attitude of British judges upon matters concerning the Muslims affairs.

Furthermore, a brief discussion of the Muslim community in the colony will be discussed. Demographically speaking, Muslims constituted of a significant number of the population in the island. The Muslim community here includes the Malays, Arab Muslims, Indian Muslims, and Jawi Peranakan. In the context of the Muslim administration under the British rule, Hussin (2007) mentioned that there was a creation of a particular position, which he termed as the “Malay Capitan” under the British colonial government, which seemed to act as an intermediary between the Muslim community and the government. In relation to that, Sulong (2013) mentioned that the first fundamental law for the Muslims was enacted in the 1880s, which was known as “Mohammedans Marriage Ordinance No.V/1880”. This ordinance fundamentally comprised of “law of marriage, divorce, inheritance, and *et cetera*.” The inheritance matters were printed in part III of the ordinance, under the title, “Effect of Marriage towards Property.” He further noted that this enactment contains four provisions and another 33 sections and sub-sections as well. The first division of this Mohammedan Law touches on the registration of marriages and divorces (Section One to Section 23). Meanwhile the second division outlines the appointment of the Kadi (from Section 24 until Section 26); and the third division touches on the effect of marriage on property (Section 27); and the last division discusses on the general administration of this law.

A similar observation has been made by a prominent Malaysian lawyer, Ahmad Muhammad Ibrahim (1985), when he said, “Di Negeri-Negeri Selat minat British dalam hal-ehwal agama Islam hanya dapat dikesan daripada tahun 1880 apabila Ordinan Perkahwinan Mohammedan 1880,

No. 5 Tahun 1880 digubal untuk mengatur pentadbiran undang-undang perkahwinan Islam” (“In the Straits Settlements, British concerns on Islamic affairs could only be traced back in 1880s when Mohammedan Marriage Ordinance 1880, No. 5 had been formulated to regulate the matters concerning Mohammedan marriages”). Moreover, the issue of non-interference on the part of the British colonial government could be carefully examined through the provisions in the Mohammedan Law and how the English Law manoeuvred into the rulings. Nevertheless, this ordinance also outlined the provisions that are in line with the Islamic Law; for instance, Sulong (2013) mentioned that “wives in polygamous marriages will share the share among them equally, and only four legal wives will inherit the property.”

A few researchers, namely Ibrahim (1985), Sulong (2013) and Kadir (1996) have commented that due to the imprecision of the Ordinance of 1880, it was amended several times as far as Islamic Law is concerned, through “Mohammedans Amendment Ordinance No. XXV/1908, No. 26/1920 and No. 26/1923”. In its new revision, Sulong (2013, p. 30) observed that Section 27 was re-phrased to sync with the Islamic law which outlined that “if someone dies intestate after 1st January of 1924, the property will be distributed according to Islamic law, unless it disregards to customary practice.” He further added that in this case, it indicates that “the ordinance acknowledged the customary practice at higher level in comparison to Islamic law.” To elaborate, Sulong (2013, p. 30) remarked that “priority will be given to male over female heirs if they are at the same level of equivalence.” According to Zaini Nasoha (2004, pp. 42-46), the Ordinance was revised again in 1934. It was categorised under the “Chapter 57 Revised Laws of the Straits Settlements 1936, which then known as Mohammedans Ordinance 1936.” The Ordinance was enforced in Penang, Malacca, and Singapore, until 1959.

Another influential factor of English Law procedure that influenced the local law was the process of getting evidence and binding to the court. For instance, Sulong (2013, p. 124), citing the case of *Tijah v. Mat Ali* (1886) mentioned that, “Courts have jurisdiction to consult for evidences and explanations, either from experts, such as Muslim scholars, or from the book, such as the Koran and traditions.” The author, citing the case of *Teh Rasim v. Neman* (Perak Supreme Court No. 232/1919) also observed that although the above methods are not incumbent upon

the judges, nevertheless, “the given evidences have assisted judges in comprehending the case in proper manner.” This condition was specified in the Ordinance of 1926, whereby the judges have the freedom “in referring to any Koran translation, Book of Mahomedan Law, Minhaj et-Talibin, and A Digest of Mahomedan Law.” Another reference was added in 1934, called “Anglo-Muhammadan Law.”

Moreover, Sulong (2013) concluded that these facts were assisting judges “in their verdicts as were stressed in *Syed Ibrahim bin Omar al-Sagoff lawan Attorney General* (1948) in a manner so that to justice and fairness could be established among the concerned local communities.” In general, the British authorities in the Straits Settlements were respectful of Islam, which is professed by the Malays, and the role of the customary laws in the lives of the Malays. However, one may find that the British authorities, i.e. the administrators and judges, were quite indifferent in improving the administration of the Muslim affairs in the Straits Settlements in general, and Penang in particular, partly because it was not their prime business.

Interestingly, the British authorities did formulate a specific enactment or ordinance to administer the Muslim affairs. For example, the enactment of the Mohammedans Marriage Ordinance No.V/1880 was mainly about Muslim marriages and divorces. This ordinance was considered to be the first of its kind, which was established in the Straits Settlements by the British government in order to cater to the issues of the Muslim community. Before this ordinance came into existence, there was no law or ordinance formulated in the view of Muslim affairs in the Straits Settlements prior to the enactment in 1880, as observed by Kadir (1996) in his writing, entitled *Sejarah Penulisan Hukum Islam di Malaysia* (History of Islamic Law Writing in Malaysia).

It is believed that the British chose to rather not interfere in matters concerning Islam and Malay customary practices because they aimed to ensure that the general order in the colony remained calm and peaceful. This was also important to make sure that the day-to-day administration of the colony ran smoothly. The British colonial experience in other parts of the world such as in India, for example, possibly made them realise that religion was a very sensitive issue and should be handled with care. In this respect, Yahaya (1994) mentioned that the British administrators in the Straits Settlements acquired relatively substantial knowledge

on Muslim affairs from the British administration in India. Another interesting fact is that, with the promulgation of the Muhammadan Law of 1880, a post of the Qadi was created to facilitate the administration of Muslim affairs (especially with regards to marriage and divorce cases). Moreover, Yahaya (1994) has also observed that the Muslim litigants had pursued their grievances in colonial courts so often that it seemed that the secular non-Muslim courts assumed a role as an arbitrator for cases involving religious law in non-family matters and accepted the courts' decision in those cases.

In sum, this essay aimed at revisiting the administration of the Muslim community under the British colonial government, which included the British policy and its methods of governance in its colony. The view also sought to examine the attitude of the British administration towards the Muslim community at one scale, and the general Muslims' outlook towards the British rule on the other scale. The general theoretical and historical literature on this subject, and specifically in the context of the British administration on Islam and Muslims is incomprehensive, particularly on matters concerning the British policy-making and its implementation over such matters. With reference to the above matters, it is hoped that this insight would be able to identify, locate, and examine the above issues in order to discover more extensive information about the day-to-day administration of the Muslim affairs under the British rule in the colony, and eventually, enrich the existing literature in this field.

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