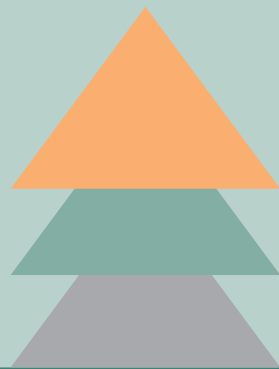


Religions and Development Research Programme

Concepts of Development in 'Islam': A Review of Contemporary Literature and Practice

Mohammed Ralf Kroessin

International Development Department
University of Birmingham



Working Paper 20- 2008



Religions and Development

Research Programme

The Religions and Development Research Programme Consortium is an international research partnership that is exploring the relationships between several major world religions, development in low-income countries and poverty reduction. The programme is comprised of a series of comparative research projects that are addressing the following questions:

- How do religious values and beliefs drive the actions and interactions of individuals and faith-based organisations?
- How do religious values and beliefs and religious organisations influence the relationships between states and societies?
- In what ways do faith communities interact with development actors and what are the outcomes with respect to the achievement of development goals?

The research aims to provide knowledge and tools to enable dialogue between development partners and contribute to the achievement of development goals. We believe that our role as researchers is not to make judgements about the truth or desirability of particular values or beliefs, nor is it to urge a greater or lesser role for religion in achieving development objectives. Instead, our aim is to produce systematic and reliable knowledge and better understanding of the social world.

The research focuses on four countries (India, Pakistan, Nigeria and Tanzania), enabling the research team to study most of the major world religions: Christianity, Islam, Hinduism, Sikhism, Buddhism and African traditional belief systems. The research projects will compare two or more of the focus countries, regions within the countries, different religious traditions and selected development activities and policies.

The consortium consists of six research partner organisations, each of which is working with other researchers in the four focus countries:

- University of Birmingham, UK: International Development Department, Department of Theology and Religion, Centre for West African Studies, Centre for the Study of Global Ethics.
- University of Bath, UK: Centre for Development Studies.
- Indian Institute of Dalit Studies, New Delhi.
- Nigerian Institute of Social and Economic Research, Ibadan.
- University of Dar es Salaam, Tanzania.
- Lahore University of Management Sciences, Pakistan.

In addition to the research partners, links have been forged with non-academic and non-government bodies, including Islamic Relief.

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Preface

This is one of a series of six background papers prepared as part of the Religions and Development Research Programme. Each aims to provide an introduction and overview of the teachings of one of the major faith traditions with which the programme is dealing: Christianity, African traditional religions, Buddhism, Hinduism, Islam and Sikhism. Their purpose is to summarize recent material produced by the relevant religious organizations and by some of the main academic interpreters to provide background material on the understandings of 'development' that arise out of the core beliefs and values of each faith tradition.

Each review seeks to identify concepts and teachings relevant to human development within the relevant faith tradition, with reference to its teachings/ethics and theology. It also considers the extent to which the understandings have evolved over time; identifies major differences in the understanding of concepts developed by different branches within a faith tradition; and discusses the extent to which views associated with particular religious organisations and their adherents arise from their religious beliefs or are influenced by the social and cultural context in which adherents live.

The writers were asked to concentrate on the key concepts underlying the notion of 'development': development (goals, obstacles and appropriate strategies), poverty (and its causes), wealth, inequality and well-being. They were also asked to consider issues of particular relevance to the various components in this research programme, although the extent to which they were able to do so varied:

- a) Credit and debt
- b) Gender roles and equality
- c) Education (the role of education and access to educational opportunities)
- d) Engagement in public life through politics, social movements, advocacy, community organization etc
- e) Corruption/ethical behaviour in public life
- f) Livelihood decisions e.g. building wealth, seeking improved wellbeing, begging.

The contemporary discourse of development post-dates most religious teaching, which is not historically or even today couched in terms of the conventional international development discourse. However, each religious tradition has ideas about 'right social ordering' and provides guidelines to individuals and societies about the values and ethics they should adopt in their pursuit of a life that is not just spiritually rewarding but also morally and socially responsible. Interpreting these teachings in a

relatively short paper in the light of the terminology of development is problematic and the interpretations and views put forward by the authors of these papers are necessarily partial and provisional.

Moreover, the nature and role of the intellectual tradition responsible for the interpretation of early writings varies between the faith traditions: in Christianity it is traditionally the role of ‘theology’, in Islam of ‘jurisprudence’, and in Hinduism, Sikhism and Buddhism of ‘philosophy’. However, interpretation has never been confined to members of these intellectual traditions – scholars and teachers from other disciplines have contributed their own insights, as have creative artists and mystics. In addition, the interpretation of teachings may vary between the authorities responsible at the highest level and local teachers, between the official sources and everyday lived religion, over time, and between places, where it is interpreted through the lens of differing cultural traditions. Some of this variety is captured in the papers, but certainly not all. The authors themselves come from different backgrounds: not all are scholars from within the religious tradition they are surveying, and not all are adherents of the tradition about which they are writing. Each has his or her own interests and preoccupations. The accounts are also dependent on the available sources, which do not necessarily deal with all the issues that the authors were asked to consider. Although each of the papers adopts a basically similar approach, its coverage and detailed organization varies.

These papers were initially prepared for the use of the large international team of researchers engaged in the Religions and Development Research Programme. We hope, however, that they will be a useful resource for all those interested in the topic.

Carole Rakodi

Director, Religions and Development Research Programme.

Summary

The aim of this background paper is to provide an introduction to Muslim history, thought and practice for researchers seeking to understand how Islam relates to the contemporary mainstream debates about international development and poverty reduction. It concentrates mainly on providing a broad overview of historical and contemporary strands in Muslim teaching and scholarship, briefly considering the ways in which Muslims have approached selected key development issues such as economic development, poverty, governance and human rights. Its aim is to convey an understanding of the essentially transcendental nature of Islamic theological, philosophical and political thought, based on Muslims' acceptance of Islam as a 'revealed' religion. Divergent trends in Islam, which influence Muslims' religious ideas, everyday lives and attitudes to the states within which they live, are recognized and their historical roots explained. Following a brief history of Islamic civilization, the basic tenets of the faith and the status and role of *Shari'a* law are summarized. A broad picture of the main sects within Islam is then provided and the concept of the worldwide community of Muslims or *ummah* is introduced, together with some of its organizational expressions, such as the Organisation of Islamic Conference. The religious roots of Islamic social theories are outlined, and the differences between the main theological schools of thought that emerged between the 8th and 10th centuries during the 'Golden Age' of Islam summarized. Some of the key scholars who have influenced contemporary Muslim social theory are introduced and some important social movements that have emerged in response to their thinking identified. Islamic teaching related to poverty and the obligation to redistribute wealth through charitable giving is outlined and some of its practical implications discussed. The motivation and basis for contemporary Islamic economics are analyzed, and some of the ways in which it is contributing to the development of *Shari'a* compliant financial instruments identified. Finally, some Islamic ideas about governance, democracy and human rights are reviewed. Throughout, the author's aim is to represent the views of Muslim scholars and activists, although some of the main criticisms of their thinking from both within and outside Islam are also reflected in the review.

Glossary

<i>'adl</i>	justice
<i>Al-ibadat</i>	acts of worship
<i>Al-mu'amalat</i>	human interaction, transactions
<i>Da'wah</i>	preaching Islam, missionary activities
<i>Fakir</i>	poor
<i>Fiqh</i>	jurisprudence, rules of derivation (and the methodology for development of such rules) used to apply Islamic law to situations not directly covered by the source materials for the law
<i>Hadith (pl ahadith)</i>	A report of a saying or action of the Prophet
<i>Hajj/hajji</i>	pilgrimage to Makkah/person who has made the pilgrimage to Makkah
<i>Haram</i>	prohibited under Shari'a law
<i>Hijra</i>	emigration of the Prophet Mohammed from Makkah to Medina
<i>Hudood</i>	punishments specified under Shari'a law
<i>Ijtihad</i>	independent reasoning, the process of deriving rulings of Islamic law in new situations not covered by traditional rulings
<i>Imam</i>	leader, especially in prayer
<i>Iman</i>	faith
<i>Ihsan</i>	excellence, the mindset required to achieve the highest level of faith
<i>Ijma</i>	the consensus of Muslim jurists
<i>Jihad</i>	struggle, the meaning of which ranges from the spiritual and moral struggle for self-purification to holy war waged solely for purposes sanctioned by Islam without any mingling of worldly purposes such as material gain, conquest or glory
<i>Jizya</i>	tax paid by eligible non-Muslims, in return for freedom of worship, protection by an Islamic state etc
<i>Kalam</i>	Islamic philosophy
<i>Khalifa</i>	deputy, Caliph
<i>Kufr</i>	disbelief
<i>Khums</i>	tax on wealth, a contribution given to the imam by Shia Muslims
<i>Madhab</i>	major legal tradition or school of jurisprudence
<i>Makruh</i>	repugnant under Shari'a law (not forbidden, but discouraged)

<i>Manub</i>	recommended under Shari'a law
<i>Miskin</i>	needy
<i>Mubah</i>	permissible under Shari'a law
<i>Qiyas</i>	analogical reasoning
<i>Qu'ran</i>	book of divine guidance and direction, believed to be the final revelation of God to the Prophet Mohammed, and written down by his companions
<i>Riba</i>	literally increase, often interpreted as usury or, more generally, interest
<i>Salah</i>	ritual worship, prayers
<i>Sawm</i>	fasts, especially during the month of Ramadan
<i>Shahadah</i>	testimony of faith
<i>Shari'a</i>	usually translated as Islamic law, meaning the rules that govern Muslim behaviour in all realms of life as specified in Islamic source materials or deduced from them
<i>Sheikh</i>	scholar
<i>Sunnah</i>	actions and sayings of the Prophet, literally <i>Tawhid</i> the unity of God
<i>Tasawwuf</i>	traditional Islamic spirituality
<i>Ummah</i>	community of believers, the global Muslim community
<i>Usul al-fiqh</i>	legal theory or principles of jurisprudence
<i>Sadaqah</i>	voluntary alms-giving
<i>Wajib</i>	obligatory under Shari'a law
<i>Wudu</i>	ritual purification
<i>Zakat</i>	obligatory charity (payment to the poor of 2.5 per cent of wealth)

1 Introduction: purpose and approach of the review

At the core of this literature review is the question as to whether Islam espouses particular developmental models. The review therefore attempts to evaluate a wide range of existing materials in the light of the contemporary development discourse, in which a central (but not the only) definition of development is equitable growth (see also Nkurunziza, 2007). On this basis, a broad overview of key 20th and 21st century Islamic thought has been compiled, reflecting a 1400-year theological and philosophical tradition.

Specifically the purpose of this paper is to provide an overview of recent materials produced by relevant Islamic institutions and by some of the main academic interpreters, in order to assist in the development of a basic conceptual understanding of the factors that may influence particular Islamic approaches to development issues encountered in the field. As background, first some trends in the study of Islam are identified, and then a brief history of Islamic civilization is sketched. In Section 2.4, the basic tenets of the Muslim faith are outlined and in Section 2.5 the main sects within contemporary Islam described. Due to the complex and diverse nature of Islamic theology, extensive use has been made of various encyclopaedias to provide a condensed overview. Finally, in Section 2.6 some of the key organizations of pan-Islamic cooperation are identified

In Section 3, brief discussions of the basic aims of Islam and the 10th century epistemological debate between philosophy and theology set the scene for the later development of social theories important to the formulation of Islamic development goals. Despite a partial transformation of Islamic thought, most evident in the emergence of various social and political movements in the middle of the 20th century (identified in Section 3.4), revelation - in the absence of a universally accepted global religious authority - remains the only common reference point, both on a scholarly level but also for individual believers, who may however access revelations through a scholar or *sheikh*. Hence brief reference to some key scriptural sources that are generally referred to by both traditional and modern scholars is deemed necessary, because Islam is a revealed religion in the strictest sense (i.e. broadly speaking the legitimate sources for mainstream Islamic interpretations are confined to the *Qur'an* and the *Sunnah*). Scholastic and philosophical developments have been based almost entirely on these writings, although they were at one time influenced by Aristotelian and Platonic philosophy. In the final parts of Section 3, Islamic understandings of some key development issues are outlined and the ways in which they differ from mainstream conceptions discussed. First, Islamic understanding of poverty, the obligation to redistribute wealth through charitable giving and attempts by contemporary Islamic

economics to provide a basis for economic organization (particularly through the development of *Shari'a* compliant financial instruments) are reviewed. Finally, some Muslim ideas about governance, democracy and human rights are briefly considered, together with criticisms from within and outside Islam.

The review primarily seeks to be a practical tool for researchers, especially those unfamiliar with Islam. It aims to enable them to appreciate the intrinsically transcendental nature of Islamic theological, philosophical and political thought, as well as help them to evaluate Muslim teaching and practice in the light of Western academic development discourse. It has not been possible to review all the sources identified, but relevant publications that have not been used are included as a list of further references.

2 Background

2.1 Trends in the study of Islam: from ‘orientalism’ to Islamic revivalism

Islamic studies is a new field of study within the religious studies spectrum. Since the 18th and 19th centuries, the study of Islam from a Western perspective has been heavily influenced by the rivalry for power between the West and the Muslim world, as well as the needs of colonial administrators (Chapra, 1992). In the 20th century, a new paradigm emerged that sought to dissociate the field from this historical baggage, both by Western scholars and by Muslim scholars seeking to regain the lost intellectual territory. Inevitably this review is shaped by these dynamics.

Notoriously ‘orientalism’, which is the study of Near and Far Eastern societies and cultures, languages and peoples by Western scholars, was geared to the conquest of the orient. The term orientalism originally carried no overt negative connotation, although it has now come to be understood to refer to the study of the East by Westerners, as shaped by the attitudes typical of the era of European imperialism in the 18th and 19th centuries. Following the publication of the groundbreaking work *Orientalism* by the American-Palestinian scholar Edward Said, which emphasized the relationship between power and knowledge in scholarly and popular thinking, in particular regarding European views of the Islamic Arab world, the term has become politically incorrect. Said (1979) argued that ‘orient’ and ‘occident’ were being used as oppositional terms, so that the ‘orient’ was constructed as a negative inversion of Western culture.

Today academia refers to Islamic Studies (Kraemer, 2000), although this is an ambiguous term. In a non-Muslim context, it generally refers to the historical study of Muslim religion and culture, in which academics from diverse disciplines participate and exchange ideas about predominantly Muslim societies, past and present. In spite of their non-religious approach, some non-Muslim scholars have written works that are widely read by Muslims for their spiritual insights (for example Anne-Marie Schimmel or John Esposito). Before Said’s challenge, such non-Muslim scholars were called ‘orientalists’, but today they are referred to as ‘Islamicists’. One of the main scholastic approaches in Islamic Studies is to avoid constructing Islam as a distinct homogeneous and timeless entity that is essentially informed only by its normative texts (the *Qur’an* and the *hadith*), in the way orientalists used to (Kraemer, 2000).¹

Conversely, in a Muslim context, Islamic Studies can be an umbrella term for virtually all the social science disciplines, since Islam sees itself as offering guidance on all human affairs, particularly with respect to methods of deriving such guidance from the revealed sources. This particularly includes all the traditional forms of religious thought, such as Islamic theology and Islamic jurisprudence. By some, it is also taken to be all-encompassing vis-a-vis the Islamization of knowledge, which attempts to assimilate fields generally considered to be secular in the West, such as science and economics. As this Islamization process is based on religious commandments and the moral underpinnings of Islamic revelation, the vast majority of writings in this scholarly tradition are of a normative nature, lacking the type of critical or self-reflexive analysis to which today's Western academic and popular audiences have become accustomed. Moreover, the Islamic sciences have traditionally been interdisciplinary. For example, some of the classical scholars such as Ibn Sina (known as Avicenna in the West) were at the cutting edge of a number of natural and social science disciplines, although this appears unusual given the disciplinary boundaries that have evolved in contemporary academia (Shakir, 2005).

An initial look both at the English language academic literature² and the materials produced by Islamic development organizations (both nationally and internationally) pertaining to Islamic development ideas gives an impression of a relative paucity of materials pertaining to the 'Western' development discourse. This is in many ways due to the methods of study of Islam within the social science disciplines, which have often been reductionist both in the way that terms like 'development' and 'progress' are defined and, as Said suggests in his post-colonial analysis, are still driven by an orientalist fear of the 'other'. Any understanding based on such methodologies may give an incomplete if not misleading picture. Moreover, since most Muslim thinking and writing is inward-looking, it is anticipated that more literature on development is available in Arabic, Urdu or Malay.

Of late there has been a renaissance of interest in the Muslim world. Some of this interest continues the orientalist tradition and extends, post 9/11, into the realm of the 'war' against what is defined as Islamic fundamentalism and terrorism (see, for example, Burr and Collins, 2006). Yet there is also a phenomenon of Islamic revivalism and the emergence of what is referred to as political Islam (Esposito, 1998), which is associated with prolific writers from the Indian sub-continent (like Abdul al-'Ala Mawdudi, d. 1972) and the Middle East (like Sayyid Qutub, d. 1962). A slightly deeper look reveals

that a vast and growing body of literature exists, particularly in the realm of Islamic finance, which is seen as a prime vehicle for equitable economic development, although the main academic interpreters remain few (see Zaman, 2008). Nevertheless, much of the academic literature either looks at the Muslim world as if it were a coherent entity in terms of culture and the degree to which Islamic teachings permeate practices and institutions, or engages at a level of specificity that may not be helpful to this review.

2.2 Common denominators within Islamic diversity

It is imperative from the outset to define what we are dealing with, especially within the context of Islam embodying a highly diverse world religion (*Gregorian, 2003*). As the lowest common denominator for all Muslim denominations or sects, we can assert that Islam is regarded as a monotheistic religion based upon the teachings of the Prophet Muhammad, with an estimated 1.7 billion adherents, known as Muslims. Historically Islam spread from the Arabian peninsula and today is present as a majority religion in many countries from West Africa to South East Asia, although there are also sizeable Muslim minorities in Northern America and Western Europe. Only about 20 per cent of Muslims live in Arab countries (Indonesia is the most populous Muslim country) and only approximately 10 per cent speak Arabic as their mother tongue. Linguistically, Islam means submission, referring to the total surrender of one's self to God (in Arabic *Allâh*).

2.3 A brief history of Islamic civilization

2.3.1 *The beginnings*

The prophet Muhammad, whose name means 'worthy of praise', was born 570 CE in Makkah (also Mecca)³. Little is known about his early life, but he was not wealthy, and it is believed he was a shepherd. When he was 25 he married Khadija, a wealthy widow about 15 years his senior. Despite her age, Khadija was to bear Muhammad six children, four of whom survived to adulthood - daughters Zaynab, Ruqayya, Fatima, and Umm Kulthum. Ruqayya later married Uthman, and Fatima married Ali, men who after Muhammad's death became the third and fourth caliphs, respectively, of the Islamic world.

Muhammad frequently retreated to Mount Hira, a place of privacy and contemplation near Makkah, to meditate and consider his spirituality. Islamic tradition relates that it was during one such trip, in 610, when he was 40 years old, that Muhammad first heard the voice of the angel Gabriel, who recited to him the word of God, today written down in the Muslim holy book, the *Qur'an*, meaning 'recitation'. It is significant that Muslims believe that what Gabriel told Muhammad came directly from God, and that Muhammad was simply God's messenger (Fraser, 1998) ⁴.

By 615, Muhammad had gained several converts. These early Muslims were persecuted in Makkah, mainly by wealthy merchants who controlled the city and feared that the new faith would challenge their economic monopoly. In 622, at age 52, Muhammad finally fled persecution in Makkah, taking his followers north to the city of Yathrib. After his arrival, the name of the city was changed to Al Medina al Munawwarah, the City of Enlightenment. Muhammad's journey to Medina is known as the *Hijra*, or emigration, and marks the beginning of the Islamic calendar. Medina was much more tolerant of Islam than Makkah had been, and the religion flourished among the community there. Muhammad expanded his role as a religious leader into a general community leader, marking the initial partnering of religious and administrative affairs that would become standard practice in future Islamic empires. He built a house in Medina that became the model for the mosque later built on the site, the Prophet's Mosque, which has since become the second holiest shrine in Islam, after the Ka'ba in Makkah. By 630, the city of Makkah fell to the Muslims with little resistance. Muhammad ordered a general amnesty, thus winning over Makkans who feared retaliation for the past persecution of Muslims, and the faith began spreading in the city. He destroyed the polytheistic idols in the *Ka'ba* and dedicated the monument to Islam. It became, and today remains, the spiritual centre of the Islamic faith.

In 631 Muhammad reached peace settlements with the leaders of local Christian and Jewish communities, thus bringing those groups under Muslim protection, as long as they paid the *jizya* tax demanded of all non-Muslims. In 632 he led a pilgrimage to Makkah for the first time, but 3 months later, at age 62, Muhammad unexpectedly became ill and died in Medina. He was survived by ten wives but only one child – his daughter Fatima, who was Ali's wife, and would also lend her name to a 10th century Islamic dynasty in Egypt.

With the death of the Prophet in 632, the future of the new religion of Islam was uncertain (Fraser, 1998). Muhammad had held his small community of believers together, but without his guidance, the unity of the Muslim community, or *ummah*, was threatened. Muhammad's close friends and advisors decided to select a leader to replace Muhammad and to continue spreading the Islamic faith. This leader was known as the *khalifa*, meaning 'deputy' in Arabic, which has been anglicised as 'caliph'. In the years following Muhammad's death there were four caliphs, sometimes called the 'Rightly Guided Caliphs' or the 'Four Medina Caliphs', before the first Islamic dynasty was established in 661 by the Umayyad family, who established the practice of hereditary succession. The Umayyads were overthrown in 750 by the Abbasids.

2.3.2 The 'Golden Age'

During the Islamic Golden Age, usually dated from the middle of the 8th century to the middle of the 13th century, scholars and engineers of the Islamic world contributed enormously to the arts, literature, philosophy, the sciences, and technology, both by preserving and building upon earlier traditions and by adding their own inventions and innovations (Gregorian, 2003). Muslim philosophers and poets, artists and scientists, princes and labourers, created a unique culture that has influenced societies on every continent. Scientific and intellectual achievements blossomed in the Golden Age, and passed on to Europe to be expanded upon in the European Renaissance.

Islamic civilization that had at the outset been creative and dynamic in dealing with issues, began to struggle to respond to the challenges and rapid changes it faced during the 12th and 13th century onwards, towards the end of the Abbasid rule (Fraser, 1998). The achievements of Muslim intellectuals had been unrivalled, so the sudden decline is almost as puzzling in its speed and completeness as phenomenal rise of Islamic civilization (Sarton, 1927). The main views on the causes of the decline include the following: political mismanagement following the early Caliphs in the 8th century, disapproval of *ijtihad* (independent reasoning) in the 12th century and the institutionalization of *taqlaed* (imitation) rather than *ijtihad* and creativity, and foreign involvement by invading forces and colonial powers in the 11th and 13th centuries (Fraser, 1998).

Tolerance of different ideas reduced and faded. Seminaries systematically forbade philosophical thought which in the Islamic context referred to both natural and theological aspects of the world. Even

polemic debates were abandoned after the 13th century. Institutions of science, comprising Islamic universities, libraries, observatories and hospitals, had been destroyed by foreign invaders like the Mongols and were never promoted again. Not only was new publishing equipment unacceptable, but also wide illiteracy overwhelmed Muslim society (Fraser, 1998)

2.3.3 The age of empires

The rise of the Mongols as a formidable empire was one of the most significant events in history in the 12th and 13th centuries. The name Genghis Khan is a particularly recognizable one in history. As the Mongol ruler who united the nomads of the Asian steppes and founded one of the greatest empires in history, he is one of the best known world conquerors. A lesser-known story than that of Genghis Khan is of the Mongol impact on the Islamic world after his death, and, in turn, the impact of the Islamic faith on the Mongols. The Mongol invasion of the Islamic heartland had mixed effects. On the one hand, the Islamic world never regained its previous power. Much of the six centuries of Islamic scholarship, culture and infrastructure was destroyed, as the invaders burned libraries, replaced mosques with Buddhist temples, and destroyed intricate irrigation systems. For example, the irrigation equipment necessary for farming in the Mesopotamian desert was not rebuilt until the 20th century. On the other hand, the Mongol invasion was not entirely negative for the Islamic world. Perhaps the most significant achievement of Muslims under Mongol rule was their ability to absorb the Mongols into their Islamic culture, rather than allowing its destruction at Mongol hands. This can be seen in the triumph of the Islamic faith over Mongol shamanism and Buddhism. The process occurred so quickly that only 40 years after the fall of the Abbasid caliphate in 1258, when Baghdad was sacked, the Mongols responsible had themselves adopted Islam as the official religion of their empire (Fraser, 1998).

After nearly 200 years of rule, the Mongols lost their grip. The last in the dynasty, the Timurid Empire, was not singularly defined by the fact that it was an Islamic empire. Its founder, Timur, was himself a Muslim, but he rarely invoked his religion as any sort of impetus for his invasions. All of the territories he invaded were also Muslim-ruled, and thus he could not proclaim a *jihad*, or holy war, as the reason for his attacks, as Islamic leaders before him had done. He did claim that his invasion of the Delhi Sultanate was provoked by that Muslim empire's tolerant attitude towards Hindus, but even that reason could not mask his real desire to obtain some of the Sultanate's great wealth. However, if his faith did not always show itself in his military campaigns, it certainly did in the cultural landscape of his capital,

Samarkand. Artisans were brought from all of the Islamic lands Timur had conquered to beautify Samarkand, and indeed, many of that city's most striking monuments were erected by Timurid architects. The art of the Persian miniature also flourished under Timur, with the Persian cities of Herat, Shiraz and Tabriz becoming important centres for this art.⁵ The Timurid Empire survived another century under Timur's squabbling descendants, but it was eclipsed by the rising power of the Uzbeks in Central Asia in 1506. Because Timur concerned himself largely with conquest and plunder, rather than administration, he never made the effort to establish a lasting bureaucracy for his territories (Fraser, 1998).

With the collapse of the Mongol administration of Islamic lands in the 14th and 15th centuries, a trio of new empires began forming across Asia: the Ottoman Empire in Asia Minor, the Safavid Empire in Persia, and the Mughal Empire in India. These three empires were the result of centuries of Islamic state building and expansion, and at their height, they covered nearly the entire Islamic world. The only Islamic regions left outside their domain were West Africa and Southeast Asia. These three empires were also significant because they provided the bridge between the medieval and modern periods of Islamic history.

The Ottoman Empire, which formed in the early 14th century, was the first of the three Great Islamic Empires. The Ottoman Empire reached its peak by 1600, after which it fell into a gradual decline, as a result of both internal disorganization and pressure from its external foes in Europe and Asia. Nevertheless, it survived through the First World War and was disbanded only in 1918. Out of the core of the Empire in Asia Minor came the present-day country of Turkey.

The Safavid Empire, which was founded as a political dynasty in 1501, was the second Great Islamic Empire to form. It originated as a religious sect and acquired the military and political traits of an empire only after 1501. The Safavid Empire differed from the Ottoman and Mughal Empires because it was officially a Shi'ite empire, and religious differences led to much antagonism between the Safavids and their Sunni neighbours. The Safavid Empire was the shortest-lived of the three, formed in 1501 and suffering its final collapse at the hands of the invading Afghans in 1722. It continued to influence Persian nationalism, however, and out of its remnants grew the present-day country of Iran.

The Mughal Empire in India was the third Great Islamic Empire. Formed in 1526, it struggled for several years to consolidate its territory, but benefited from a succession of strong rulers throughout the 16th and 17th centuries, many of whom were able to ensure the Empire's survival by appeasing the majority Hindu population of the Indian subcontinent. Like the Ottoman and Safavid Empires, however, the Mughal Empire's power eventually declined and it was absorbed by the expansion of the British Empire in India in the mid-19th century.

Early Islamic penetration of Africa was limited to the north, across Egypt and North Africa. By the 13th century, however, the religion had travelled further south into sub-Saharan Africa, primarily along trade routes. The gold kingdoms of West Africa were one area in which Islam established itself.

2.3.4 The decline

The modern age brought radical technological and political changes to Europe and by the end of the 19th century, the Ottoman empire had declined due to internal conflict and its failure to keep pace with European technological and economic development. The decision to back Germany in World War I meant it shared the central powers' defeat in that war, which led directly to the overthrow of the Ottomans by Turkish nationalists led by Kemal Ataturk. Following World War I, its remnants were parcelled out as European protectorates or spheres of influence. Ottoman successor states included today's Albania, Bosnia and Herzegovina, Bulgaria, Egypt, Greece, Iraq, Lebanon, Montenegro, Romania, Saudi Arabia, Serbia, Syria, Jordan, Turkey, other Balkan states, North Africa and the north shore of Black sea (Armstrong, 2000). Many Muslim countries sought to imitate European political organization and nationalism began to emerge in the Muslim world. Countries like Egypt, Syria and Turkey organized their governments with definable policies and sought to develop national pride amongst their citizens. Some Muslim countries, such as Turkey and Egypt, sought to separate Islam from secular government.

In 1979 the Iranian Revolution transformed Iran from a constitutional monarchy under Shah Mohammad Reza Pahlavi to an Islamic republic under the rule of Ayatollah Ruhollah Khomeini. Also called 'The Islamic Revolution', it had a major impact on the Muslim world, constituting a major challenge to both secular and dynastical rulers. In the Middle East and the rest of the Muslim world,

particularly in its early years, it triggered enormous enthusiasm and redoubled opposition to Western intervention and influence (Kramer, 1996).

2.4 The basic tenets of faith

Muslims believe that God revealed the *Qur'an* to Muhammad, who was God's final prophet. The *Qur'an* and the practices of the Prophet Muhammad, called the *Sunnah* (literally 'trodden path'), are regarded by the vast majority of Muslims as the only foundation of Islamic legal and theological thought (Rahman, 1987), although Islamic philosophy (*kalam*) later espoused dialectic methods to establish religious truths. The classical Muslim jurists established the importance of the *Sunnah* in Islamic law, and Muslims are encouraged to emulate Muhammad's actions in their daily lives. The *Sunnah* is seen as crucial in terms of *Qur'anic* exegesis, becoming a normative example preserved in traditions known as *hadith* ('reports'), which recount Muhammad's words, actions and personal characteristics. However, there is some fundamental disagreement between the Sunni and Shi'a sects about the authenticity of a number of key *ahadith* (narrations from the Prophet), leading to a number of diametrically opposed religious precepts, which also underpin how both see the unfolding of Islamic history. In general, Muslims do not regard Muhammad as the founder of a new religion but as the restorer of the original monotheistic faith of Adam, Abraham and other prophets, whose messages are regarded to have become corrupted over time. Like Judaism and Christianity, Islam is an Abrahamic religion (Cragg, 1986).

2.4.1 Islam, Iman and Ihsan

In theological terms, Islamic doctrine defines three levels of faith: Islam, which is what one should do to be a Muslim, *Iman* (what one should believe in) and *Ihsan*, which is the mindset required to achieve the highest level of faith (Murata and Chittick, 2000).

Islam prescribes many religious duties and practices that effectively make a practitioner a Muslim on the basis of criteria set out in the sayings of the prophet Muhammad. Muslims are generally required to observe the Five Pillars of Islam, which are five duties that unite Muslims into an *ummah*, a community of believers (Esposito, 2000). The Five Pillars of Islam are five practices essential to Sunni Islam, whilst Shi'a Muslims subscribe to eight ritual practices that substantially overlap with the Five Pillars (Momen, 1987):

- The *shahadah*, which is the basic creed or tenets of Islam: “‘*ađhadu ‘al-lâ ilâha illâ-llâhu wa ‘ađhadu ‘anna mu’î-Qî-ñammadan rasûlu-llâh*”, or “I testify that there is none worthy of worship except God and I testify that Muhammad is the Messenger of God.” This testimony is a foundation for all other beliefs and practices in Islam, although technically the Shi’a do not consider the *shahadah* to be a separate pillar, just a belief (Momen, 1987). Muslims must repeat the *shahadah* in prayer, and non-Muslims wishing to convert to Islam are required to recite the creed. The *shahadah* represents the concept of *tawhid*, the unity of God. In Islamic theology, it is held that negating *tawhid* through ascribing partners to God (*shirk*) either in worship, by denying God’s absolute sovereignty, or by ascribing names and attributes other than those that God has used to describe himself leads to disbelief (*kufri*).
- *Salah*, or ritual worship, has to be performed five times a day (before sunrise, at midday, mid-afternoon, at sunset and after nightfall), although the Shi’a permit the joining of the noon with the afternoon prayers, and the evening with the night prayers, effectively reducing the required number of daily prayers to three. Each *salah* is done facing towards the *Kaaba* in Makkah, following a specific ritual set by the prophet consisting of the recitation of verses from the *Qur’an* in Arabic, bowing and prostrating. *Salah* is regarded as a required expression of gratitude and worship, not a prayer requesting favours from the Almighty, which is referred to as *du’a* (Esposito, 2000).
- *Zakat*, or alms-giving is obligatory for all Muslims above a certain wealth threshold (see Section 3.5). It is regarded as the primary mechanism for redistributive justice in Islam (Davis and Robinson, 2004). The *Qur’an* and the *hadith* also suggest that a Muslim gives even more as an act of voluntary alms-giving (*sadaqah*). Many Shi’ites are expected to pay an additional amount in the form of a *khums* tax, which they consider to be a separate ritual practice (Momen, 1987).
- *Sawm* is the fasting during the month of Ramadan, when Muslims must not eat or drink (among other things) from dawn to dusk. Committing other sins may invalidate the fast. *Sawm* is not obligatory for several groups for whom it would constitute an undue burden. For others, flexibility is allowed depending on circumstances, but missed fasts usually must be made up (Esposito, 2000). Voluntary fasting is also recommended on special occasions throughout the year. At the end of Ramadan a further charitable donation called *zakat-ul-fitr* is mandatory for every Muslim.
- The *Hajj*, which is the pilgrimage to Makkah during the Islamic month⁶ of Dhu al-Hijjah. Every able-bodied Muslim who can afford it must make the pilgrimage at least once in his or her lifetime. Rituals of the *Hajj* include walking seven times round the *Kaaba*, dressed in two seamless pieces of cloth, running seven times between Mount Safa and Mount Marwah, and symbolically stoning the Devil. The pilgrim, or *hajji*, is

honoured in his or her community, although Islamic teachers say that the *Hajj* should be an expression of devotion to God rather than a means to gain social standing (Farah, 1994).

- In addition to the *khums* tax, which is a contribution given to the *imam*, Shi'a Muslims consider three additional practices essential to the religion of Islam. The first is *jihad*, the meaning of which ranges from struggling with the inner self to fighting an oppressor. This is also important to the Sunni, but they do not consider it a pillar. The second is *Amr-Bil-Ma'rûf*, the "Enjoining to do good", which calls for every Muslim to live a virtuous life and to encourage others to do the same. The third is *Nahi-an-al-Munkar*, the "Exhortation to desist from evil", which tells Muslims to refrain from vice and from evil actions and to encourage others to do the same (Momen, 1987, p. 120).

The articles of faith (*iman*) are also explained in a *hadith*. They are:

1. Belief in God (*Allah*), the one and only worthy of worship (*tawhid*).
2. Belief in the Angels (*mala'ika*).
3. Belief in the Books (*kutub*) sent by God (not only the *Qur'an* but including the Psalms of David, the Torah of Moses and the Gospel of Jesus).
4. Belief in all the Prophets (*nabi*) and Messengers (*rusul*) sent by God.
5. Belief in the Day of Judgment (*qiyama*) and in the Resurrection (life after death).
6. Belief in Destiny (*qadar*) which also includes a person's predestined provision (*rizq*). Nobody, it is believed, has the ability to ascertain any knowledge of their destiny.

Ihsan is an Arabic term meaning 'perfection' or 'excellence'. In Islam, *Ihsan* is the Muslim's responsibility to attain perfection, or excellence, in worship. Muslims therefore try to worship God as if they see Him, and although they cannot see Him, they believe that He is constantly watching over them. One who perfects his faith is called *muhsin*.

2.4.2 The Shari'a

The *Shari'a* (lit. "the path leading to the watering place") is the uncodified Islamic law that has evolved via interpretations and rulings on the basis of the *Qur'an* and *Sunnah*, elaborated over time by the various jurisprudential schools. It touches on virtually all aspects of life and society, is seen as the expression of divine will, and constitutes a system of duties that are incumbent upon Muslims by virtue of their religious belief.

In many Muslim countries, the *Shari'a* provides the legal framework or foundation within which public and some private aspects of life are regulated for those living in a legal system based on Muslim principles of jurisprudence. The *Shari'ah* deals with many aspects of day-to-day life, including economics, banking, business law, contract law, sexuality, social issues and dietary laws (Esposito, 1998). Some Islamic scholars accept *Shari'ah* as the body of precedent and legal theory, whilst other scholars view *Shari'a* as a changing body of law. Before the 19th century, legal theory was considered the domain of the traditional legal schools of thought. Most Sunni Muslims follow Hanafi, Hanbali, Maliki or Shafii, while most Shi'a Muslims follow Jaafari (Brown, 1996).

Specifically *Shari'ah* law is divided into two main dimensions:

The acts of worship, or *al-ibadat*, these include:

- Ritual Purification (*Wudu*)
- Prayers (*Salah*)
- Fasts (*Sawm*)
- Charity (*Zakat*)
- Pilgrimage to Makkah (*Hajj*)

Human interaction, or *al-mu'amalat*, which includes:

- Financial transactions
- Endowments
- Laws of inheritance
- Marriage, divorce, and child care
- Foods and drinks (including ritual slaughtering and hunting)
- Punishments (*hudood*)
- Warfare and peace
- Judicial matters (including witnesses and forms of evidence)

Islamic legal theory has established five categories by which all legal acts are labelled as either (Hallaq, 1997):

- the obligatory (*wajib*)
- the recommended (*mandub*)
- the permissible (*mubah*)
- the prohibited (*haram*)
- the repugnant (*makruh*)

Legal systems and practices parallel to *Shari'a* law evolved quite early on and by the 11th century, the idea of a separate legal and judicial system was widespread. In the late 19th century, with the decline and ultimate demise of the Ottoman Empire, codified state law increasingly started replacing the role of scholarly legal opinion in the Muslim world. Western countries sometimes inspired, sometimes pressured, and sometimes forced Muslim states to change their laws (Kafadar, 1996). This has given rise to a number of trends around the way the *Shari'ah* is defined and interpreted.

Secularists believe the law of the state should be based on secular principles, not on Islamic legal theory, whilst traditionalists believe that the law of the state should be based on the traditional legal schools. However, traditional legal views are, especially in areas like women's rights or slavery, difficult to square with international human rights frameworks etc. 'Reformers' believe that new Islamic legal theories can produce modernized Islamic law and lead to acceptable opinions in areas such as women's rights. Wahabis/Salafis believe that the traditional schools were wrong and therefore failed; they advocate a return to the authentic understanding and practices of early Muslims. Conversely, 'progressive' Muslims view their interpretation of the *Shari'ah* to be fully compatible with the teachings of Islam. Their main difference with more conservative Islamic opinion concerns differences of interpretation in how to apply core Islamic values to modern life. One of the key proponents of progressive Islam, Omid Safi (2006), offers further distinctions:

The various understandings of Islam which fall under the rubric of 'progressive' are both continuations of, and radical departures from, the hundred and fifty year old tradition of liberal Islam. Liberal advocates of Islam generally display an uncritical, almost devotional identification with modernity, and often (but do not always) by-pass discussions of colonialism and imperialism. Progressive advocates of Islam, on the other hand, are almost uniformly critical of colonialism, both of its nineteenth century manifestation and

its current variety. Progressive Muslims espouse a critical and non-apologetic 'multiple critique' with respect to both Islam and modernity. They are undoubtedly postmodern in the sense of their critical approach to modernity. That double engagement with the varieties of Islam and modernity, plus an emphasis on concrete social action and transformation, is the defining characteristic of progressive Islam today.

Shari'a is often equated with *hudood* which are the punishments for five specific crimes: unlawful intercourse, false accusation of unlawful intercourse, consumption of alcohol, theft, and highway robbery. The *Qur'an* and *Sunnah* also contain laws of inheritance, marriage, and restitution for injuries and murder, as well as rules for fasting, charity and prayer. However, these prescriptions and prohibitions can be very broad, so their application in practice varies. For the purpose of ascertaining what the *Shari'a* entails on a specific matter, Islamic jurists have developed methods used to derive rulings known as *usul al-fiqh* ('legal theory', or 'principles of jurisprudence'). According to most Islamic legal theory, law has four fundamental roots, which are given precedence in the following order: the *Qur'an*, the *Sunnah* (the actions and sayings of Muhammad), the consensus of Muslim jurists (*ijma*), and analogical reasoning (*qiyas*) (Weiss, 2002).

Alhabshi (n.d.b) argues that the welfare dimension of the *Shari'a* is underlined by its agreed purposes (*maqasid al shariah*): religion (*deen*), life (*nafs*), the mind (*aql*), progeny (*nasl*), and property (*maal*). The protection of the religion entails the protection of the community of believers as a socio-political entity, whilst maintenance of life includes eating, drinking, and seeking medical care. The five purposes are considered permanent and unchangeable, although on earth, unlike in heaven, there is no absolute benefit, *maslahat*, or harm, *mafsadat*; the purpose of the law is therefore to establish the best equilibrium.

2.5 Islamic denominations and sects

There are a number of Islamic religious denominations or sects (see Figure 1), which have significant theological and legal differences but possess similar essential beliefs. The major denominations or schools of theological thought are Sunni and Shi'a; Sufism is generally considered to be a mystical inflection of Islam rather than a distinct school. According to most sources, estimates indicate that approximately 85 per cent of the world's Muslims today are Sunni and approximately 15 per cent are Shi'a. The schism developed in the late 7th century, following disagreements over the religious and

political leadership of the Muslim community (Esposito, 2000). The diagram attempts to show the main denominations and sects and the relationships between them, although the links are inevitably simplified and only those of greatest significance in the world today are discussed below.

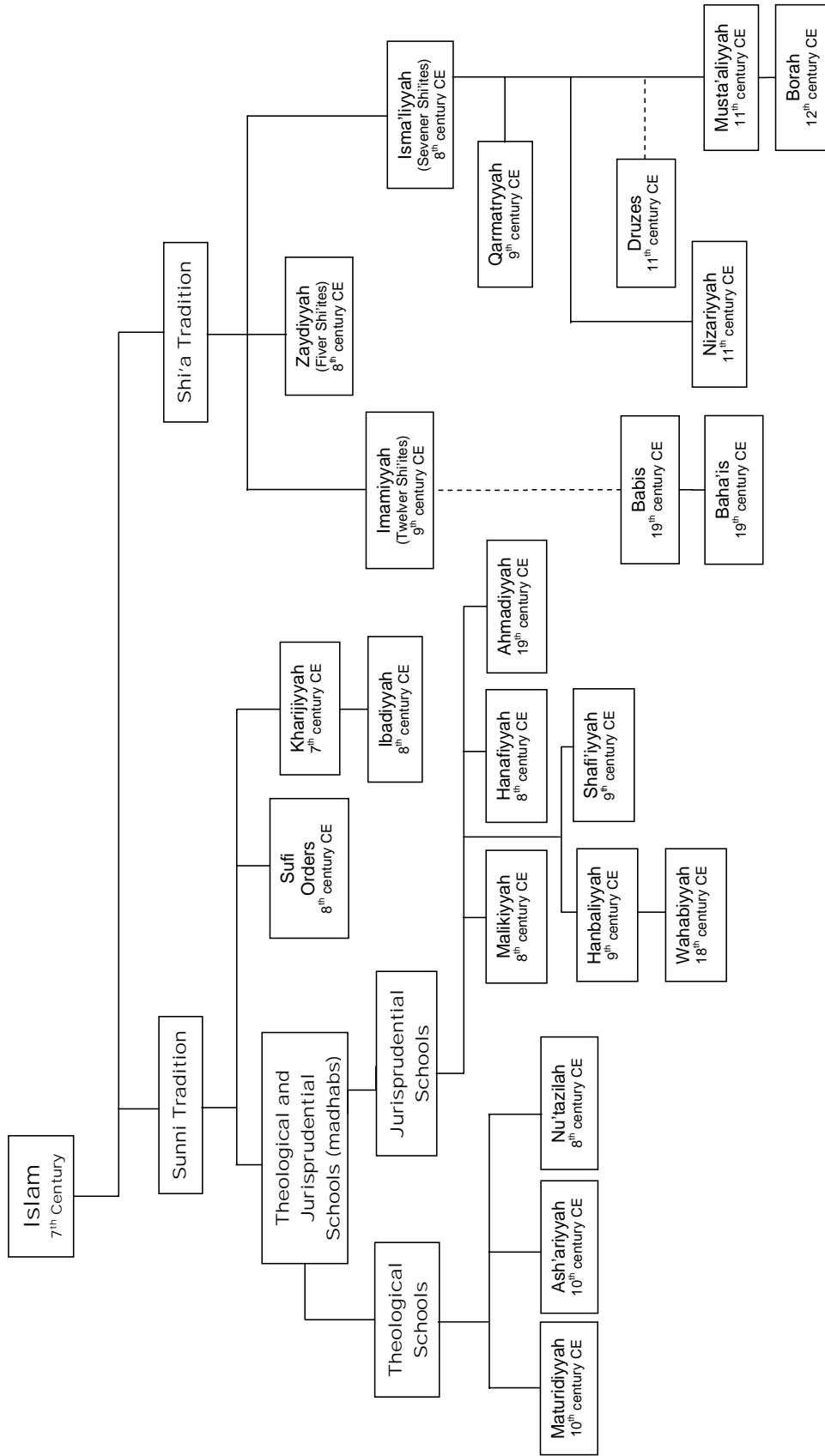
2.5.1 *Sunni*

The Sunni are the largest group in Islam (although there are independent sects within Sunni Islam – Wahabis/Salafis and Ahmadiyyas are considered below). In Arabic, *Sunnah* literally means ‘principle’ or ‘path’. The *Sunnah*, or example of Muhammad, is described as a main pillar of Sunni doctrine, and includes the Prophet’s sayings (*ahadith*), his actions and consent (both silent and expressed), together with the actions of his companions. *Ahadith* were systematically collected from the 1st century onwards by prominent scholars like Bukhari, Muslim, Tirmidhi and Abu Dawud. They were categorized as ‘*sahih*’ (authentic), ‘*da’eef*’ (weak) or ‘*mawdu’ah*’ (fabricated) to provide a sound evidence base for emerging jurisprudential developments, as popular reference points like the companions of the prophet and their students diminished in number while the Islamic empire expanded dramatically.

Sunnis recognise four major legal traditions or schools (*madhabs*) of jurisprudence (*fiqh*), which are named after their founders. These are central in providing guidance to the believer both on matters of worship and also in practical affairs. They are the Hanafiyyah (after Nu’man Ibn Thabit Abu Hanifa, 703 – 767CE), Malikiyyah (after Malik ibn Anas, 717 – 801CE), Shafi’iyyah (after Muhammad ibn Idris al-Shafi’i, 769 – 820CE), and Hambaliyyah (after Ahmed Ibn Hambal, 778 – 855CE). The Hanafi *madhab* is predominant in the territories covered by the former Ottoman Empire (particularly Turkey, Syria, Iraq and the Balkans) and in countries on the Indian subcontinent, whilst followers of the Maliki School are widespread in West Africa, North Africa, the Gulf and Sudan. The Shafi’i *madhab* can be found in Egypt, Yemen, Sri Lanka, Indonesia, Malaysia and East Africa, whereas the Hambali *madhab* is only found in Saudi Arabia and parts of Palestine.

Whilst in some areas there are considerably different interpretations of Islamic law, all four schools accept the validity of the others. However, additional factors, like the evolution of Islamic jurisprudence over time within a particular school, often resulted in the charge that Islamic law is rigid and anachronistic (Choueiri, 1997). There has been substantial debate amongst traditional Sunni Muslims, who identify themselves by the *madhab* they follow, a legal principle called *taqlid* (‘blind’ following), by

Diagram 1: Denominations & Sects in Islam



Derived from: Bulend Shanay, *Islam*, in Elliott Shaw (ed) *Encyclopaedia of Religion, Department of Religion and Ethics, St. Martin's College, Lancaster*, available online <http://philtar.ucsm.ac.uk/encyclopaedia/index.html> [accessed 11/10/2006]

which Muslims are not allowed to take rulings from different *madhabs*. As a consequence, the four *madhabs* have become separate and the Muslim *ummah* (community of believers) has virtually split into four religious sects (Philips, 1996, p. 116). This trend was reinforced by the decline of any worldly Islamic authority in control of different cultural and geographical entities and in a position to enforce a specific jurisprudential school, the last being the sultan of the Ottoman Empire. In response, some Islamic scholars have called for a consolidation of *fiqh* that is more appropriate to the context and time of the people concerned, leading to a re-discovery of the traditional legal method of *ijtihad* (reasoned ruling) (Philips, 1996). By seeking to re-evaluate the original Islamic legal sources, rather than following the precedents set by particular schools, proponents of *ijtihad* seek to reconstruct a dynamic model of Islamic jurisprudence. This trend has resulted in some rapprochement between different schools, leading to the emergence of bridge-building works in Islamic jurisprudence such as the *Fiqh us-Sunnah* (Sabiq, 1998)

■ Wahabism/Salafism and Ahmadiyya

Two sects within Sunni Islam are considered here. The 18th century Wahabi or Salafi movement among Sunnis, adherents of which often refuse to categorize themselves under any single legal tradition, sees itself as restorationist. It claims to derive its teachings from the original sources of Islam, based on the understanding of the early generations of Muslims, who were closest to the Prophet and hence to the unadulterated transmission of the divine revelation. Due to its literalism, this group is often regarded as an embodiment of Islamic fundamentalism.

In general theological terms, however, Wahabism is regarded as an orthodox Islamic doctrine⁷. It is named after Muhammad ibn Abd al Wahab (1703–1792) and dominates the Saudi religious establishment, due to a historical link between Abd al Wahab and the House of Saud.⁸ Interestingly the term ‘Wahabi’ is used derogatively primarily by the group’s opponents, whilst it prefers the term ‘Salafism’, referring to the ‘Salaf as-Salih’, the ‘pious predecessors’ or first three generations of Muslims following the lifetime of the Prophet Muhammad, in whose tradition the group seeks to stand. This term was constructed by the Iraqi scholar Ibn Taymiyya (1263–1328) and later adopted by Muhammad ibn Abd al Wahab and his followers. In this context, the group views itself as a reform movement, restoring Islam from what it perceives to be religious innovations (in Arabic *bidd’ah*), including deviations from the ideal of the sacred past in the form of heresies, superstitions and idolatry. Its reformist approach led some to oppose it, often because they felt that their own bases of power

and prestige were threatened. In the cases of the Shia and the Ottoman Empire, negative perceptions of the Wahabists were due to armed conflicts, in which military forces claiming adherence to 'Wahabism' fought against and were victorious over their opponents (Delong-Bas, 2004).

'Wahabism' or 'Salafism' focuses on the *Qur'an* and *ahadith* as fundamental texts, as interpreted by the first three generations of Muslims. Matters of belief and religious practice are further expounded in various commentaries by Ibn Abd al-Wahab. These are theological in nature and do not espouse what would nowadays be regarded as 'political Islam'. This theology advocates a puritanical and legalistic stance in matters of faith and religious practice. It prioritizes purifications of *aqeedah* (tenets of faith), rejecting Shia and Sufi interpretations that in 'Wahabi' thought are considered to be essentially polytheist doctrines that sacrilegiously put Ali (the grandson of the Prophet Muhammad), Imams, Saints or the Prophet himself as intermediaries between God and man.

The Ahmadiyya movement claims to represent the latter day renaissance of the religion of Islam. At the end of the 19th century, Mirza Ghulam Ahmad of Qadian proclaimed himself to be the "Reformer of the age", Mujaddid, Promised Messiah, Mahdi and Prophet of the age (although the two sub-sects of the Ahmadiyya interpret this last claim very differently). He claimed to have fulfilled the prophecy of the return of Jesus. He and his followers claimed that his advent was foretold by Muhammad, the prophet of Islam, and also by many other religious scriptures. Due to Ahmad's claim of prophethood, the Ahmadiyyah sect is held by mainstream Sunnis to be a heretic group⁹.

2.5.2 Sufi

Sufism is a mystical form of Islam followed by some Muslims within both the Sunni and Shi'a sects. Sufis generally believe that following Islamic law is only the first step on the path to perfect submission. They focus on the internal or more spiritual aspects of Islam, referred to as *tassawuf*, which is the seeking of closeness to God through particular rites, such as the invocation of saints or particular dance practices (for example the dervishes). Asceticism and subduing one's own ego are also key practices (Arberry, 1950). Most Sufi orders, or *tariqas* (e.g. Chisti, Qadiri, Suhrawardi or Naqshbandi), are Sunni. However, there are some that are not easily categorized as either Sunni or Shi'a, such as the Bektashi. Their innovative beliefs and actions often come under criticism from Salafis, who consider certain practices to be against the letter of Islamic law. Amongst the key

proponents of Sufism in Asia are the Barelwis, named after the place where the group was founded, Bareilly in India. They follow the Maturidi school of Aqidah, the Hanafi school of *fiqh*. According to Barelwi belief, Muhammad had knowledge of the unseen and was created from light.

2.5.3 Shi'a

Shi'a Muslims, the second-largest branch of Islam, differ from the Sunni in rejecting the authority of the first three Sunni caliphs. The concept of *Imamah*, or leadership, plays a central role in Shi'a doctrine. Shi'a Muslims hold that leadership should not be passed down through a system such as the caliphate, but rather, descendants of Muhammad should be given this right as Imams. Furthermore, they believe that the first Imam, Ali ibn Abu Talib, was explicitly appointed by Muhammad. They honour different narrations of the Prophet Muhammad (*hadith*) and have their own legal traditions, which are called Ja'fari jurisprudence. Shi'a Islam is widespread in Iran, Iraq, parts of Lebanon, Syria, Afghanistan, Pakistan, India, Central Asia and East Africa.

2.5.4 Syncretic forms of Islam

Interestingly, Islam sees itself as the final religion, which revives the original pure teaching of monotheism that emanated from God through his prophets, beginning with Adam. To the outsider, however, Islam seems to have incorporated many beliefs and practices from other religions (e.g. Judaism and Christianity), although Muslims do not regard this as syncretism¹⁰, instead seeing Islam as completing the divine revelation through the Prophet Muhammad.

Historically, a number of both institutionalized and acculturated attempts have been made at 'syncretizing' Islam. In particular, the inclusion of Greek philosophy through *kalam* (see Section 3.2) is regarded as a major incorporation of new thought. Reforms during the reign of the Moghul emperor Akbar (1542-1605) were also important. Akbar abolished the *jizya* (the poll tax on non-Muslims who made up the majority of his subjects) and abandoned use of the lunar calendar in favour of a solar calendar more useful for agriculture. He was tolerant of religions other than Islam; in fact, not only did he tolerate them, he encouraged debate on philosophical and religious issues. He concluded that no single religion could claim the monopoly of truth, a view that gave rise to the concept of Din-i-Ilahi ('Divine Faith'), which was an eclectic mix of Hinduism, versions of Sufi Islam, Zoroastrianism, Jainism and Christianity. Created in 1581, it was proclaimed the state religion until his death, although

it actually had very few followers. 'Divine Faith' was a syncretic elitist religious cult intended to merge the best elements of the religions of his empire and thereby reconcile the sectarian differences that divided his subjects. Various Muslim clerics responded by declaring it to be blasphemous (Choudhury, 1985).

Considerable overlap also can be observed where Islam exists in parallel with other religions, especially where there is considerable cultural or ethnic overlap amongst adherents (Robinson, 2004). In particular, followers of indigenous African traditions appear to have been directly impacted by Islam (and Christianity) and vice-versa, whereby syncretic processes have managed to create new ways of being Muslim (or Christian or a follower of indigenous beliefs). The influence of African cultures on the practice of Islam, particularly the popular Sufi interpretation, has been considerable. Hence it is possible to speak of 'popular Islam' in Africa, which takes on board Sufi practices, indigenous beliefs in ancestral spirits and faith healers, and aspects of Christian theology through processes of inculturation or acculturation, as a manifestation of cultural or religious syncretism. This has led to what some describe as the distinctive phenomenon of 'African Islam' (Rosander and Westerlund, 1997).

The role of Sufism in Islamic syncretism, especially in Africa, seems to be important, mainly due to the approach of universal Sufism, which seeks the unity of religions that is regarded as inherent in the philosophy of the omnipresence of God (Arberry, 1950). This has caused considerable tension with other Islamic sects and groups such as the fundamentalist Salafis (Linden, 2004).

2.6 Pan-Islamic co-operation

From the late 1950s to the 1970s, the Muslim world, particularly the Middle East, was gripped by political turmoil and military conflict that had a major impact on geo-political stability amid the ensuing oil crisis. In particular, the struggle between ruling monarchies and revolutionary forces espousing secular pan-Arabism, led by Gamal Abdul Nasser, was regarded by the Saudi leadership both as a challenge to its claim of Islamic leadership by virtue of being the custodian of the holy sites in Makkah and Medina and as an existential threat. By embracing pan-Islamism, Saudi King Faisal could counter the idea of pan-Arab loyalty centred around Egypt with a larger transnational loyalty centred on Saudi Arabia (Al-Rasheed, 2002). Jonathan Benthall (2003) also emphasizes the Saudi dynasty's fear of

Gaddafi's rise to power in 1969. The ensuing competition for moral-spiritual authority and political leadership in the Islamic world and the spread and influence of Gaddafi's 'Green Book' in Africa further fuelled missionary activities (*Da'wah* or preaching Islam), with a strong Wahabi theological flavour and funded by the Saudi state, which became a counter-current to the threat perceived from Arab socialism and Arab nationalism. A number of pan-Islamic organizations were set up as a consequence.

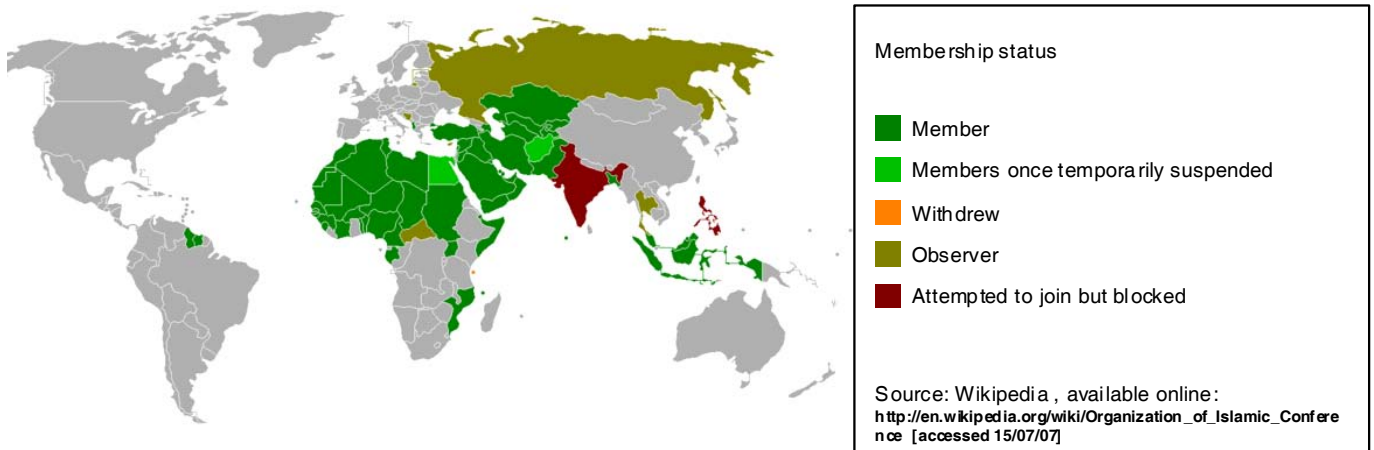
2.6.1 The Muslim World League

The Muslim World League (MWL, or *Rabita* from *Rabita al-Alam al-Islami*) was set up by Muslim religious figures from 22 countries in Makkah in Saudi Arabia in 1962, as an umbrella and representative body for Muslim believers, although Sunni Saudi Arabia funded and dominates it.

2.6.2 The Organization of the Islamic Conference

As an overall vehicle for pan-Islamic political leadership, Saudi King Faisal encouraged the establishment of the inter-governmental 'Organization of Islamic Conference' (OIC), which was set up in Rabat, Morocco in 1969 but is headquartered in Jeddah, Saudi Arabia. It groups 57 states in the Middle East; North, West and Southern Africa; Central and Southeast Asia; Europe; the Indian subcontinent; and South America, most of which are Islamic. It is the second largest international organization after the United Nations, to which has a Permanent Delegation. The official languages of the organization are Arabic, English and French.

Subsequently, the Islamic Development Bank (IDB) was founded by the first conference of OIC Finance Ministers in 1973 (see Section 3.5).

Figure 2: OIC

Interestingly, India, which has the second largest Muslim population in the world, had shown its interest in joining the OIC as an observer nation. While India's candidature is supported by several OIC members, including Saudi Arabia and Egypt, some influential OIC members like Pakistan have blocked India's inclusion, arguing that although India is home to more than 175 million Muslims, they form just over 16 per cent of the total population. Another factor affecting India's induction into the OIC is the Kashmir dispute. Some members of the OIC support the Pakistani claim over the entire region of Kashmir. Also, India established full diplomatic relations with Israel in 1992 and reduced its support for the Palestinian cause.

The OIC has a number of subsidiary, specialized and affiliated organizations, the main ones of which are listed below.

■ Subsidiary organizations

- The Statistical, Economic, Social Research and Training Centre for Islamic Countries (SESRTCIC), located in Ankara, Turkey.
- The Research Centre for Islamic History, Art and Culture (IRCICA), located in Istanbul, Turkey.
- The Islamic University of Technology, located in Dhaka, Bangladesh.
- The Islamic Center for the Development of Trade, located in Casablanca, Morocco.
- The Islamic Fiqh Academy, located in Jeddah, Saudi Arabia.
- The Executive Bureau of the Islamic Solidarity Fund, located in Jeddah, Saudi Arabia.
- The Islamic University of Niger, located in Say, Niger.
- The Islamic University of Uganda, located in Mbale, Uganda.

■ Specialized institutions

- The Islamic Educational, Scientific and Cultural Organization (ISESCO), located in Rabat, Morocco.
- The Islamic States Broadcasting Organization (ISBO) and the International Islamic News Agency (IINA), located in Jeddah, Saudi Arabia.

■ Key affiliated institutions

- Islamic Chamber of Commerce and Industry (ICCI), located in Karachi, Pakistan.
- World Islamic Economic Forum (WIEF), located in Kuala Lumpur, Malaysia.
- Organization of Islamic Capitals and Cities (OICC), located in Jeddah, Saudi Arabia.
- Islamic Committee of the International Crescent (ICIC), located in Benghazi, Libya.
- International Association of Islamic Banks (IAIB), located in Jeddah, Saudi Arabia.

2.6.3 Major international centres of learning

A number of international centres of teaching and learning have considerable influence throughout the Muslim world. The list below is selective, omitting, for example, key Indonesian and Malaysian centres.

Al-Azhar University is a premier Egyptian institution of higher learning, world-renowned for its position as a centre of Islamic scholarship and education. It is connected to Al-Azhar mosque in Old Cairo. Al-Azhar (in Arabic: the most flourished and shining) was so called either because it was surrounded by great glittering places, or to signify hope, or after the name of Sayeda Fatima Al-Zahra', daughter of the Prophet Mohammed. The mosque was built in two years from 969 CE, the year in which its foundation was laid. By 975 CE, studies began when Chief Justice Abul Hasan Ali ibn Al-No'man started teaching Shi'ite jurisprudence. The *madrasah* became a Sunni school towards the end of the Middle Ages, an orientation it retains to this day. It is one of the oldest operating universities in the world.

The **Darul Uloom Deoband** is an Islamic *madrasah* (seminary) famous for being the inception place of the Deobandi Islamic movement. It is located at Deoband, a town in Uttar Pradesh, India. The Dars-e-Nizami curriculum followed by Darul Uloom Deoband teaches Islamic law (*shari'a*), Islamic jurisprudence (*fiqh*), traditional Islamic spirituality, known as *tasawwuf*, which is the practice of Sufism, as well as several other fields of Islamic study. The current syllabus consists of four stages, the first

three of which can be completed in eight years. The final stage is a post-graduate stage during students specialize in a number of advanced topics, such as the sciences of *Hadith*, *Fiqh* etc.

Darul-uloom Nadwatul Ulama is an Islamic institution in Lucknow, which draws a large number of Muslim students from all over the Indian sub-continent. Nadwa's avowed objective is to pursue a middle path between classical Islam and modernity. It was founded at Kanpur in 1894 during the first annual convention of Nadwatul Ulema (Organization of Scholars). A key contemporary scholar, Maulana Syed Abul Hasan Ali Hasani Nadwi (born 1914), was appointed as a teacher and later (1961) became Principal. In 1980, he was appointed as Chairman of the Islamic Centre, Oxford, UK.

The **Islamic University of al-Madinah al-Munawarah** was founded by the government of Saudi Arabia by a royal decree in the year 1961. It is located in the holy city of Medina and specializes in Islamic subjects. Approximately 80 per cent of the 6,000 students are international, from all over the world. They may study the *Shari'a*, *Qur'an*, *Dawah* and *Usul al-din*, *Hadith* and Arabic.

The **International Islamic University Islamabad** was founded on November 11, 1980. It aims to produce scholars and practitioners imbued with Islamic learning, character and personality, and capable of meeting the economic, social, political, technological and intellectual needs of the Muslim *ummah*.

3 Islamic social theories and concepts of development

This section outlines Islamic theological and philosophical thinking and its implications for social ordering, and examines divisions that emerged between the 8th and 10th centuries and arguably led to the economic and cultural atrophy of Islamic civilization, a backwardness that became increasingly clear with European technological and economic development and imperialism from the 18th century on (Section 3.3). European expansion led Muslim scholars and statesmen to question prevailing thought, and they in turn influenced emerging social and political movements, the most important of which are identified in Section 3.4. Contemporary thinking on some development-related topics is explored in Sections 3.5, which considers poverty, wealth and economic growth, and 3.6, which considers politics and governance.

3.1 Aims and objectives of Islam

At the core of this review lies the question as to whether Islam espouses particular developmental models. Interestingly, both traditional and modern Islamic historians such as Nawawi (died 1278), Ibn Kathir (died 1373) or Mubarakpuri (b. 1942) (1996) and Western historians of Islam like Lewis (2003) have observed that the Prophet Muhammad's emergence as a statesman did not result in his accumulating wealth. In fact the Prophet was poor, whilst some of his companions were amongst the richest merchants of Makkah and Medina. The mass appeal was to the poor and oppressed. Nor does his political mission seem to have focused on empire-building: many Islamic institutions evolved under later leaders and the greatest territorial gain was made under the second caliph, 'Umar Ibn Al Khattab (584-644 CE), when the Islamic state expanded to Persia and North Africa (Madelung, 1997). Mubarakpuri (1996) concludes that this underlines that the basic message of Islam is primarily transcendental and the purpose of worldly matters is to create an environment in which human beings are able to fulfil the purpose of creation, namely to worship God. The key pre-condition for this is freedom of worship, which necessitates a degree of social justice, equitable access to resources etc., as symbolized in the Prophet's life story, the *seerah*. Progress is therefore also measured primarily in transcendental terms. Traditionally, Islamic scholars (e.g. Choueiri, 1997) have held the opinion that realization of these goals necessitates an Islamic state or caliphate, which then becomes Dar-us-Salam ('the land of peace'). Because of the close links between the fulfilment of religious and material purposes, during the 'Golden Age' of Islam, Muslim pursuit of knowledge included science, mathematics, medicine etc, in which they excelled, and which brought with it economic prosperity and considerable development of educational and public welfare infrastructure (Lewis, 2003). In fact

Benthall (2003) attributes the first welfare state to early Islamic civilization, during which the state provided free healthcare, education and a social safety net.

This worldview is explained by Alhabshi (n.d.a), who posits that justice (*'adl*) is at the heart of Islam but also argues that the Islamic term *'adl* transcends the term justice to encompass equity, fairness, balance and harmony. *'Adl* can be regarded as humanity's mission on earth, with the key factors for success stipulated by the Creator in the following *Qur'anic* verse:

“Those who, if we establish them in the land, establish regular prayer and give regular charity, enjoin the right and forbid wrong; With Allah rests the end (and decision) of (all) affairs.” [Qur'an, Surah 22: 41]

Alhabshi (n.d.b) further argues that *salat* (prayer) and *zakat* (charity) symbolize worship and social justice; 'enjoin the right and forbid wrong' symbolizes the *Shari'a*, which sets the limits and defines *'adl* in practical terms: “*Be Just ('adl): that is next to piety (taqwa)*” [Qur'an, 4:135].

Muslims are those who surrender themselves to God (Rahman, 1987). The *Qur'an* charges them with establishing Islam in their own lives and in their communities, based on the theological principle of enjoining the good and forbidding what is wrong (*Amr-Bil-Ma'rûf wa Nahi an al-Munkar*). Regardless of the considerable theological or jurisprudential diversity that exists in Islam, a range of Islamic movements in the 19th and 20th centuries have pursued this objective. However, in modern times there has been considerable disagreement as to the methodology (*manhaj*) that is suggested for achieving the aim of establishing Islam, ranging from fundamentalist to modernist approaches.

Traditionally the Islamic sciences were not accustomed to dealing with a broad range of social science issues, since it was held that the only legitimate sources of knowledge about the structure of society, economy and governance were the *Qur'an* and the Prophet Muhammad's *Sunnah* (Rahman, 1997). Hence, the schools of jurisprudence were seen as having the sole responsibility, through their established methodologies, for deriving guidance from revelation (*usool ul-fiqh*) to shape societal norms and conventions. This held true for as long as Muslim lands were not deeply exposed to other doctrines and philosophies. However, expansion into Spain (ruled by Muslims as 'Al Andalus' between 711 and 1492 CE) opened up new intellectual avenues, primarily through the re-discovery of Greek

texts setting out Platonian and Aristotelian ideas, which were later translated into Latin and nurtured the European Renaissance (Leaman, 2002). At the heart of the epistemological debate between philosophy and theology at the time were therefore arguments about faith versus reason that had a major impact on the intellectual development of both the orient and the occident. During this period, differences between theological schools emerged that continue to influence Islamic thinking and divisions today. These are briefly described in the following section.

3.2 Development of Islamic theological/philosophical thought

In the history of Muslim theological and philosophical thought, a number of new schools of thought emerged between the 8th and 10th centuries, such as the Ash'ariyyah, Mu'taziliyyah and Maturidiyyah (see Figure 1). Huge competition ensued between traditionalists, including those who had been involved in the development of jurisprudence, and the emerging Islamic philosophers. The new school, collectively referred to as 'Kalam', was based on seeking theological principles through dialectic methods beyond those established through revelation.

The primary building block of this Islamic form of dialectical argument was the Kalam, 'cosmological argument', which attempts to prove the existence of God by appealing to the principle of universal cause. Similar arguments are found in the theologies of Judaism (for example, in the work of Maimonides) and Christianity (for example in Thomas Aquinas), where it is known as the 'uncaused cause' or 'first cause' argument (Craig, 1979).

The Mu'taziliyyah¹¹, for example, emphasized free will over human relations with Allah. Meanwhile, those who opposed the Mu'taziliyyah emphasized predestination. The Mu'taziliyyah gave priority to God's justice, while their opponents gave priority to God's omnipotence when talking about the relationship between human beings and their creator. God in this view is pure essence and, therefore, without external attributes such as hands. Passages in the *Qur'an* that ascribe human or physical properties to God are to be regarded as metaphorical rather than literal. The Mu'taziliyyah also argued that the *Qur'an* was created and is not eternal, because they considered that the eternal coexistence of the *Qur'an* alongside Allah gives the impression of another god besides Allah. In the Mu'taziliyyah view, human acts are free and people are, therefore, entirely responsible for their decisions and actions. Divine predestination is regarded as incompatible with God's justice and human responsibility.

God, nevertheless, must of necessity act justly; it follows from this that the promises made by God in the *Qur'an* to reward righteous people and punish evildoers must be carried out by him on the day of judgement. Mu'tazilites are generally seen to be responsible for the incorporation of Greek philosophical thought into Islamic theology. This is particularly apparent in their belief that knowledge of God can be acquired through reason as well as revelation.

Ash'ariyyah theology was a reaction against the extreme rationalism of the Mu'tazilites. It held that human reason should fall under the authority of divine revelation. In this view, human reason is incapable of discerning good and evil; the goodness or evil of a particular action depends upon God's declaring it to be so. Humanity, it is believed, can only acquire religious truths through revelation. A second aspect of Ash'ariyyah theology concerned the nature of the divine attributes. Contrary to the Mu'tazilites, who understood *Qur'anic* references to God's physical attributes metaphorically, Ash'ari theology argued for the veracity of these attributes while rejecting all crudely anthropomorphic conceptions of God. Thirdly, contrary to Mu'tazilite theology, Ash'ariyyah taught that the *Qur'an* was eternal and, therefore, uncreated. Human actions, therefore, are entirely dependent upon God providing the means and power to act. This teaching had the purpose of preserving the doctrine of divine omnipotence, but gradually led to the formation of a deterministic outlook.¹²

Maturidiyyah, along with Ash'ariyyah, forms the basis of orthodox Sunni theology. Maturidi theology can best be understood in comparison with that of Mu'tazilite and Ash'ariyyah. As noted above, one of the principal theological questions with which each of these schools engaged concerned the role of human reason in the development of religious faith. Unlike the school of al-Ash'ari, which claimed that knowledge of God derives from revelation through the prophets, Maturidiyyah argued that knowledge of God's existence can be derived through reason alone. Another major issue that concerned all three schools was the relationship between human freedom and divine omnipotence. Maturidiyyah claimed that, although humanity has free will, God is still all-powerful and in control of history. It is humanity's ability to distinguish between good and evil that means that people are responsible for whatever good or evil actions are performed. The third major issue concerned God's attributes. Ash'ariyyah teaches that what the *Qur'an* says about God's attributes must be accepted as correct, even though we do not properly understand the meaning of many of the statements about God¹³. Points on which the Maturidis differ from the Ash'aris are the nature of belief and the place of human reason. The Maturidis

state that belief (*iman*) neither increases nor decreases, but remains static; it is piety (*taqwa*) which increases or decreases. The Ash'aris consider that belief does in fact increase and decrease. The Maturidis say that the unaided human mind is able to find out that some of the major sins, such as the consumption of alcohol or murder, are evil without the help of revelation. In contrast, the Ash'aris believe that the unaided human mind is incapable of knowing if something is good or evil, lawful or unlawful, without divine revelation. The latter theology is popular where the Hanafi school of law is followed, viz. Turkey, Afghanistan, Central Asia, Pakistan and India.

These intellectual developments that promoted the role of reason rather than revelation were not always welcomed. For example, Abu Hâmed Mohammad Al-Ghazali (1058 – 1111), who was perhaps the leading Muslim theologian, jurist, philosopher and mystic of the time and was well-versed in many branches of philosophy (*falasifa*) and science, like physics, logic, astronomy or mathematics, wrote more than 70 books on Islamic sciences, philosophy and Sufism. His 11th century book entitled *The Incoherence of the Philosophers*, in which he effectively discovered philosophical scepticism (which would not be commonly seen in the West until René Descartes, George Berkeley and David Hume), marked a major turn in Islamic epistemology. His encounter with scepticism led Al-Ghazali to embrace a form of theological occasionalism, or the belief that causal events and interactions are not the product of material conjunctions but rather the immediate and present will of God (Watt, 1963). His insistence on a radical divine immanence in the natural world has been posited as one of the reasons that the spirit of scientific inquiry later withered in Islamic lands (Watt, 1963). Some of the other early leading jurists, like Ahmad ibn Hanbal and ash-Shafi'i, also fought against what they regarded as the overly rationalist Mu'tazilah school, while Salafis like Ibn Taymiyyah rejected dogmatic theology, which they considered to be based on classical Greek philosophy and an import foreign to the original practice of Islam.

As a result, while later Islamic civilizations, notably the Ottomans, made adroit use of technology, it was the Christian West that inherited the works of early Islamic philosophy that had taken the lead in natural philosophy, pure research and discovery (Watt, 1963).

3.3 Backwardness and underdevelopment

Much later, in the 18th and 19th centuries, the rampant colonization of Muslim spheres of influence and the Islamic world that allowed the West to dominate the globe economically forced Islamic countries to question the underlying reasons for the relative backwardness of Islamic civilization. One of the responses within the leading Islamic entity, the Ottoman Empire, were the Tanzimat reforms at the beginning of the 19th century, which focused primarily on administrative, military and technological measures (Choueiri, 1997). However the continuing encroachment of the West led to further questioning as to whether European progress was not only socio-economic in nature, but was based on an intellectual revolution. 'Retardation' entered the vocabulary of Muslim intellectuals (Choueiri, 1997). Islamic revivalism sought to repair the damage by invoking the sacred past, whilst Islamic reformism pursued a path that sought to address the relative 'underdevelopment' of the Muslim world in terms of building economic and military power (Choueiri, 1997).

3.4 Contemporary social theory: fundamentalism, modernism and traditionalism

Since the 1924 downfall of the Ottoman Empire and its regional equivalents, like the Indian Moghul Empire (which formally ended in 1857) and the West African Sokoto Caliphate (which was conquered by the British in 1903¹⁴), Muslims have not only debated how Islam can be re-established but also how the prophet Muhammad had established a state entity in the first place. The thinking of some of the most influential scholars is outlined below. The basis for an Islamic state was an issue that had long been considered by scholars of jurisprudence. They had not, however, seen a need to reconsider the issues for nearly 1,400 years. Only when the Islamic caliphate was overrun by the Mongols had the scholar Ibn Taymiyah (1263-1328 CE) challenged existing methodologies and stressed the importance of *ijtihad* in adapting to new circumstances. Interestingly, Ibn Taymiyah is seen by some as a reformer whilst others declared him an apostate (Philips, 1996, p. 111). Either way his writing had considerable influence on the development of both fundamentalist and modernist doctrines in the 18th and 19th centuries.

One key response, which is seen as a type of revivalism (Choueiri, 1997), was to turn back to the original Islam, as propagated by the prophet Muhammad and practised by the early generations of Muslims, the pious forefathers (*salaf- us-saliheen*). Thus the influence of Ibn Taymiyah can be seen

most clearly in the writings of Ibn Abd al-Wahab. The insistence on *tawhid*, the unity of God, turned Wahabism into a reform movement at the time when the ruling Ottomans had fallen into political, military, and economic decline along with the religious authorities. The emergence of Wahabism is considered to have initiated Islamic revivalism, due to its insistence on the 'sacred past'. Initially it thrived on the Arabian peninsula, which was isolated from the challenge of European political and industrial reforms that underpinned colonial expansion.

Modern Islamic philosophy revives some of the trends of medieval Islamic philosophy (Leaman, 2002)¹⁵, notably the tension between Mu'tazilite and Ash'arite views of ethics in science and law, the duty of Muslims and the role of Islam in the sociology of knowledge and in forming ethical and legal codes. In the 19th century, another response emerged that sought to borrow and learn from the European achievements in order to modernize Islam. This modernist movement, which was perhaps initiated by the Egyptian Jamal al-Deen al-Afghani (1838 -1897), who advocated free political, scientific and religious thought, set the tone for a revival of rationalism (Leaman, 2002).

Al-Afghani's student Muhammad Abduh (1849-1905) studied logic, philosophy and mysticism at the Al-Azhar University in Cairo. Exiled to Paris, he promoted reform in the Muslim world, particularly Egypt, and published his main philosophical treatise *On Monotheism (Risâlat at-Tawhîd)* in 1897. This was an apologetic for the main Islamic doctrines and was addressed to Western-educated people, both Muslims and non-Muslims. Abduh rejected both the closing of the gates of *ijtihad* and the practice of *taqlid*. He taught that morality and law must be adapted to modern conditions for the common good, arguing that humans can in principle know good and evil by reason alone, although most fail to do so. The obligation to do what is right can, in his view, be known only through God's revelation. This theory almost breaks with a juristic tradition going back to the beginning of Islam. Abduh promoted the idea of *salafiyya*, asserting that the Islam of the forefathers was rational and practical. He therefore regarded Islam as inherently adaptable, but considered it to be hampered by the rigid structures imposed by later generations. His most prominent disciples were Rashid Rida and Ali abd al-Raziq, while his theory of Salafism was modified by Hassan al-Banna, an important thinker and the founder of the Muslim Brotherhood (see below).

Muhammad Iqbal (1877-1938) sought an Islamic revival based on the ideals of social justice. He emphasized traditional Islamic rules, such as the prohibition of usury, and argued strongly that dogma, territorial nationalism and outright racism, all of which were profoundly rejected in early Islam and especially by Muhammad himself, were splitting the Muslim *ummah*. Iqbal was a strong proponent of the political and spiritual revival of Islamic civilization across the world, specifically in India; a series of famous lectures he delivered to this effect were published as *The Reconstruction of Religious Thought in Islam* (Munnarwar, 1971).

Sayyid Abul Ala Maududi (1903-1979) is credited with creating modern Islamist political thought in the 20th century. As noted above, he established the Jamaat-e-Islami in India. Maududi formulated the concept of a 'theo-democracy', in which the principles of *tawhid* (unity of God), *risala* (prophethood) and *khilafa* (caliphate) would underlie an Islamic political system (Ahmad, 1978). Maududi asserted that Islamic democracy is the antithesis of secular Western democracy, which bases *hakumiya* (sovereignty) on the people (Ahmad, 1978). In Maududi's Islamic democracy, the sovereignty of God and the people are mutually exclusive and hence an Islamic government must accept the supremacy of Islamic law over all aspects of political and religious life.

Influenced by Maududi, Sayyid Qutb (1906-1966) was an Egyptian author, Islamist, and the leading intellectual of the Egyptian Muslim Brotherhood in the 1950s and 1960s. He is best known in the Muslim world for his work on the social and political role of Islamic fundamentalism, particularly in his books *Social Justice* and *Ma'alim fi-I-Tariq (Milestones)*. His extensive *Quranic* commentary, *Fi zilal al-Qur'an (In the Shade of the Qur'an)*, has contributed significantly to modern perceptions of Islamic concepts such as *jihad* and *ummah*. These works represent the final form of Qutb's thought, encompassing his radically anti-secular and anti-Western views, which are based on his interpretations of the *Qur'an*, Islamic history, and the social and political problems faced by Egypt at the time. The school of thought he inspired has become known as Qutbism. Whether he espoused dictatorship or, later, ultimate rule by *Shari'a* law with essentially no government at all, defensive *jihad* or, later, offensive *jihad*, Sayyid Qutb's mature political views always centred on Islam as a complete system of morality, justice and governance, whose *Shari'ah* laws and principles should be the sole basis of governance and everything else in life. On the issue of Islamic governance, Qutb differed with many modernist and reformist Muslims, who claim that democracy is Islamic because the *Qur'anic*

institution of *Shura* supports elections and democracy. Qutb pointed out that the *Shura* chapter of the *Qur'an* was revealed during the Makkan period, and therefore does not deal with the problem of government. It makes no reference to elections and calls only for a ruler to consult some of the ruled, as a particular case of the general rule of *Shura*. Instead, he argued, a 'just dictatorship' would be more Islamic. Qutb also opposed the then popular ideology of Arab nationalism, having become disillusioned with the 1952 Nasser Revolution and been exposed to the regime's practices of arbitrary arrest, torture, and deadly violence during his imprisonment, which ended with his own execution.

Grand Ayatollah Sayyed Ruhollah Musavi Khomeini (1902 – 1989) was a senior Shi'a Muslim cleric, Islamic philosopher and *marja* (religious authority), and the political leader of the 1979 Iranian Revolution, which saw the overthrow of Mohammad Reza Pahlavi, the last Shah of Iran. Following the revolution, Khomeini became Supreme Leader of Iran and was, until his death, the paramount symbolic political figure of the new Islamic Republic. Known as an anti-colonial leader who, following a referendum, created the post-colonial Islamic Republic of Iran. Khomeini was a *marja al-taqid*, ("source of imitation") and an important spiritual leader for many Shi'a Muslims. He was also a highly influential and innovative Islamic political theorist, most noted for his development of the theory of political guardianship by clerical authority (Dabashi, 2006), which granted supreme leadership to the Shi'a clerics. A modified form of this doctrine was incorporated into the 1979 Constitution of the Islamic Republic of Iran. In his book *Hokumat-e Islami: Velayat-e faqih* (Algar, 1981, p. 54) Khomeini's ideas on governance are laid out as follows:

- The laws of society should be made up only of the laws of God (*Shari'a*), which cover all human affairs and provide instruction and establish norms for every topic in human life.
- Since *Shari'a* is the proper law, those holding government posts should have knowledge of it. Since Islamic jurists or *faqih* have studied and are the most knowledgeable in *Shari'a*, a country's ruler should be a *faqih* who surpasses all others in knowledge of Islamic law and justice (known as a *marja*), as well as having intelligence and administrative ability. Rule by monarchs and/or assemblies of those claiming to be representatives of the majority of the people (i.e. elected parliaments and legislatures) has been proclaimed wrong by Islam.
- This system of clerical rule is necessary to prevent injustice, corruption, oppression by the powerful over the poor and weak, innovation and deviation from Islam and Shari'a law, as well as to destroy anti-Islamic influence and conspiracies by non-Muslim foreign powers.

In contrast, Muhammad Baqir al-Sadr (1935-1980), a prominent Iraqi Shi'a scholar, maintained a more moderate view. He was said to have disagreed with the concept of *Velayat-e faqih* ('guardianship by Muslim jurists', interpreted as government by Khomeini). Nevertheless, he is credited with first developing the notion, later put into operation in Iran, of having western style democratic elections, with a body of Muslim scholars to ensure that all laws correspond with Islamic teachings. He also developed detailed critiques of Marxism that presented early ideas of an alternative Islamic form of government. Perhaps his most important work was *Iqtisaduna*, one of the most important works on Islamic economics (Wilson, 1997). This work was a critique of both socialism and capitalism. He was subsequently commissioned by the government of Kuwait to assess how that country's oil wealth could be managed in keeping with Islamic principles. This led to a major work on Islamic banking that still forms the basis for modern Islamic banks.

3.5 Islamic social and political movements

The various social theories discussed above have in most cases resulted in the formulation of social and political movements in the Muslim world, often founded or directly influenced by the same key thinkers. Some of these are identified below.

3.5.1 *The Muslim Brotherhood*

The Muslim Brotherhood (Al Ikhwan al Muslimeen) is one of the most influential multi-national Sunni movements in the Islamic world, especially in the Arab world, where it is often the largest political opposition organization. It was founded by the Sufi schoolteacher Hassan al-Banna in 1928 in Ismailia, Egypt. The Muslim Brotherhood seeks to instil the *Qur'an* and *Sunnah* as the "sole reference point for ... ordering the life of the Muslim family, individual, community ... and state"¹⁶, and ultimately to re-establish a Caliphate or unified Muslim state. Al-Banna, who called for a return to original Islam, followed Islamic reformers like Muhammad Abduh and Rashid Rida. According to Al-Banna, contemporary Islam had lost its social dominance because most Muslims had been corrupted by Western influences.

Among the Brotherhood's more influential members was Sayyid Qutb. As noted above, he was the author of one of the Brotherhood's most important books, *Milestones*, which called for the restoration of Islam by re-establishing the *Shari'a* (Islamic law) and by using "physical power and Jihad for

abolishing the organizations and authorities of the Jahili system” (Qutb, 2003, p. 55), which he believed to include the entire Muslim world. Qutb’s writings preach that Islam enjoins man to strive for social justice, the eradication of poverty and corruption, and political freedom, provided the freedoms do not violate the laws of Islam. The Brotherhood strongly opposes Western colonialism and helped to overthrow the pro-western monarchies in Egypt and other Muslim nations during the early 20th century. Although officially opposed to violent means to achieve its goals, it makes some exceptions, such as the Israeli-Palestinian conflict and its desire to overthrow secular Ba’athist rule in Syria.

3.5.2 Deobandi movement

The Deobandi is a Sunni Islamic revivalist movement, which started in South Asia and has more recently spread to other countries, such as Afghanistan, South Africa and the United Kingdom. Deobandis follow the *fiqh* of Abu Hanifa and are regarded as a part of the Ahlus Sunnah wal-Jamaa’h. They follow Abu Mansur Maturidi’s thought in Aqeedah and Ilm ul Kalaam i.e refuting criticism of Islam made using Greek logic. Deobandi thought is characterized by strict adherence to the *Sunnah* (the tradition of Muhammad) and an emphasis on *Shari’a*. The Deobandis are associated with the Sufi Tariqahs of the Naqshabandiyyah, Chishtiyyah, Qadiriyyah and Suhrawardiyyah. The name derives from Deoband, India, where the madrasah Darul Uloom Deoband is situated.

3.5.3 Tablighi Jamaat

The Tablighi Jamaat movement originated in the Indian subcontinent in the 1920s, where it grew out of the Deobandi movement. It is regarded as a highly significant apolitical movement promoting internal grassroots missionary renewal (Metcalf, 2004) and has millions of activists worldwide (Masud, 2000).

3.5.4 Ahl-e Hadith

Ahl-e Hadith is an Islamic school of thought in South Asia, especially Pakistan and India. It originally emerged as a movement in Bengal in the 1830s, and later spread to other parts of South Asia. Its members reject the four major Sunni schools of Islamic law and emphasize what members claim are the original principles of Islam. In the Indian sub-continent, the term ‘Ahl-e Hadith’ is often used interchangeably with the Salafi movement.

3.5.5 *Jamaat-e-Islami*

Jamaat-e-Islami (JI) is an Islamic political movement founded in Lahore, Pakistan, by Sayyid Abul Ala Maududi on 26 August 1941. It is the oldest religious party in Pakistan. Today the name is also used by sister organizations: Jamaat-e-Islami Hind and Jamaat-e-Islami Bangladesh. It also has an autonomous existence in Indian-held Kashmir and in Sri Lanka. The JI envisions a state governed by Islamic law and opposes Westernization, including capitalism, socialism, and such practices as bank interest, birth control, and relaxed social mores. Initially, it was against the Pakistan movement (a movement to divide British India into two nations - India and Pakistan) on the grounds of unity or *jama'ah*. However, its position was redefined in 1947 to support the establishment of an Islamic state in Pakistan. Its goal was to realize this by purging society of what it viewed as 'deviant behaviour', which it was hoped would lead to the establishment of Islamic law in the region. As noted above, the writings of Maududi gained a wide audience. In 1975, Dr. Israr Ahmed also founded Tanzeem-e-Islami, an organization that advocates the establishment of an Islamic Caliphate in Pakistan and worldwide.

3.6 Islamic understanding of poverty, wealth and economic growth

Despite the huge body of literature on Islamic social theory, there is no specific tradition that deals with what would be classified as 'development' (although individual authors deal with the topic). The following sub-sections discuss Islamic understanding of poverty and concepts of social justice and development, firstly with reference to Islamic scripture and then by reviewing selected sources drawn from a growing body of literature on Islam and social-economic change. Ideas about poverty, charitable giving, redistribution of wealth, the practical implementation of Islamic economic principles through *Shar'ia* compliant financial instruments and the characteristics and role of some Islamic development agencies are discussed in Sections 3.6.2 to 3.6.6.

3.6.1 *Common scriptural themes around poverty reduction*

The *Qur'an* deals quite extensively with the topic of poverty, primarily from a moral perspective. In one of the earliest revelations, Surah Al-Mudathir (Chapter 74 'The Clothed One'), a scene from the Day of Judgement exhorts believers to care for the needy, as those condemned to hell admit: "*We were not of those who prayed and we did not feed the poor.*" (Verses 43-44). Also in the *Qur'an*, worship is regularly mentioned in connection with being charitable (Al-Qardawi, 1999), to such an extent that Islamic worship has been called 'financial worship' (Benthall, 1999). Many of the early Makkan revelations deal

with poverty reduction, through both charitable donations and the transfer of wealth, and also through advocacy on behalf of the poor: “*He used not to believe in Allah, nor did he urge the feeding of the poor*” (69: 30-34). Exegetes of the *Qur’an* interpret such verses in the light of an overall command to have solidarity with and mercy upon fellow human beings, beyond the act of securing their needs (Al-Qardawi, 1999). The right of the poor to receive support and the duty of the rich to give are also expressed in a number of verses. In the Medina period of revelation, they became a mandatory act in the form of obligatory *zakat* (see Section 2.5.3)

After establishing the moral boundaries, the *Qur’an* and *ahadith* make a number of very specific economic policy recommendations. Wilson (1997, p. 117) points out that over 1,400 of the 6,226 verses of the *Qur’an* refer to economic issues, many of them in a highly specific manner, particularly in relation to trade, finance and inheritance.

The desirability of having neither too little to meet one’s needs nor too much wealth is also dominant in a number of sayings of the Prophet:

(Narrated ‘Aisha:) The Prophet used to seek refuge with Allah (by saying), “O Allah! I seek refuge with You from the affliction of the Fire and from the punishment in the Fire, and seek refuge with You from the affliction of the grave, and I seek refuge with You from the affliction of wealth, and I seek refuge with You from the affliction of poverty, and seek refuge with You from the affliction of Al-Masih Ad-Dajjal [the false Messiah].”¹⁷

Abdullah b. Umar reported that, as Allah’s Messenger was sitting on the pulpit and talking about charity and abstention from begging, he said: “The upper hand is better than the lower one, the upper being the one which bestows and the lower one which begs.”¹⁸

Whilst begging is not recommended in the primary sources of Islam, even though the poor have a right to a share in the wealth of the rich, the tribulations of poverty are seen as severe, to such an extent that they may become a threat to an individual’s belief. Other *ahadith* prescribe a solution in work, with the Islamic authorities responsible for creating such opportunities if they are not available. For example:

“(Narrated Anas ibn Malik): A man of the Ansar came to the Prophet and begged from him. He (the Prophet) asked: Have you nothing in your house? He replied: Yes, a piece of cloth, a part of which we wear and a part of which we spread (on the ground), and a

wooden bowl from which we drink water. He said: Bring them to me. He then brought these articles to him and he (the Prophet) took them in his hands and asked: Who will buy these? A man said: I shall buy them for one dirham. He said twice or thrice: Who will offer more than one dirham? A man said: I shall buy them for two dirhams. He gave these to him and took the two dirhams and, giving them to the Ansari, he said: Buy food with one of them and hand it to your family, and buy an axe and bring it to me. He then brought it to him. The Apostle of Allah fixed a handle on it with his own hands and said: Go, gather firewood and sell it, and do not let me see you for a fortnight. The man went away and gathered firewood and sold it. When he had earned ten dirhams, he came to him and bought a garment with some of them and food with the others. The Apostle of Allah then said: This is better for you than that begging should come as a spot on your face on the Day of Judgment. Begging is right only for three people: one who is in grinding poverty, one who is seriously in debt, or one who is responsible for compensation and finds it difficult to pay."¹⁹

3.6.2 *Defining poverty in an Islamic context*

In Islamic tradition the *Shari'a*²⁰ is seen as something that nurtures and protects humanity, a concept explored, for example, in the works of the 11th century Islamic philosopher Al-Ghazali (Watt, 1963). Well-being of humans is based on the fulfilment of necessities, needs, and comforts. The purpose of the law is therefore to establish the best equilibrium between worldly affairs and the hereafter. A constant awareness of God and the *Shari'a* is held to be essential for believers, who have to educate themselves in the basic tenets of the latter and apply this knowledge for the benefit of society, including the economic order (Wilson, 1997). Rabbani (n.d.) expounds the purpose of the *Shari'a* as follows:

To ensure the establishment of religion, God Most High has made belief and worship obligatory. To ensure its preservation, the rulings relating to the obligation of learning and conveying the religion were legislated. To ensure the preservation of human life, God Most High legislated for marriage, healthy eating and living, and forbade the taking of life and laid down punishments for doing so. God has permitted that sound intellect and knowledge be promoted, and forbidden that which corrupts or weakens it, such as alcohol and drugs. He has also imposed preventative punishments in order that people stay away from them, because a sound intellect is the basis of the moral responsibility that humans were given. Marriage was legislated for the preservation of lineage, and sex outside marriage was forbidden. Punitive laws were put in place in order to ensure the preservation of lineage and the continuation of human life. God has made it obligatory to support oneself and those one is responsible for, and placed laws to regulate the commerce and transactions between people, in order to ensure fair dealing, economic justice, and to prevent oppression and dispute. Needs and comforts are things people

seek in order to ensure a good life, and avoid hardship, even though they are not essential. The spirit of the *Shari'a* with regard to needs and comforts is summed up in the *Qur'an*, “*He has not placed any hardship for you in religion,*” (22:87) and “*God does not seek to place a burden on you, but that He purify you and perfect His grace upon you, that you may give thanks*” (5:6).

In this traditional Islamic definition, the objective of the *Shari'a* is the welfare of humanity. As noted above, this welfare dimension is usually expressed in what is referred to as *Maqasid al Shari'a* - the purposes of the *Shari'a*, or needs, which are defined as religion (*deen*), life (*nafs*), the mind (*aql*), progeny (*nasl*), and property (*maal*) (Alhabshi, n.d.a). The protection of the religion entails the protection of the community of the believers as a socio-political entity, whilst maintenance of life (or the physical self) suggests the inclusion of food, shelter and medical care. This clearly is important in terms of how poverty is understood in Islam.

Human needs define the foundations for good individual and social lives and are classified into three levels in a hierarchy, namely (1) necessities (*dharuriyyat*); (2) convenience (*hajat*); and (3) refinements (*kamaliyat*) (Alhabshi, n.d.a). Necessities consist of all activities and things that are essential to preserve the five needs listed above at the barest minimum for an acceptable level of living. It is to be understood that, at this level, a person has enough to live on, although not necessarily in comfort. It has been suggested that necessities should include the ability to adhere to the way of God and perform the five pillars of Islam (belief, prayer, fasting, *Zakat* and pilgrimage, although for the latter the *Shari'a* stipulates an explicit exception if one does not have the means to undertake the *hajj*); protection of life (we might include here access to health services); means of securing food, clothing, shelter and education; and the right to earn a living, and to set up a family, etc.

Much like other definitions, this implies that all the five foundations or needs must be fulfilled; that one need does not have priority over another, and if only one of the needs is unfulfilled, then a person is considered poor. However, Islam mentions two categories of poor: the poor (*fakir*) and the needy (*miskin*). There is considerable debate amongst Islamic jurists about the nature of the difference, although some hold the opinion that the difference is arbitrary (Al-Qardawi, 1999). The Hanafis, for example, define a poor person as one whose ‘wealth’ is needed to satisfy basic needs like shelter and clothing but is below the *nisab* (i.e. the level at which payment of *zakat* becomes obligatory), whilst a

needy person does not have any wealth or property. This in many ways reminds one of the concept of a poverty line, a monetary definition of poverty that is commonly used in the development discourse (compare Nkurunziza, 2007). However, the other three Madhabs argue that the poor are those who are insufficiently endowed with means to fully satisfy their basic needs, whilst the needy completely lack the means to achieve their basic needs, which remain unfulfilled (Al-Qardawi, 1999, p. 345). It is thus important to note that the human needs identified in Islam are not exclusively material and cannot be captured in monetary terms alone - the Islamic understanding of poverty transcends the physical world, with its emphasis on spiritual well-being.

3.6.3 Vehicles for redistributive justice: *zakat*, *sadaqah* and *waqf*

The redistribution of wealth in the form of charitable giving is central to the Islamic faith and an obligation upon every believer, its importance highlighted by the term 'financial worship' used by Benthall (2003) in his exposition of Islamic charity. The basic mechanism for this is *zakat*, which became a mandatory act of worship at the time when an Islamic state was established by the Prophet Muhammad in 622 CE. Many *Qur'anic* verses revealed in Medina deal with the topic (Al-Qardawi, 1999). The word *zakat* is mentioned in the *Qur'an* thirty times in different contexts. It is derived in Arabic from the verb *zaka* which means to 'grow' and 'become better'; *zakat* consequently means 'purification of wealth' (Al-Qardawi, 1999, p. xliii).

As noted above, in Islamic doctrine, *zakat* is one of the 'five pillars' (Cragg, 1986). It must be given by every Muslim at the end of each year and is calculated at a rate of 2.5 per cent of any disposable wealth above a minimum amount called *nisab*. Beneficiaries of this obligatory charity are detailed in the *Qur'an*, "*Zakah expenditures are only for the poor and the needy, and for those employed to collect [Zakah] and for bringing hearts together and for freeing captives and for those in debt and in the way of Allah and for the traveller - an obligation imposed by God and God is Knowing and Wise*" (Qur'an Surah 9, verse 60). In modern public finance terms this can be translated into the following expenditure headings (Al-Qardawi, 1999):

- poverty reduction,
- administrative overheads for civil servants dealing with public welfare
- peace-building and community cohesion
- promotion of freedom, human rights and civil liberties

- personal insolvency settlements
- security and defence²¹
- homeless, refugees and migrants.

Some believe that there is significantly increased scope for the collection of *zakat* in contemporary Islamic states (Iqbal and Khan, 1983), opening up scope for it to make a significant contribution to poverty alleviation that may be more effective than the redistribution and welfare systems used in modern states (Kuran, 1995). However, Shi'a Muslims, who do not believe governments have a right to collect it, had to be given exemption when collection of *zakat* in Pakistan was nationalized.

In addition to *zakat*, voluntary charity, in Arabic *sadaqah* (meaning 'to give away' and 'realising one's faith by action'), is also strongly encouraged, based on many sayings of the Prophet Muhammad, for example "*Charity (Sadaqah) is due upon a person on every day that the sun rises*" (Bukhari Volume 3, Book 49, Number 870). It is regarded as an act of individual devotion, in which charity is given directly to a destitute beneficiary (Al-Qardawi, 1999).

Other Islamic teachings stress particular seasons for giving, like the month of Ramadan during which Muslims are expected to feed the destitute whilst fasting themselves. A special contribution called *zakat al-fitr* also has to be made at the end of the fasting month, being sufficient food to feed one person in need or its monetary equivalent. Similarly, during the *Hajj* period, Muslims, whether performing pilgrimage or not, are expected to sacrifice a cow, goat or camel to feed the needy. Almsgiving therefore takes a central role in Islamic doctrine, as Benthall (2003, p. 15) underlines: "Islam is the only one of the three Abrahamic religions that explicitly urges the believer not only to be generous but also to persuade others to be charitable (Qur'an Surah, 107²²)". Strikingly, orphans are often the focus of charitable activity, again based on a saying of the Prophet that stresses the merit of assisting orphans²³.

A further means of charity is the establishment of a 'pious foundation' (*waqf*) by endowment. The legitimacy of *waqf* is derived in Islamic law from the Prophet's statement: "*When a person dies, his works come to an end, except for three: charity that continues to yield benefit, knowledge that continues to be useful, and a pious child that prays on one's behalf.*"²⁴ *Waqf* can be likened to the legal construct of a trust in perpetuity, since the Arabic means 'tying up'. Use of funds generated by a *waqf*

can be utilized for all aspects of charity work, including construction of mosques, shelters, orphanages, refugee camps and hospitals, historically evidenced by many endowments remaining active today in Turkey and the Middle East (Benthall, 2003).

3.6.3 Islamic economic and development thought

Most Islamic thinkers on economics insist that Islamic theology espouses a distinct strategy for development (e.g. Ahmad, 1976a, 1978; Chapra, 2000; Iqbal, 2002; Nomani and Rahnama, 1994; Qureshi, 1980; Ragab, 1980). Upon closer examination of this literature, it is evident that the understanding of development embodied in it is primarily focused on economic growth. However, as Ahmed underlines, the primary norm in an Islamic society is the elimination of crime, the establishment of morality and the protection of private property, not economic progress (cf Qureshi, 1980, p. 571). Hence Islamic conceptualization of processes related to development mainly focus on creating a just and moral social and economic system, expressed in the ideals of Islamic economics.

As opposed to Western materialism, with its primary focus on improving material welfare of human beings, Islamic economists argue about the importance of spiritual and moral considerations as determinants of human welfare. Thus humans are exhorted to enjoin the good and abjure evil, as per the *Qu'ranic* injunction. In the economic arena, this implies a particular set of ethics. '*Homo Islamicus*' avoids waste and ostentation, promotes generosity, discourages harmful externalities, works hard and also exchanges using fair prices (Kuran, 1986; Chapra, 1992). *Homo Islamicus* is allowed to acquire property, but is banned from speculating, gambling, hoarding and destructive competition. Included in this last group are activities such as participating in insurance or capital markets (gambling) or property dealing (speculation).

Within a broader historical perspective, Islamic economics is regarded as a means of re-creating what is referred to the Golden Age of Islam. As noted above, particularly since the onset of colonization and the industrial revolution, the Muslim world appeared to be lagging behind. This divergence in economic performance prompted many observers to question the compatibility of Islam with the process of capitalist economic growth (Cummings et al, 1980). Rodinson (1974), in particular, rebuts this as cultural reductionism in the ilk of Max Weber and others, who have tried to explain the politics and society of the Middle East by reference to some unchanging entity called 'Islam', typically

characterized as instinctively hostile to capitalism. Yet the relationship of Islam with socialism has also been uneasy mainly due to the atheistic nature of the latter, although there is perhaps some overlap in the normative guidance for how humans should conduct themselves ethically within the economic arena.

Islamic economics is in many ways a new discipline, primarily because Muslim scholars of the past did not differentiate between religious and worldly affairs. Since the mid-20th century there has been a rapid growth of relevant literature (see also Zaman, 2008). The desire for an Islamization of deeply secular disciplines like economics became a priority during post-colonial struggles in the Muslim world (Chapra, 1985). Kuran (1997), moreover, views the birth of Islamic economics as a means of creating a distinct identity for Muslims in the absence of any tangible political entities, although by virtue of Islam being a holistic world view, Islamic economics is regarded as only the first step in an Islamic revival that will ultimately lead to the (re-)establishment of an Islamic state (*khalifat*).

As sketched above, this Islamic revivalism was led by thinkers in the Indian sub-continent, including Abdul 'Ala Maududi, and in the Arab world by Hassan Al-Banna and Sayyid Qutub – the founding fathers of the Muslim Brotherhood, who contrasted Islam with the dominant politico-economic systems of capitalism and communism. The idea of Islamic economics was especially popularised by Maududi (1970), the founder of the Pakistani Jamaat-e-Islami movement, who regarded himself as a staunch defender of Islamic culture against the corrupting influence of the West. This set the tone for later developments, as Islamic economics came to be seen as a means of establishing Islamic authority in an area where Western, particularly UK and US influences, were dominant (Kuran, 1995).

Islamic economic thinking was paralleled by an unprecedented growth in Islamic financial institutions, particularly banks, in the Middle East and especially the Gulf States. Islamic banks can now be found in all Muslim countries. Islamic economics has been viewed with considerable suspicion due to the Islamist nature of the project (Esposito, 2000), although some dimensions of Islamic economics have been able to shake off the connection to political Islam, as seen for example in the mainstreaming of Islamic banking in the UK and other Western countries.

The theological basis for Islamic economics has always been particularly strong, due to the strict prohibition of unethical business practices in the *Qur'an* and the *Sunnah*. In Islamic theology, humankind is seen as a trustee of all worldly God-given resources. However, Islamic scholars and economists point out that divine guidance is necessary to ensure that at the societal and global level a functioning system can be established and maintained. Ahmad (1978, p. 14), for example, identifies two key principles, "first, the optimal utilisation of resources that God has endowed to man and his physical environment, and, secondly, their equitable use and distribution and promotion of all human relationships on the basis of Rights and Justice." Thus it is the very nature of money that Islamic economics views differently from mainstream economics. According to the *Qur'an*,

"Money is seen not as the property of individuals, nor of the state, but as belonging to the community at large. Idle funds are subject to swingeing taxes for the benefit of the poor, so that people are encouraged to put their money to work by investing it in productive ventures" (Harper, 1994).

Thus the aim of Islamic economics, according to Molla et al (1988), is the establishment of a just and balanced social order free from all kinds of exploitation:

"O ye who believe! Observe your duty to God and give up what remaineth (due to you) from usury [interest, the author], if you are (in truth) believers." (Surah v 25)

The underlying ethical principle behind Islamic finance is therefore the elimination of exploitation within the socio-economic sphere, in particular by not guaranteeing a return on loans given, regardless of whether the finance has actually yielded a monetary benefit for the borrower (Al-Jahri, n.d.). There is an emerging body of literature that deals with Islamic finance, including the operation of an Islamic economy and Islamic banks, and also how a financial system might be organised in line with the principles of Islamic economics.

Whilst only the Iranian revolution saw a systematic Islamization of the economy, in other parts of the Muslim world the less ambitious goal of interest-free banking has been pursued. Interest (*riba* in Arabic) is seen as forbidden in the *Qur'an*. In principle, therefore, Islamic finance is based on sharing equity or profits, credit purchase and/or leasing (Al-Jahri, n.d.). The principle is that an Islamic bank cannot only be a financier but must also be a partner in business, jointly sharing profits and absorbing losses. The system essentially involves sharing of risk between the owner of capital and an

entrepreneur, as well as sharing the result of collective efforts. It differs from an interest-based system, in which the risk is mainly borne by the entrepreneur or user of capital. The main Islamic financing arrangements are either lease purchases (*murabaha*), profit/loss sharing investments (*mudaraba*) or business partnerships (*musharaka*) (Zaman, 2008), although in a more philanthropic form, interest-free loans, called *kardh-ul-hassana* in Arabic, are also given.

After three decades of practice, a lot of criticism has also been levelled against academics and banks alike, primarily arguing that Islamic financial products merely aim to replicate in Islamic form the functions of contemporary financial instruments, markets and institutions, and have therefore, arguably failed to serve the objectives of Islamic law (El Gamal, 2006)²⁶.

In addition to funding for businesses and better off individuals, a number of economists (e.g. Iqbal, 2002) have argued that Islamic modes of finance have the ability to provide capital for the poor without putting an inequitable burden on them (Alam, 2000). In the poverty reduction and development context, Islamic micro-credit is being utilized by Islamic development agencies. Such services usually consist of the full range of Islamic financing methods, but the most commonly used transaction is based on the *murabaha* principle, in which the micro-finance agency purchases goods at the request of the borrower and then sells them to the latter for a fee to cover administration costs (comparable to a lease-purchase arrangement). This type of lending can be sustainable, as transaction costs are covered, but its objective is not profit maximization.

3.6.6 Contemporary Islamic development agencies

In order to assist Muslim countries achieve development objectives, contribute to reducing poverty amongst Muslims and others, and enable Muslims (especially in richer countries) to fulfil the *Qur'anic* injunction to give to charity, a number of Islamic development agencies have been established. A few of these are mentioned here.

The primary multilateral development financing institution in the Muslim world is the Islamic Development Bank (IDB). As noted above, it is located in Jeddah, Saudi Arabia, and was founded by the first conference of Finance Ministers of the Organization of the Islamic Conference (OIC), convened on 18 December 1973. The bank officially began its activities in 1975. On the basis of paid-

up capital, the following countries are the main shareholders of the Bank: Saudi Arabia, Kuwait, Libya, Turkey, UAE, Iran and Egypt. The purpose of the Bank is to foster the economic development and social progress of both member countries and Muslim communities in non-member countries in accordance with the principles of *Shari'a*. The unit of account of the bank is the Islamic Dinar. It implements *Shari'a* compatible financial practices such as loans, leasing, instalment sales and equity participation.

In the modern era, Muslims have become dispersed across the globe and no central form of Islamic administration exists, other than in countries such as Pakistan, Sudan and Saudi Arabia. As a result, *zakat* and *sadaqah* in Muslim (and increasingly non-Muslim) countries are collected by Islamic charities and distributed around the world, substituting for the traditional 'alms store' or treasury (in Arabic *Bait al-Mal*), which was the institution responsible for collection and distribution of *zakat*. Most modern Muslim development organizations thus see themselves as a continuation of the longstanding humanitarian tradition found in the Muslim world in the form of *zakat*, *sadaqa* and *waqf* (Benthall, 2003). Often they base their mandate and thus their legitimacy to collect such charitable giving on traditional Islamic welfare systems, even though according to Islamic jurisprudence *zakat* may be collected, like other taxes, by the state. Fundraising efforts based on individual donations appeal to individual Muslims to discharge their Islamic duty for annual *zakat* payment on the basis of verses from the *Qur'an* and *ahadith*²⁷.

There are a number of Islamic NGOs that operate internationally, for example, the Aga Khan Development Network, as well as UK-based charities like Islamic Relief and Muslim Aid that have budgets of £10-50 million. Their concerns encompass charitable, humanitarian, welfare and longer term development work. With some notable exceptions, not much organizational literature exists that explains the extent to which Islamic theological principles are translated into the operations of modern non-governmental organizations working towards poverty eradication (Krafess, 2005). However, some recent studies by Benthall (2003, 2006) have provided further insights into the operational philosophy of such organizations and have shed light on the very small operational differences between Islamic and mainstream NGOs, primarily to be found in programmes for interest-free micro-finance, orphan care or food distribution on the occasion of Islamic festivals (Benthall, 1999).

3.7 Governance and politics

Both classical and contemporary Islamic scholars have provided a range of interpretations about the nature of an ideal Islamic governance structure. This section provides only a brief introduction to some of the key thinking with respect to public administration, democracy and human rights.

3.7.1 Public administration and democracy

A large literature has developed arguing that Islam provides for all the ingredients of a modern state and society, which cannot be fully explored here. One of the seminal classical works on public administration, *Kitab al-Ahkam al-Sultaniyah*, written by Abu al-Hasan al-Mawardi (d. 1058 CE), dates from the 10th century. The book discusses the principles of political science, with special reference to the functions and duties of the Caliphs, who are regarded as personally answerable to God for the well-being of the citizens of the state in their care (Al-Mawardi, 2003). Rulers are responsible for ensuring that their citizens' basic needs are being met and for the re-distribution of wealth via administration of *zakat* through the *Bait-ul-maal*, the treasury. Al-Mawardi argues that if Caliphs or rulers meet their Islamic responsibilities to the public, people must obey their laws, but if they become either unjust or severely ineffective then it is permissible to disobey, impeach or remove them. In order to create a degree of accountability, they must be impeached via the *Majlis al-Shura*, loosely translated as 'consultation of the people', similar to a parliament. More recently, the Shi'ite thought posited by Khomeini has been highly influential in expounding how governance of an Islamic state should function

Many Muslim intellectuals seek to demonstrate that Islam enshrines democratic values, although this assertion is often met with suspicion, arising out of the nature and goals of Islamic movements such as the Muslim Brotherhood and, perhaps Hezbollah (Bukay, 2007). A more balanced argument is set out in *Islam and Democracy* by Esposito and Voll (1996), who question Western attempts to monopolize the definition of democracy and suggest that the very concept changes its meaning over time and place. They argue that every culture can mould an independent model of democratic government, which may or may not correspond to Western liberal ideas. They suggest that Islamic thinkers like Muhammad Iqbal provide a framework for combining democracy with spirituality, in order to remedy the alleged spiritual vacuum in Western democracies. They further endorse the view that democracies need not follow a single formula and can function not only in a liberal political system but

also in socialist or religious systems. They endorse adopt al-Maududi's concept of a 'theo-democracy', in which, as noted above, three principles: *tawhid* (unity of God), *risala* (prophethood) and *khilafa* (caliphate) can underlie an Islamic political system. Critics, such as Bukay (2007), regard Maududi's argument that any Islamic polity must accept the supremacy of Islamic law over all aspects of political and religious life (Ahmad, 1976b) as incompatible with democratic concepts such as the sovereignty of the people, but Esposito and Voll (1996) argue that Islamic democracy does in principle rest upon concepts of consultation (*shura*) and consensus (*ijma*), ultimately core democratic processes.

3.7.2 Human rights

The contemporary human rights discourse in the Muslim world reflects the ongoing intellectual rivalry between traditionalists, fundamentalists and modernists. Mayer's study of *Human Rights in Islam* (1995) makes interesting comparisons between the wide range of Muslim interpretations, responses and opinions and political realities.

A key Islamic view advanced by Maududi argues that respect for human rights is enshrined in *Shari'a* law and that the roots of these rights are to be found in Islamic doctrine. He criticizes the Western notion that there is an inherent contradiction between Islam and human rights. However, defining 'human rights' from an Islamic perspective is not straightforward, since the concept of a person having inalienable and universal rights by virtue of his or her humanity does not as such exist in Islam, which regards all rights as God-given and transmitted via divine revelation (Maududi, 1976). Western scholars have, for the most part, rejected Maududi's analysis. Bielefeldt (2000), for example, characterizes Maududi's argument as a superficial and uncritical 'Islamization' of human rights that fails to address tensions between human rights and *Shari'a* law. In addition, he criticizes Maududi for employing a narrow definition of equality that gives no consideration to what Bielefeldt considers the two main issues over which traditional *Shari'a* and modern human rights collide: gender and religion. Carle (2005) terms Maududi's book 'influential', but echoes Bielefeldt's criticisms.

Much of the recent debate has centred around UN attempts to assemble support for the Universal Declaration of Human Rights (UDHR). Predominantly Muslim countries, like Sudan, Pakistan, Iran and Saudi Arabia, have criticized the UDHR for its perceived failure to take into account the cultural and religious context of non-Western countries. In 1981, the Iranian representative to the United Nations,

Said Rajaie-Khorassani, articulated the position of his country regarding the Declaration, saying that the UDHR reflected a secular understanding of the Judeo-Christian tradition, which cannot be implemented by Muslims without breaking Islamic laws (Littman, 1999). Abraham (1998) also notes that the UDHR as a legal statement cannot supersede Islamic law and that hence asserts that the UDHR is unacceptable at best and meaningless at worst to a devout Muslim. From an Islamic fundamentalist's point of view, it is blasphemy to compare Islamic law and human rights with any secular law or concept of human rights (Abraham, 1998, p. 316).

The Cairo Declaration of Human Rights in Islam (CDHRI)²⁸ is perhaps the most prominent attempt to develop an alternative. It is a declaration of the member states of the Organization of the Islamic Conference (OIC), which provides an overview of the Islamic perspective on human rights, and affirms *Shari'a* as the sole source of rights. The CDHRI declares its purpose as to provide "general guidance for Member States [of the OIC] in the field of human rights" and is usually seen as an Islamic counterpart of and response to the UDHR, although arguably it has not had much effect in institutionalizing systems of rights in Muslim countries. The CDHRI diverges from the UDHR in key respects, most notably in that the former unambiguously recognizes only those human rights that are considered to be in accordance with *Shari'a*. Article 24 of the declaration states: "All the rights and freedoms stipulated in this Declaration are subject to the Islamic Sharia." Article 19 also says: "There shall be no crime or punishment except as provided for in the Sharia." The role of Islamic law as a sole source of legal opinion is confirmed by Article 25, which asserts that "The Islamic Sharia is the only source of reference for the explanation or clarification of any of the articles of this Declaration". The CDHR underscores its basis in Islam as the "true religion" and in the way of life of Muslim society (the *ummah*), which is described as having played a "civilizing and historical role". Where the CDHRI refers to human rights, it almost always makes a qualification that those rights must be exercised in accordance with *Shari'a* law. Thus, Article 22 restricts freedom of speech to those expressions of it that are not in contravention of Islamic law: "Everyone shall have the right to express his opinion freely in such manner as would not be contrary to the principles of the Sharia." Similarly, the right to hold public office is contingent upon such right being in accordance with the *Shari'a*.

Abraham (1998) summarizes the key criticisms of the Islamic human rights approach as its prescriptiveness, arising out of the belief that the law can be changed by neither rationality nor justice because, in Islam, law is provided by God alone. For example, the CDHRI has been criticized by Western human rights advocates for falling short of international human rights standards by not upholding the fundamentality of the freedom of religion. Thus Article 5 prohibits the imposition of any restrictions on marriage stemming from “race, colour or nationality”, notably excluding religion from the list, implying that men and women may be prevented from marrying on the basis of their religion. Similarly, the CDHRI is criticized as not endorsing equality between men and women; moreover, it is accused of affirming the superiority of men. In Article 6, women are guaranteed equal dignity, but not equality in other matters. The article also puts upon a husband the responsibility of maintaining the welfare of the family, while no similar obligation is placed upon the wife.

There is a huge body of literature commenting on gender and politics in the Muslim world, to which this review cannot do justice. It is commonly believed by many Islamic scholars (e.g. Badawi, 1995) that the *Qur'an* supports women's religious and moral equality, as well as their economic independence, expressed in the right to inherit and to keep their own property. Esposito and Haddad also write that, in principle, the *Qur'an* grants women equality (1997, p.163). However, human rights activists have criticized Islamic law, according to which women receive a lesser share through inheritance and their testimony is also considered worth half that of men's. In contrast, the rights and responsibilities of males and females and relations between the sexes are governed not by the principle not of equality but of complementarity (Badawi, 1995; Obermeyer, 1992). Critics argue that this implies that men and women do not have equal worth. Using the *Qur'an*, the *hadith* and the lives of prominent women in the early period of Muslim history as sources, conservatives have confirmed that existing gender asymmetries are divinely ordained. In contrast, Islamic feminists have discerned possibilities for a more progressive politics of gender based on the egalitarian ideals of early Islam. Traditionalists and progressives differ greatly and the debate is unresolved (Safi, 2003).

4 Conclusion

This review has attempted to provide an overview of the basic tenets of belief and practice in Islam that form the foundation for concepts relevant to the mainstream development discourse. It is clear that there is no single Islamic understanding of 'development'. Social theorists, who might be broadly categorized as 'traditional', 'fundamentalist' or 'modernist', all agree on the transcendental nature of Islam, which is focused on the 'hereafter'. This world is thus seen as a tool and extremely diverse opinions exist in the various Sunni and Shi'a schools of thought as to how societies and economies ought to be constructed to be most conducive to the ultimate transcendental objective.

A notion of underdevelopment or backwardness emerged in Muslim thought only in response to Western economic and political dominance and the rampant colonization of the Muslim world. Recent Muslim economic and political thought and practical responses mainly focus on the creation of a just and moral economic and social system, based on a holistic conception of human wellbeing that has both religious and material dimensions. Islamic economics, in particular, seeks to demonstrate how Muslim countries and financial institutions can achieve economic growth and poverty reduction through *Shar'ia* compliant policies and mechanisms. However, while Islamic economists advocate a religious rather than secular motivation for achieving economic development, their conceptualizations of economic growth and management are not dissimilar to those of mainstream economics, with the exception of their rejection of interest (*riba*) and advocated reliance on charitable giving to generate funds for poverty reduction, even while they insist that Islamic theology espouses a distinct strategy for development.

This paper does not purport to be comprehensive. It has aimed to provide an introduction to the history of Islam and Muslim thought for those unfamiliar not only with the religion but also with how its teaching might relate to contemporary development debates, and much more work remains to be done.

Notes

- ¹ Western academics who deal with Islamic issues come from a diverse range of disciplines, ranging from sympathetic liberals like John Esposito or conservatives and neo-conservatives like Bernhard Lewis or Daniel Pipes. The author has sought to reflect this broad spectrum in the review.
- ² Only Anglo-American, no Arabic, Malaysian or Urdu sources were viewed.
- ³ The Muslim calendar differs significantly from the Christian calendar. It begins at the time of Muhammad's migration from Makkah to Medina, known in Arabic as the Hijra, which in the Christian calendar occurred in 622. In the Islamic calendar, also called the Hijri calendar, the first day of the first month of year 1 corresponds to July 16, 622 in the Christian calendar. To avoid confusion, this paper will use the Christian dates, denoted by CE, the Common Era, when discussing events in Islamic history http://www.acs.ucalgary.ca/applied_history/tutor/islam/beginnings/.
The Islamic calendar is used to date events in many predominantly Muslim countries and is used by Muslims everywhere to determine the proper day on which to celebrate Islamic holy days. It is a lunar calendar having 12 lunar months in a year of about 354 days. Because the lunar year is about 11 days shorter than the solar year, Islamic holy days, although celebrated on fixed dates in the Muslim calendar, usually shift 11 days earlier each successive solar year, such as a year of the Gregorian calendar. The Muslim calendar was first introduced in 638 C.E. by the second Caliph, 'Umar ibn Al-Khattab. Each month has 29 or 30 days. Traditionally, the first day of each month was the day of the first sighting of the lunar crescent (the hilâl) shortly after sunset. If the hilâl was not observed immediately after the 29th day of a month, either because clouds blocked its view or because the western sky was still too bright when the moon set, then the day beginning at that sunset was the 30th. Such a sighting had to be made by one or more trustworthy men testifying before a committee of Muslim leaders. Determining the most likely day that the hilâl would be observed was a motivation for Muslim interest in astronomy, which put Islam in the forefront of that science for many centuries. This traditional practice is still followed in a few parts of the world, like India, Pakistan and Jordan. However, in most Muslim countries astronomical rules are followed that allow the calendar to be determined in advance.
Source: A Brief Introduction To The Islamic (Hijri) Calendar, available online http://fisher.osu.edu/~muhanna_1/hijri-intro.html [accessed 27/08/07]
- ⁴ Cited from The Islamic World to 1600, available online http://www.acs.ucalgary.ca/applied_history/tutor/islam/learning/conclusion.html [accessed 20/08/07]
- ⁵ For further information, including maps indicating the extent of the early Islamic world, especially its extent in 1500, see the Applied History Research Group, University of Calgary (1998) http://www.acs.ucalgary.ca/applied_history/tutor/islam/fractured/
- ⁶ See footnote 3.
- ⁷ Orthodox here refers to Wahabism espousing only the traditional foundation of Islamic legal and theological thought, which is the Qur'an and the sunnah of the Prophet (Rahman, 1987)
- ⁸ This link has continued for over 250 years, with descendants of Abd al-Wahab, who take the name Ahl al-Shaykh (literally the 'family of the religious scholar') and hold high positions in the religious establishment of Saudi Arabia as "vital partners to the House of Saud, crucially conferring Islamic legitimacy on its rule". (Henderson, 2003)
- ⁹ For example, in 1974, the government of Pakistan amended its constitution to define a Muslim "as a person who believes in finality of Prophet Muhammad" in 'Act to amend the Constitution of the Islamic Republic of Pakistan', Gazette of Pakistan, Extraordinary, Part I, 21st September, 1974
- ¹⁰ Religious syncretism is the blending of two or more religious belief systems into a new system, the incorporation into a religious tradition of beliefs from unrelated traditions, or the combination of different forms of belief or practice. This can occur for many reasons, and the latter scenario happens quite commonly in areas where multiple religious traditions exist in close proximity and function actively in the culture.

- ¹¹ cited from: Encyclopaedia of Religion, Department of Religion and Ethics, St. Martin's College, Lancaster, available online <http://philtar.ucsm.ac.uk/encyclopedia/islam/sunni/ash.html> [accessed 20/08/07]
- ¹² cited from: Encyclopaedia of Religion, Department of Religion and Ethics, St. Martin's College, Lancaster, available online <http://philtar.ucsm.ac.uk/encyclopedia/islam/sunni/ash.html> [accessed 20/08/07]
- ¹³ cited from: Encyclopaedia of Religion, Department of Religion and Ethics, St. Martin's College, Lancaster, available online <http://philtar.ucsm.ac.uk/encyclopedia/islam/sunni/matur.html> [accessed 20/08/07]
- ¹⁴ Under indirect rule the Sokoto Caliphate formally continued to exist and the Sultan of Sokoto remains to this day the main religious leader of Nigerian Muslims.
- ¹⁵ cf Leaman, O. (2002) Islamic Philosophy: Routledge Encyclopaedia of Philosophy, available online <http://www.muslimphilosophy.com/ip/rep.htm> [accessed 20/08/07]
- ¹⁶ see for further details <http://www.ikhwanweb.com/Article.asp?ID=813&LevelID=2&SectionID=116> [accessed 21/08/07]
- ¹⁷ Sahih Bukhari Volume 8, Book 75, Number 387
- ¹⁸ Sahih Muslim Book 5, Number 2253
- ¹⁹ Sunnan Abu Dawood, Book 9, Number 1637
- ²¹ Al-Qardawi mentions that "in the way of Allah" is regarded by the majority of Islamic jurists as referring to jihad (Arabic for 'struggle'), although he argues that a contemporary interpretation could include state expenditure on defence (coupled with revenue from land tax, kharaj), or even financing the establishment of an Islamic state. He refers to cultural, educational and informational jihad, including da'wah (Al-Qardawi, 1999, p. 427-28), which would suggest that jihad is not understood as a purely military struggle.
- ²² Surah al-Ma'un (A Small Kindness): "Have you seen the one who denies the Recompense? For that is the one who drives away the orphan, and does not encourage the feeding of the poor..."
- ²³ The prophet Muhammed stated in a well-known hadeeth: "I and the one who looks after an orphan will be like this in Paradise", showing his middle and index fingers and separating them. (Sahih Bukhari, Volume 7, Book 63, Number 224)
- ²⁴ Sahih al-Bukhari 25 Surah 2, verse 278. There are other Qur'anic verses and ahadith (sayings of the Prophet) which specify that interest in general and not merely excessive usury is forbidden in Islam
- ²⁶ Kuran (1995) argues that this is based on a very particular interpretation of the Qu'ran informed by the banning of the pre-Islamic practice of doubling the debt of a borrower unable to repay on time.
- ²⁷ For example, Muslim Aid in the UK quotes the following verse: "Who is he that will Loan to Allah a beautiful loan, for (Allah) will increase it manifold to his credit, and he will have (besides) a liberal Reward". (Qur'an 57:11); <http://www.muslimaid.org/> <accessed 05/12/06>
- ²⁸ available online <http://www.religlaw.org/interdocs/docs/cairohrislam1990.htm> [accessed 01/07/07]

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