

THE PROCEEDING OF THE 6TH INTERNATIONAL SYMPOSIUM ON ISLAM, CIVILIZATION AND SCIENCE (ISICAS 2015)

“Upholding the Dignity of Islamic Civilization”

15 – 16 Zulhijjah 1436H (29 – 30 September 2015)
Universiti Kebangsaan Malaysia.

Editors:

Muhammad Hilmi Jalil
Fariza Md. Sham
Latifah Amin
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FOREWORD

السلام عليكم ورحمة الله وبركاته

All praises to Allah, the Almighty the Most Gracious and Most Merciful. With His Willingness and Blessness, the Proceeding of the 6th International Symposium on Islam, Civilization and Science (ISICAS 2015) successfully published by the Institute of Islam Hadhari, Universiti Kebangsaan Malaysia (UKM). With gratitude to Almighty Allah, this proceeding is presented to the participants of the ISICAS 2015 and readers, in the hope that we can share our research findings and thoughts on Islam, civilization and science.

The symposium is jointly organized by Institute of Islam Hadhari (HADHARI) Universiti Kebangsaan Malaysia (UKM); Center for Islamic Area Studies (KIAS), Graduate School of Asian and African Area Studies (ASAFAS); and Hadhari Center for Islamic Civilizational Studies (HADHARI – KU), Kyoto University, Japan, is a platform to discuss issues related to Islam, civilization, and science. It highlights the dignity and endurance of Islamic civilization. The papers presented in this proceeding focus on the theoretical, philosophical aspects of Islam, civilization, science, and case studies, so that the readers can appreciate the role of Islam in realizing civil society.

The contents and the ideas in this proceeding are the thoughts and studies by the authors and the participants presented in ISICAS 2015. The organizers sincerely hope that this proceeding will be useful and beneficial to the readers and participants who attended the symposium. We also like to extend our gratitude to the editors of the proceeding for their effort in publishing this proceeding. May Allah SWT reward all those involved in organizing this seminar with the best blessing and reward.

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Happy reading and may Allah bless us all.

Wassalam.

PROF. DATO' DR. MOHD YUSOF HJ. OTHMAN FASc

Director,

Institut Islam Hadhari,

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**ISLAMIC CIVILIZATION'S CONTRIBUTION TO THE GLOBAL SOCIETY
AND THE PHILOSOPHY OF A HALAL LIFE**

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ABSTRACT

The global society is heavily burdened by the negative aspects of the rapid and uneven development of modern civilization that originated in the West. The accumulated negative effects include global warming and other ecological threats, the widening gap between the rich and the poor, the excessive expansion of financial markets which are by now far larger than the real economy, the never-ending military conflicts with the number of refugees reaching its highest in recorded history, and many others. Humanity is in need of new paradigms and innovative ideas for reform and transformation. The progressive integration of the world into a tightly-networked global society, especially under the current globalization, has made us all aware of potential civilizational assets available on the global scale in general, and the great potential of Islamic civilization in particular. The list of these assets is not unlimited, and among the high priority civilizations offering prospective alternative proposals, Islam is at the top of this list. Islamic civilization shone brilliantly over the world until early modernity, and its revival began in the 20th century when modernity had reached its final ripening. Although this revival is still in progress, in some fields, alternative paradigms have already started to surface. Among these, Tauhidic science and science education is one. Islamic economics is another important domain. Halal industries, including Halal food, Halal cosmetics, and Halal products in various fields, constitute another important field. Although we can include them in Islamic economics, as they are all economic activities, a new field of Halal studies on them is

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also emerging. Islamic economics eliminates riba and other Haram elements, and seeks to establish economic activities within the prescribed Halal boundaries. In this sense, Islamic economics can be dubbed as Halal economics. In the foundation of all these Islamic alternatives, there is the Philosophy of a Halal Life. It is this philosophy which can contribute greatly to today's mankind, as many societies are losing their philosophy, morality, and sense of purpose to materialistic pragmatism.

CHEMISTRY: FROM GRECIAN MAGIC TO ISLAMIC SCIENCE

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ABSTRACT

The term “chemistry” has been essentially turned from “magic” into “science” through the era of the rise of Islam. This study focuses on developing the motives of success among the Muslim scholars and strengthens and establishes it among the Muslim generation. The study concentrates on two main axes: first, how to take advantage of the scientific methodology rules and behaviors among early Muslim scholars and take practical base pursued by the Muslim Scholars contemporaries. Second, try to remedy the "scientific gap delusion" among contemporary scholars and that hinder creativity and progress of scientific, through revolutionizing the echoes of some historical successes of the ages of the first Muslim creativity, to re-energize the scientific confidence among young Muslim scientists, the springboard to future scientific bright creations, and to keep up with the scientific progress in our time, in order to restore the scientific legacy and methodology, and employed to rectifying the shortcomings of the secular Western science, by which, we serve humanity and develop the world.

INTRODUCTION

Arab Muslims knew chemistry since the first century AH / seventh century, has led them to engage in this concept books chemistry early, and this explains that the first book was transferred to the Arabic language was a book in chemistry. Islamic

conquests has played an important role in opening eyes on forms of literature in the science of chemistry, including books on the gold industry, and the types of various chemical processes, so that was the outcome of Muslims work in chemistry field - in the end – rather than physics field.

MUSLIM CONTRIBUTION TO CHEMISTRY

Before addressing the subject of Muslim chemistry, however, one crucial matter needs to be raised. It concerns the use of the word Alchemy instead of chemistry. This is another instance of historical corruption fooling so many who have no perception of the depths some scholarship can descend to in order to convey distorted images of aspects of history, such as that of Islamic science. Alchemy, indeed, is a corrupt translation of the Arabic word *Chemia* (chemistry) preceded by the article ‘Al’ (which means ‘*the*’), and which the Arabs always use (like the French and others for that matter) in front of their subject such as Al-Tib (medicine) al-Riyadiyat (mathematics) and many more words which were translated to other languages. If this was applied to other subjects, it would become al-medicine, al-mathematics, al-geography and so on. Only Baron Carra de Vaux had had the presence of mind to pointing to this, however briefly. Somehow al-Chemy should be translated literally The Chemistry and not Alchemy in English; and La Chimie and not l'alchimie in French. The fact that only Westerners translated or dealt with the subject, followed by rather very respectful or shy Muslim scholars means that this corrupt word of al-chemy has remained, and has become the norm.

The reason why alchemy is used instead of chemistry might have another motive behind it. Chemistry means a modern science; alchemy means the amateur, the occult, the second or third rate. Alchemy belongs to the Muslims. Chemistry, of course, does not; instead is the realm of the good. This notion conveyed by some Western scholars, that alchemy ended with the Muslims and chemistry began with the Westerners has no historical ground. The reason is simple. All sciences began in some part of the world, most likely China or the Ancient Middle East, or India, at level 1 (if we might say so) which is the most basic. Then, it graduated to levels 2, 3, 4, and higher through the centuries, until they reached us at the level they are now. This graduation will evolve in different places in the future.

This is the story and history of every science, and of every sign of our modern world. Thus, it was not that we had alchemy at one point, and then, with the Europeans it became chemistry. This is a crass notion like much else coming from scholars holding such a view. Chemistry began under one form, associated with occult and similar practices, and then evolved, gradually becoming more refined through the centuries until it took our modern forms and rules. Many elements concur to support this point, here they follow.

MUSLIMS REVOLUTIONIZED CHEMISTRY

First and foremost, many of the products or discoveries made by the Muslims have become part of our modern chemical world, in fact were revolutions in the advance of the science. Mathé (1980) summarizes the legacy of Muslim chemists, which include the discovery of alcohol, nitric and sulphuric acids, silver nitrate and potassium, the determination of the weight of many bodies, the mastery of techniques of sublimation, crystallization and distillation. Muslim chemistry in medieval age also took many industrial uses including tinctures and their applications in tanning and textiles; distillation of plants, flowers, the making of perfumes and therapeutic pharmacy.

More specifically, some such advances that have revolutionized our world are expertly raised by Multhauf (1993). Thus in the *De aluminibus*, composed in Muslim Spain, (whose author Multhauf does not recognize) but could be Al-Majriti, are described experiments to obtain the chloride of mercury, corrosive sublimate (HgCl_2), process and outcome which mark the beginning of synthetic chemistry (Holmyard, 1961). Multhauf (1993) notes indeed that the chloride of mercury obtained did not just become part of the chemist's repertoire but also inspired the discovery of other synthetic substances. Corrosive sublimate is capable of chlorinating other materials, and this, Multhauf (1993) again, notes, marks the beginning of mineral acids.

In the field of industrial chemistry and heavy chemicals, Multhauf (1993) notes again that one of the greatest advances of the medieval times was the manufacture of alum from 'aluminous' rocks, through artificial weathering of alunite, which he describes. In the same context, the Muslims managed to perform the crystallisation of 'ammonia alum' (ammonium aluminium sulphate). Multhauf (1993), however, falls in the same trap as many of his colleagues, asserting in his conclusion that it was European Renaissance which gave chemistry a secure and significant place

in science, and that with the Muslims all that was, was ‘alchemy’; and Multhauf (1993) states this in full contradiction of what he had just described, and so expertly, and he had himself classified under modern chemistry.

FAIR HISTORIANS OF CHEMISTRY

A scholar who from the initial point gave Islamic chemistry its due, and hardly failed to call it so, was Holmyard (1929). He, indeed, has the right qualifications to discuss Islamic chemistry, more than any other scholars, with the exception of Ruska (1937), and also Levey (1973). Holmyard (1929) is indeed both a chemist with great renown, and also an Arabist in training, rightly qualified to look at the science from the expert angles, unlike others, who are either Arabists and understand so little in chemistry or are experts in chemistry and understand nothing in Arabic.

Holmyard (1929) notes that the rise and progress of Islamic chemistry is given very little space, and whatever information exists is erroneous and misleading, a fact due partly to Kopp’s unfavourable opinion of Islamic chemistry, and the hasty conclusions drawn by Berthelot from his superficial studies of Islamic material. And neither Kopp, nor Berthelot were Arabists, which, as Holmyard (1929) notes, makes their conclusions on Muslim chemistry unable to stand the test of criticism as more information is available. Of course, today’s scholars can always ignore evidence that has come out since Kopp and Berthelot, and still stick with their misinformation, errors, or distorted statements, and blame such on either one of them. This tactic is in fact very common amongst scholars writing in any field of history, who shape and reshape events at will and have all the necessary sources and references to justify their writing. Some ‘scholars’ even go as far as blaming the material in the library of their university, stating in their preface or conclusion that any shortcoming in their work was the result of their access to such limited material.

To return to Holmyard (1931), in his *Makers of Chemistry*, tracing the evolution of the science from the very early times until our century, and even if not having at his disposal the vast amount of information many of today’s scholars have, he produced an excellent and encompassing, thorough work. It includes none of the usual gaps of centuries one finds with other historians; nor does it include the discrepancies caused by ‘sudden’, ‘enlightened’ ‘miraculous’ breakthroughs out of nothing.

TRANSMISSION OF CHEMISTRY TO EUROPE

Of course Muslim chemistry, like other sciences was heavily translated into Latin, and also into local languages, which explains its spread to Europe (more on this in the chapter on the transfer of Muslim science to Europe). Many of the manuscripts translated have anonymous authors. Of the known ones, Robert of Chester, a twelfth century scholar, translated *Liber de compositione alchemise*. At about the same time, Hugh of Santalla made the earliest Latin translation of *lawh azzabarjad* (the Emerald table). Alfred of Sareshel translated the part of Ibn Sinna's *Kitab al-Shiffa* (the Book of Healing) that deals with chemistry. It is, however, as per usual, the Italian, Gerard of Cremona, who made the more valuable translations of Al-Razi's study and classification of salts and alums (sulphates) and the related operations the *De aluminibus et salibus*, whose Arabic original is preserved. The many versions of this work had a decisive influence on subsequent operations in the West, more generally on mineralogy; as did others in the formation of the foundations of such science. In fairly recent times, Holmyard, Kraus, and above all Ruska, have devoted considerable focus to Muslim chemistry, much of which, unfortunately, is not accessible to non-German speakers, who thus will be deprived from forming a truest picture of Islamic chemistry.

After such an expose, however brief, should we still consider Muslim chemistry as an occult or magical practice called *alchemia*? Are not many aspects of such science exactly what we have in our modern chemistry? And if this is not enough, here is what Muslims thought of the occult *alchemia*. Both Ibn Sina and Ibn Khaldoun attacked the experimentalists who sought to turn ordinary metals into precious ones, gold in particular. Ibn Sina, for instance, in *The Book of Minerals*, denounces the artisans who dye metals in order to give them the outside resemblance of silver and gold. He asserts that fabrication of silver and gold from other metals is 'practically impossible and unsustainable from a scientific and philosophical point of view. Ibn Khaldoun, for his part, denounces the frauds that apply on top of silver jewellery a thin layer of gold, and make other manipulations of metals. To Ibn Khaldoun, the Divine wisdom wanted gold and silver to be rare metals to guarantee profits and wealth. Their disproportionate growth would make transactions useless and would run contrary to such wisdom.

CONCLUSION

Muslim scholars have developed and transferred Chemistry, as well as other sciences, from Greece civilization to us; However, Crusades were the reason behind the demise of Muslims contribution in science. It is, thus, time to give Muslim chemistry its due place in history. For that to happen, the concentrated effort of Arabic speaking, able scholars, with some honesty, ought to get on with the task of writing truest accounts of Islamic chemistry in history, do for this science what Rashed, Djebbar and Yuskevitch did for Islamic mathematics, or what al-Hasan and Hill did for Islamic engineering, and what King, Saliba, Kennedy and Samsó seek to do for Islamic astronomy, bringing Islamic chemistry out of the slumber others have dug in for it. Jabir Ibn Haiyan (722-815), generally known as the father of chemistry, was born in Kufa south of Iraq, and has contributed a lot in the field of chemistry. He introduced experimental investigation into alchemy, which rapidly changed its character into modern chemistry. His contribution of fundamental importance to chemistry includes perfection of scientific techniques such as crystallization, distillation, calcinations, sublimation and evaporation and development of several instruments for the same. The fact of early development of chemistry as a distinct branch of science by the Arabs, instead of the earlier vague ideas, is well-established and the very name chemistry is derived from the Arabic word al-Kimya, which was studied and developed extensively by the Muslim scientists.

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**THE EVOLUTION OF WORLDVIEWS ON THE ORIGIN OF MAN IN
WESTERN THOUGHT**

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ABSTRACT

Worldview (weltanschauung) varies from time to time. The worldview which represents how a man thinks on a subject, particularly man will definitely affect the views on the origin of man. The view on the origin of man keeps on changing from ancient Greek civilization, since they believed in the creation of man was a myth. Then the myth was transformed to that man was created by God in Christian's belief. After renaissance and the revolution of science in the industrial age, dramatic changes occurred to the Western worldview by replacing their metaphysics-organic views to naturalistic-mechanical worldviews. This paper discusses on how the philosophy, perception and religion can affect the worldviews and also the views on the origin of man in the Western world.

Keywords: worldviews, the origin of man, creation, evolution of views,

INTRODUCTION

Since the old ages, man has always been a very interesting subject to study from all disciplines of study; biological sciences, philosophy, anthropology, psychology, history or literature. Each field of study has unique and different views on the origin of man. Even the definition of who is the man varies from one discipline of knowledge to other discipline of knowledge, and from one era to another era (Abdul Latif, 2000). In ancient Greece, their famous philosopher, Aristotle views man as a rational animal, who underwent the process of socializing and engaging in politics. This view differs with the views of Adam Smith (1723-1790) and Karl Marx (1818-1883), the modern philosophers who define man as a purely economic agent. As naturalist and geologist, Charles Darwin (1809-1882) defines man as one of the species originating from animals that comes from the selection process of nature (Keith, 2007).

The concept of man as subscribed by Darwin has changed the worldview's landscape of many modern thinkers since he put a fine line between man and animal. For al-Ghazali (1057-1111) through his famous book, *Ihya' Ulum al-Din*, man is a creature created specially by God to be caliph on this world. As caliph, he possesses *qalb, ruh, nafs* and *aqal* (Musa, 1992). Likewise in the discussions, there are also a few views on the origin of man, beginning from the myths of ethics and races, beliefs in a religion or tradition up to the scientific theory that try to explain who is the first man being on earth. Different worldviews on the creation of man were given based on the different type of societies and the establishment of a various civilizations.

WORLDVIEWS ON THE ORIGIN OF MAN

According to Vidal (2008), the thought and worldview of a person influences in shaping one behavior, attitude and even moral of a society. Therefore, differences background of a person, religion, ideology and experience will result in giving different worldview. The worldview as perceived by a man, will at later stage interprets who is man, and where he comes from. Worldview (in Germany is known as *Weltanschauung*) is a concept introduced by Immanuel Kant as mention in his book 'Critique of Judgment' published in 1790. It has been used widely quoted in various fields. Worldview can be defined as the mental framework that is comprehensive in individual or groups that becomes belief, view and resulting one's action (Vidal,

2008). In Islam, the term 'worldview' is also known as *tasawwur al-Islam*, which is the complete and comprehensive way in which Islam perceive or thought of something. It explains thoroughly the basic principles of Islam in a true and complete way, until it becomes one with the person who understands it (Syukri, 2012). *Tasawwur Islam* has a complex and detailed definition because it also involves the aspects of *aqidah*, *ibadah* and *adab* in its interpretation. Although there are some scholars who differentiate the worldview and *tasawwur*, the aspect of discussion is almost the same whereby we discuss on the basic things to the actions and the viewpoint of man.

GODS AND MYTHOLOGY

Throughout the civilization of man, many worldviews were born from a very complex journey of man's history thus creating views and beliefs about the origin of man that varied. In Western world, the views of the creation of man changed according to the era and civilization. During the era of ancient Greeks, their views on world and man were created by the god that ruled them. Rituals and worships towards the gods were widely taking place. Ancient Greeks was not the only civilization that believed the creation myth or the myth-based creation, it also could be found from other polytheism-based civilizations, which believed and worshiped more than one god. Those early civilizations such as Mesopotamia and ancient Egyptian, were among the earliest civilizations that worship many gods. In this view, man is created by a god or gods. The stories of the creation were sometimes full with mystics and symbols that had connections with its geological surroundings (Marie, 2001). According to Greece myth, man is defined as insignificant creature, because the gods did not even bother about man, and they only needed them in performing rituals and sacrifices to them only. In Greeks' mythology, man is created from clay by one of the gods, Prometheus. Prometheus was helped by his brother, Epimetheus but he made careless mistakes and gave the animals more physical advantages compared to mans. Then, Prometheus fixed the situation by giving the mans the ability to use fire and crafting (Hamilton, 1994).

This matter changed when Plato and Aristotle's philosophy started to propose a new worldview. According to Aristotle, those gods who were worshiped by the previous society were not true and it was against the rational. He suggested a new

view whereby he put aside the details of material and the characteristics of Greek's god that has the humane feature because it does not meet the characteristics of god as what he thought so. He still accepted the mystic perspective of god though. For example Plato has given comments in his well-known masterpiece entitled Republic, that god has been experimenting with metal, starting with gold and ended with iron in creating mans, then the descendants of mans are from iron (Hamilton, 1942). He commented again in Metaphysic, whereby the world and mans are created and moved by 'Prime Mover'. The universe has limited shape which is surrounded by seven layers of sky. At the seventh layer of sky, there are stars hung at the walls of the sky. He also said that the center of the universe is the earth. Aristotle's philosophy does really give an impact in forming the worldview of the new Europe and this view lasted until the 16th century (Wan Fuad, 2009). Rome's civilization also adhered to the view of man was created by god and it did not change much until the emergence of Christianity in West.

ADAM THE FIRST MAN

The worldview from Western societies had undergone a very noticeable change after the birth of Isa a.s at Nazareth (al-Nasira), which brought the religion of *tauhid* and *Shari'a* to the man on that era. At that moment, the societies' worldview changed and when the philosophy of creation thought by the Christianity replaced the creation by gods. At first, Prophet Isa's doctrine was opposed by the dignitaries and the kings of Rome's monarchy such as the ruling of King Nero (64M), where he imposed death sentence to those who embrace that religion. Up until 313 AD, when King Constantine established Edict of Milan where he allowed Christianity to be embraced freely similar to other religions. With the acceptance of Christianity by Rome's monarchy, Christianity started to spread all over Europe. Christianity's view towards the creation of the world and man started to replace the ancient Greek's worldview. The Christian believe that, creation is the free act of God by, without the use of preexisting materials (*ex-nihilo*), the whole visible and invisible universe. A view regarding the creation of man in Bible is almost the same as the other books of divine religions such as Old Testament and Al-Quran. There is a few similarities in Bible which is all divine religions including Christian and Islam, believe that the first man namely Adam, was created by Allah from the clay. Except that in al-Quran, it is not

explained thoroughly on how and the duration of creating man. For Christianity's disciples, they believe that man is created from god's image as written in the Genesis chapter. In this view, the main reason man is created is to redeem the original sin committed by Adam and Eve when in heaven (Crawford, 1977). According to Rouf Shalby (1972) and Zakaria (1996), Christianity's worldview also changed when there was an influence of ancient Greeks and ancient Jewish philosophy in the religion. For example the concept of trinity from the Plotinum, the ancient Greeks philosopher still exists until today (Sulaiman, 2001). Christianity's worldview was last for centuries, especially during The Middle Age.

RENAISSANCE AND THE NATURALISTIC WORLDVIEW

There were few crucial events happened related to politics, religion, and science in the Western world that has brought to the Renaissance era. The earliest incident that brought to the Renaissance was when the Christianity's Reformation that was led by Martin Luther (1483-1546) that caused the birth of new sects known as Protestant. This incident had caused turbulence among Europe countries. To avoid the turbulence form getting serious, in 1542 a Catholic Church in Spain reinforced the Inquisition's law. This law punished anyone including intellectuals who had different views with the side of the church on the ground of spreading false teachings.

At this moment, the side of the church that had taken Aristotle's philosophies about the universe such as the earth is the center of the universe, the universe is formed from seven layers of the sky, and the circle planet orbit has been taken to be the Christianity's dogma. Those who had different view regarding the universe were assumed against the Church. For instance Copernicus, he stated a concept where the earth orbits the sun, which was against the Church's dogma at that moment. According to Jamil Rageb (2007), Copernicus' view were against the Christian Catholic's worldview because most of his studies are affected from the Muslim's studies, whereby the view where the sun as the center was being used widely by Muslims. The clash between the Church and scientists became worsen when G. Bruno was sentenced to death because he teach and announce publicly that he embraced the Copernicus' teachings. After the incident, there are lot of scientific discovery that did not favor the Church' dogma emerge to the public. For example, the discovery by Johannes Kepler (1571-1630) about the eclipse orbit formation where the Church's

dogma is circular orbit and the discovery of Galileo Galilei (1564-1642) about the surface of planets around the earth that against the explanation of the Church. Thus, lots of scientists and intellectuals were punished by Inquisition's law and this incident caused anger and hostility of the intellects towards the church. As a consequence, the scientists felt easier to rule out the religion or at least to work in an environment religion aspect is not counted. This marks the starting point of the secularization of science in West (Wan Fuad, 2009).

Discoveries during the Scientific Revolution greatly affected the Western worldview. For example, in biology and medicine, the discovery of William Harvey (1578-1659) on the man heart and blood flow has a significant conclusion. He concluded that, man is an organic machine that would survive as long as the main engine which is the heart keeps beating. Similarly, the discovery of Newton (1642-1727) when he discovered the law of gravity, he concluded that the cause for the sun, moon and planets to move in their orbits is the gravity and not some mythical or divine power that was understood by the Church. There are many more discoveries that led to the idea that the universe is a set of machine which works without the intervention of a god. This conclusion occurs when some of the mysteries of nature are explained only through rational and empirical explanations. On other hand, the Church constantly failed to explain the mysteries of the natural world to the public when a lot of science discoveries are opposing their dogma and doctrine. Gradually, European people began to accept the rational explanations given by the intellectuals compared to the Church's explanation.

Another reason the Church's dogma started to be abandoned by European people during the Enlightenment era is because the emergences of philosophical movements that rejected the role of religion in politics. Among of them was the philosophy of rationalism that emphasized the role of the logic is more important than anything, including in religious affairs. Rene Descartes (1596-1650), among the most influential figures in this philosophy holds that all living organisms' are bounded to the laws of physics. While Thomas Hobbes (1588-1679) argued that the teachings of the Church's teaching is nonsense. The characters of this philosophy very seriously undermining the system in which the Church is considered hindering the progress by denying all transcendental values such as probation, original sin and other Church's dogmas. Furthermore, the movement triggered by the humanism philosophy in Italy

also one of the reason why in Western worldview slowly become secular. Nicollo Machiavelli (1467-1527), for example, also opposed the church by undermine the authority of the Church and he also encourage the separation between religion and government (Solomon, 2001). From this point, Christian doctrine, slowly left the Western worldview, and replaced by secular philosophies.

Before the Renaissance, Christian worldview explained the creation of universe and man by using organic-metaphysics philosophy. It has changed gradually after Europe Renaissance where most of intellectuals hold a semi-naturalistic worldview where they sees nature as a mechanical world but still believe in the existence of god. Definition and views on man also began to change. People start to believe that man is also like a machine which made up of small organic components. In some opinions, the discussion about the relationship between body and soul was no longer relevant at this moment. Although there were many Christians, but their views on most of things were no longer based on by the teachings of the religion. Slowly, the West split up and left the religion behind (Wan Fuad,2001)

NATURALISTIC WORLDVIEW

In the early 19th century, atheism had really been on the agenda of most European countries. Science and technology achievement produced a new autonomous spirit for man to free themself from God. In this century figures such as Ludwig Feuerbach (1804-1872), Karl Marx (1818-1883), Charles Darwin (1809-1882), Friedrich Nietzsche (1884-1900) and Sigmund Freud (1856-1939) were the important figures that shape the naturalistic worldview of the new West. The idea of god and creationism brought by the Christianity had begun to gradually expire in the Western world and the place is taken by naturalistic worldview that is based on the notion of naturalism that totally denies the existence of supernatural entities like gods, angels and spirits. This view generally holds on the opinion that the universe consists of objects without spirit, as well as with mans (Clarke, 2009). The definition of man at this time is based on the philosophies and secular science. It has different definitions according to the fields of study. But, what is certain is the definition of man is no longer or slightly related to God as creator.

In 1858, Charles Darwin in his book *The Origin of Species* had put forward the theory of evolution that really changed the landscape of Western thought. In the

theory of evolution, Darwin argued that mans evolved from animals which were more primitive, ape-like. This opinion is a continuation of the multiple observations of the animals that he encountered on the Galapagos Island during the voyage with the ship, HMS Beagle. He argued that natural selection is the answer to the diversity in animal species. Generally, there are some principles that become a pillar of Darwin's theory which is the existence of a common ancestor of all living creatures, evolution is a gradual process, evolution leads to an increase in the number of species and natural selection is a major mechanism of evolution (Ernst, 2001). The emergence of the naturalistic view on human origin complete the naturalistic worldview because now people can argue and reasoning about its origin without the presence of divine power.

At first, this view was opposed by the Christians in the West, but ultimately this view became popular when most of Western scientists and intellectuals who believed in the naturalistic philosophy supported and developed this theory and produce Neo-Darwinism and Modern Synthetic Theory of Evolution. Nowadays, there were some individuals who are trying to explain the role of the god and faith through study of behavioral genetics, neurobiology and psychology. As example, Dean Hamer (2015), a geneticist who has produced the book titled *The God Gene: How Faith is Hard-wired into our Genes* tried to argue that the faith towards the gods is due to gene that produce chemical reactions, thereby affecting mood and behavior of the individual to believe in a god. They tried convincing people that there were no such things called god and faith in man.

CONCLUSION

Views about the origin of man are influenced by the worldview of a society. It is different from one era to another era. The view of nature is strongly associated with the development of philosophy and religion embraced by people who establishes civilizations. Western civilization has changed in view of the creation of man by the worldview of the society at that time. Starting from the creation of man by the gods from myth and fantasy, turning into the philosophical views of Aristotle in ancient Greece and Rome, then moved on to the creation of man by God in Christianity, up to the modern era that stands the idea of naturalistic evolution where man are originated without god or divine power.

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**THE ROLE OF RELIGIOSITY AND RELIGIOUS ACCEPTANCE
IN INFLUENCING ATTITUDES TOWARDS
EMBRYONIC STEM CELL RESEARCH**

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ABSTRACT

Embryonic stem cells have been the object of intense and divisive debate worldwide, due to various concerns. The objective of this paper is to determine the role of religiosity and religious acceptance in influencing stakeholders' attitudes towards embryonic stem cells. The results of a survey carried out on 513 respondents, from various stakeholder groups in Malaysia, showed that the Malaysian stakeholders have a less positive attitude towards embryonic stem cells as compared to adult stem cells. In a country where religion plays an important role in decision making, religious acceptance was found to have a direct influence on attitude to embryonic stem cells. The finding suggests that, other than the benefit perception, the Malaysian public placed most stress on the importance of religious judgement when they made a decision on whether to support the medical application of stem cells or not. Furthermore, religious acceptance acts as a mediator between religiosity and attitudes towards embryonic stem cells. This suggests that support for the medical use of embryonic stem cells from those individuals with a higher level of religiosity will rely on their perception of its acceptability based on their religion. If the procedure is believed to have a high level of religious acceptance, this will lead to a high level of overall support for the procedure, since the two are positively related. Religiosity was also found to have a positive relationship with perceived risk, suggesting that those

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who claimed to have a high level of religiosity would perceive more risks associated with the use of both human embryonic stem cells. The research finding serves as a useful benchmark to help scientists and government regulators understand public acceptance of embryonic stem cells, before they are brought into clinical use.

ASTROFIQH OBSERVATORIES IN SERVICING ISLAM

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ABSTRACT

This article emphasizes astrofiqh observatories in Malaysia on their historical aspects of establishment and development. Studies on observatory are few in numbers in spite of it being an important Islamic institution apart from mosques and schools. Hence, this study is carried out with the aim of analyzing the role of astrofiqh observatories in Malaysia in servicing Islam. This research employed a qualitative method via document analyses, interviews and observations. Results of the study found that the history of the establishment of astrofiqh observatories in Malaysia commenced in the 1980's and the institution rapidly grew until 2015. Up to date, there are eight official observatories in Malaysia excluding hilal observation stations, mobile observatories and private observatories, be they mobile or stationary. Five of them are the astrofiqh observatories which function in servicing Islam for the advancement of astrofiqh (Islamic astronomy) in Malaysia in the fields of research, education and tourism such as in aspect of crescent or hilal sighting, determination of qiblah direction and prayer times calculation, simultaneously playing the role of solving current astrofiqh issues related to Muslims. The observatories indirectly give the Muslim community the exposure to understanding Islamic astronomy holistically.

Keywords: observatories, *marsad al-falak*, Islamic astronomy, astrofiqh, cosmofiqh

INTRODUCTION

The rapid growth in the science of astronomy (*falak*) can be witnessed during the golden age of Islamic civilization, especially during early in the 9th century during the rule of Caliph al-Ma'mun (813-833) of the Abbasid Caliphate. As a result, numerous Muslim scientists from various fields of knowledge, in particular astronomy were born and became world-renowned (Hassan, Abiddin & Ahmad, 2011: 37-38). In the rapid development of the knowledge, two observatories in the Islamic world became landmarks of its glory leaving great impact in the history of *falak*. They were the Maraghah Observatory in the south of Tabriz and the Ulugh Begh Observatory in Samarkand. Both observatories were built complete with facilities provided for astronomers to facilitate their work. In addition, the observatories also functioned as education centers of *falak* science which were well known at that time (Mujani, Ibrahim & Safiai, 2012: 1370).

This study commenced from reviews of previous works in Malaysia such as 'The Importance of Observatory in Astronomy Research' by Othman (1993), 'The al-Khawarizmi Falak Complex: Planning and Future Direction' by Bahali (2006a), 'Astronomical Seeing Measurement of Two Observatory Sites in Malaysia: The DIMM Method' by Zainuddin, Abd. Aziz, Arif, Ahmad and Haron (2006), 'Observatory Technology: Then until Now' by Aziz (2010) and 'Human Resource Development Issues in the Field of Islamic Astronomy: Analysis of the Langkawi National Observatory, Malaysia' by Ismail, Asillam and Zin (2014). In general, all the works only discussed the functions and roles of the observatories. A lack of research in the history of the observatories makes studies such as the one at hand important to be completed. In Malaysia, official observatories are categorized into three types: astrofiqh observatory, federal observatory and high education institution observatory. An astrofiqh observatory is an observatory which is operated by the State Mufti Department (Safiai, Jamsari & Ibrahim, 2014). Federal observatory is one that is under the custody of the National Space Agency or Agensi Angkasa Negara Malaysia (ANGKASA). ANKASA is a Malaysian government agency which was established for the purpose of developing the education and research in space science, as well as helping the government in implementing the National Space Policy or Dasar Angkasa Negara (Amri, 2009: 23). Meanwhile, high education institution observatory is the observatory run by Universiti Sultan Zainal Abidin (UniSZA), Terengganu.

Through reviews of previous literatures on international observatories, this study has referred to several works such as ‘The Royal Astrophysical Observatory of Potsdam’ by Leuschner (1892), ‘The Yerkes Observatory of The University of Chicago’ by Hale (1892), ‘The Royal Observatory, Edinburgh, Scotland’ by Aitken (1898), ‘The U.S. Naval Observatory’ by Hall (1899), ‘The Tananarive Observatory’ by Hunt (1901), ‘The University of Tokto Atacama Observatory 6.5m Telescope Project’ by Yoshii et al. (2010) and ‘National Astronomical Observatory in Japan’ by Iye (2009). Analysis of the works reveals that foreign nations have long been working on and documenting the history of observatories for future works. Hence, the objective of the current study is to examine the role of astrofiqh observatories in Malaysia in servicing Islam.

ASTROFIQH OBSERVATORIES IN MALAYSIA

The Muslim society in Malaysia has long been influenced by the science of *falak* since ages ago. Then, observation activities were carried out traditionally, out of keen interest and on the basis of necessity of the society, on mosque towers and top of hills. The equipment used was typical instrument such as binoculars, telescope and teodolit because this equipment is portable and easy to handle. Observation activities at that time were done to see the crescent or *hilar* for determining the starting of Islamic calendar months, especially the months of *Ramadhan*, *Syawwal* and *Zulhijjah* which are related to fasting and celebration of the Muslims in Malaysia (Safiai, 2013).

The terminology ‘astrofiqh’ has been introduced and used by certain quarters in Malaysia to refer to the science of *falak shar’ie* (Islamic astronomy). Astrofiqh, from the angle of Islamic rule deliberation, involves familial issues such as ‘*iddah*’ duration, *nasab* calculation and other issues of worship such as *qiblah* direction, prayer times, starting day of the fasting month of *Ramadhan*, *Eid-ul-Fitr* and *Eid-ul-Adha* (Ibrahim, Mohamad, Samsuddin, Omar & Yahaya, 2009). The term was coined by Ibrahim (2010) by combining it with the term cosmofiqh. Coupling of the two terms eventually forms a new corpus of knowledge which combines space science and Islamic *fiqh*. He defined “*fiqh al-falak wa al-kawn*” (astrofiqh and cosmofiqh) as, “a field of knowledge which studies the universe on the position and movement of celestial objects to determine the calendar, direction, and times which relate to the rules in aspects of worship, creed and morals based on the Shari’ah”.

Ibrahim (2010) added that astrofiqh also covers the debate on cosmofiqh which concerns the aspect of creation of the universe and objects within it. Astrofiqh is a branch of knowledge which is endless because the knowledge about the universe is too vast to explore. If we are to analyze as to the new definition of this *falak shar'ie* discipline, we will find that the scope of its studies is broadened to include topics of Islamic faiths and morals apart from the shari'ah rulings on matters concerning the universe on the whole. It is not limited to the studies of space only. Therefore, the Shari'ah stand on what is on earth such as the oceans, air, clouds, earthquakes, thunders and other geographical matters falls under *al-kawn* as meant in the definition.

In the Malaysian context, the use of the 'astrofiqh observatory' term refers to observatory which is handled by the State Mufti Departments. According to Ibrahim and Nordin (2005), an astrofiqh observatory means an integrated center of *falak fiqh* or sciences which carries out activities of educational, research and tourism nature related to the science of Islamic astronomy (*falak*), particularly in matters pertaining to Muslim worship rituals such as the determination of *qiblah* direction and calculation of prayer times. Until recently, there are five astrofiqh observatories in Malaysia, run by the respective State Mufti Departments (Ibrahim, Ahmad & Safiai, 2013; Safiai, Jamsari & Ibrahim, 2014) which are:

1. Sheikh Tahir Falak Centre

The history of astrofiqh observatory construction in Malaysia commenced in the late 1980's with the building of the Sheikh Tahir Falak Centre in Penang. This center was first built in 1988 and later officially opened on the 9th of October 1991. Its construction marked the beginning of the advancement of *falak* in Malaysia at that time. The center also functions as an astronomy and atmospheric science research station for the Penang State Mufti Department and the Falak and Atmospheric Sciences Research Unit, Universiti Sains Malaysia (Ilyas, 2003: 120). Sheikh Tahir Falak Centre is located in Pantai Acheh, which is in the westernmost part of Penang. The observatory's coordinates are latitude 5° 24' 44" N and longitude 100° 11' 52" E. It was built on a hill at a height of 40m from sea level. Its location which is far from the hustle and bustle of the city renders the observatory a suitable place to carry out observation activities (Observatori Negara Langkawi, 2009: 40). The 123th

Conference of Malay Rulers on the 18th of February 1982 consented to the observatory site being made an official site for hilal sighting for Ramadhan, Shawwal and Zulhijjah (Majlis Raja-raja, 2010). The Sheikh Tahir Falak Centre was named after an expert in the field of falak shar'ie in the Malay realm, Sheikh Tahir Jalaluddin. He was an Islamic scholar who received his high education in the Middle East and was well-renowned in the Malay Archipelago for his mastery in two disciplines of knowledge, namely fiqh and *falak* (Abdullah, 2004: 15).

2. Al-Khawarizmi Falak Complex

The Al-Khawarizmi Falak Complex, Malacca was built in 2002 and was later officially opened on the 1st of December 2007. Proposal for the construction of the observatory was mooted to expand and enable efforts of managing worship affairs of the Muslims involving *falak* such as determining the starting date of the Hijri months and calculating prayer time (Bahali, 2012). The Al-Khawarizmi Falak Complex is located in Kampung Balik Batu, Tanjung Bidara in the District of Alor Gajah and is about 25km from the city center of the Historical City of Malacca. Originally, this observatory was an ordinary observation site which was owned by a local resident by the name of Mr. Abdul Karim bin Mohd Amin. Later on, the land was donated or made a waqaf land to the State of Malacca Mufti Department to be gazetted as an official hilal sighting site (Bahali, 2012). Its location is on the shore facing the Straits of Malacca at a latitude of 02 ° 17' 39" N and longitude 102 ° 05' 06" E. It was also built to face the qiblah, which is at azimuth 292 ° 52' 22" (Ibrahim, Ahmad, Safiai & Mujani, 2012: 318).

The position of the observatory at an altitude of 44m above sea level prevents it from any obstruction such as tall buildings and trees. In addition, it has a wide angle of west horizon view of 240°- 295° (Bahali, 2006b: 15). In the 185th Conference of Malay Rulers on the 23rd of March 2000, the observatory got the royal assent from the Council of Malay Rulers to become one of the official hilal observation sites for determining Ramadhan, Shawwal and Zulhijjah (Majlis Raja-raja, 2010). The Al-Khawarizmi Falak Complex was named after a highly knowledgeable Islamic figure for his knowledge in the fields of philosophy, mathematics, astronomy and history, namely Al-Khawarizmi. He was the most prominent mathematician who pioneered several important branches and fundamental concepts of mathematics. The term

‘algebra’ today is proof of his great contribution in the field of mathematics to the whole world (al-Daffa’, 197: 13; Dedron & Itard, 1978, 153).

3. The Al-Biruni Observatory

In the year of 2004, the Al-Biruni Observatory in the State of Sabah began to be built. Construction of the observatory was not only for the purpose of hilal sighting but it also is to function as a catalyst for education, research and the tourism sector. In addition to that, this observatory plays the role of generating growth in the field of *falak* in Malaysia particularly in the state of Sabah. It was officially opened on the 29th of October 2007 (Rajak, 2011: 11). The observatory is in Tanjung Dumpil, Putatan about 15km from Kota Kinabalu and 1km from Putatan within the vicinity of Kg. Contoh, Petagas, Kg. Sri Pandan and Taman Pasir Putih Putatan. The coordinates of the observatory are latitude $05^{\circ} 54' 18''$ N and longitude $116^{\circ} 02' 09''$ E (Rajak, 2011: 16).

The building which is at 1.7m above sea level is oriented to face the South China Sea facing the Ka‘bah, which is at azimuth $290^{\circ} 22' 31''$. Apart from that, it has a wide angle of the west horizon view, at azimuth 230° - 310° . Gazettement of the observatory site as an official hilal sighting site for the state of Sabah was made on the 19th of October 2006/26 Ramadhan 1427H for the area of 7.760 hectares or 19.17 acres (Rajak, 2011: 17). The Al-Biruni Observatory was named to commemorate a prominent figure in the fields of mathematics, geography, physics and astronomy (Said 1979: 149). The eminence of al-Biruni in various disciplines of knowledge made him a scholar highly respected by rulers of the Islamic world then and he received special treatment and high position from them. He was once an advisor to the ruler of Khawarizm, Abu al-‘Abbas al-Ma‘mun (Said & Khan, 1992: 110).

4. The Selangor Observatory

Construction of official observatories in Malaysia continued to take place 2009 with the Selangor Observatory. Its construction began in 2009 and was finally completed and commissioned on the 1st of September 2010. The observatory which was then worth RM2.1 million is a building for *falak* studies fully operated by the Observatory Unit of the Falak Shar‘ie Division, State of Selangor Mufti Department. The observatory which was officially opened on the 20th of July 2012 is a facility

provided by the State Mufti Department in efforts to study and explore the creation and secrets of the universe. Among the goals of its establishment are to become a research center for astronomers, an education center for the discipline of *falak* and simultaneously to be a medium to spread da'wah to the masses. In addition, it can also be an attractive tourist destination in Sabak Bernam (Balai Cerap Selangor, 2011).

The Selangor Observatory is located in Sungai Lang more than 20km away from the town of Sabak Bernam. The area of the observatory is approximately 4824 m² and it is within a 100-acre land area of Pusat Dakwah Islamiah (Islamic Da'wah Centre). The observatory is positioned at latitude 03 ° 49' 09" N and longitude 100 ° 48' 57" E. Its position of 7 m above sea level facing the Straits of Malacca gives a broad view of the horizon and is strategic without being obstructed by obstacles to make surveillance activities (Jabatan Mufti Negeri Selangor, 2003: 1). In the 221st Conference of Malay Rulers on the 24th of June 2010, the observatory was made, by the royal assent of the Council of Malay Rulers, an official hilal sighting site (Majlis Raja-raja, 2010).

5. Teluk Kemang Baitulhilal Complex

The fifth official observatory built in Malaysia is the Teluk Kemang Baitulhilal Complex. Originally, it was only an ordinary hilal sighting station. However, redevelopment process of the observation station was started in the month of December 2009 and the complex was completed in November 2011. This observatory which returned to normal operation in March 2012 is operated by the Negeri Sembilan State Mufti Department in cooperation with Universiti Malaya (Anonymous, 2012). Teluk Kemang Baitulhilal Complex is located in Teluk Kemang, Negeri Sembilan. It is about 40km from the city of Seremban from where it takes about 35 minutes by drive to get there. The location is on the shore facing the Straits of Malacca and its position is latitude 02 ° 26' 44" N and longitude 101 ° 51' 21" E. It was also built to face the direction of qiblah, which is at azimuth 292 ° 52' 22" (Jabatan Kemajuan Islam Malaysia, 2012).

In the 92nd Conference of Malay Rulers on the 16th of March 1972, the observatory site was given the assent by the Council of Malay Rulers to become one of the official hilal sighting places (Majlis Raja-raja, 2010). The complex was built on a land with an area of 1.2 hectares owned by the Majlis Agama Islam Negeri

Sembilan (MAINS). The complex construction project which cost approximately RM30 million was a joint effort between the Department of Waqaf, Zakah and Haj or Jabatan Wakaf, Zakat dan Haji (JAWHAR) and Majlis Agama Islam Negeri Sembilan (Jabatan Wakaf, Zakat dan Haji, 2011). The complex takes the role of being a center for hilal, star and universe observation activities in the effort to further the advancement of *falak*, having well-equipped with the most modern telescope in Southeast Asia and the biggest in Malaysia valued at RM1.8 million (Anonymous, 2012).

The complex consists of an observatory building, three apartments and a 3-star 4-storey hotel which has 82 rooms of which 43 are *superior rooms* and 39 *deluxe-type rooms*. It is built near the observatory building as a facility for visitors and tourists. The hotel is the only hotel in Malaysia which offers as a unique attraction a package for occupants of the hotel to observe objects of the universe (Anonymous, 2011). The complex has the privilege of having unobstructed view of the horizon. Its location is also among the most strategic point in Southeast Asia for *hilal* sighting activities. In Malaysia, it holds the record as the official *hilal* sighting site with the highest *hilal* visibility compared to other official *hilal* observation places all over the country (Shaharuddin, 2006).

ASTROFIQH OBSERVATORIES IN SERVICING ISLAM

The construction of astrofiqh observatories in Malaysia can further advance the science of *falak* of today. In addition to being a place for *hilal* surveillance activities, astrofiqh observatories also play the role of *falak* research centers and effective education institutions of *falak* sciences. Furthermore, they are also seen as potential sites for tourist attractions. In general, all of the observatories were built with a purpose of developing the science of *falak*, be it from the aspects of research, education or tourism. The roles of astrofiqh observatories in servicing Islam are further discussed later on.

1. Official hilal observation site (Determination of the start of Islamic month)

The history of official *hilal* observation activity in Malaysia began in 1970 when the National Council for Islamic Affairs was established and the council was chaired by the Yang Teramat Mulia Tunku Abdul Rahman Putra al-Haj. In line with the

establishment of the council, several official committees for *hilal* sighting for *Ramadhan* and *Syawwal* were appointed at three sites, which were Telok Kemang in Negeri Sembilan, Johor Bahru in Johore and Kampung Pulau Sayak in Kedah. At the early stage, *hilal* sighting activities were carried out at official *hilal* observation sites throughout Malaysia using the naked eyes only. However, after the involvement of *Jabatan Ukur dan Pemetaan Malaysia* or the Department of Survey and Mapping Malaysia (JUPEM), modern optical equipment such as theodolite began to be used (Unit Falak Bahagian Penyelidikan, 2001). The Council of Malay Rulers through the National Council for Islamic Affairs on the 14th of December 1989 established a committee named as Committee to Determine the Start of Fasting and *Hari Raya* (*Eid*). It was then chaired by the Director-general of the Bahagian Hal-Ehwal Islam or Islamic Affairs Division (BAHEIS) of the Prime Minister's Department. The committee functions as the coordinator for the determination of the starting date of the fasting month and the dates of *Hari Raya* (*Eid*) in Malaysia (Unit Falak Syarie, 1993).

In Malaysia, deciding the start of the Islamic calendar month is done based on the method of *rukayah* and *hisab* (*falak* calculation). Both methods are used in establishing the starting date of the months in the Islamic Hijri calendar, particularly the three important months of *Ramadhan*, *Syawwal* and *Zulhijjah*. The same methods are also used for the purpose of establishing the Islamic calendar (Bahali, 2006b). The decision on the start of the Hijri months used by the Muslim community in particular in deciding the start of *Ramadhan*, *Syawwal* and *Zulhijjah* is based on the movement of the moon and earth orbiting the sun. The moon's orbit around the earth is from the west to the east (Unit Falak Bahagian Penyelidikan, 2001). The orbits of the moon and the earth around the sun become the basis for calculating the start of the month and year which is very much related to the rites of fasting and its celebration, the day of *eid*. Establishing the fasting starting date and the date of *eid* in Malaysia is based on *rukayah* and *hisab*.

Through the rapid development and progress in Malaysia, the existing official *hilal* observation stations until today have been equipped with facilities such as viewing galleries, observatory equipment pole, restrooms and prayer rooms. This makes the observers more comfortable and indirectly facilitates the sighting activity to gain a better quality and more accurate result of *hilal* observation. Various efforts have been made to modernize the official *hilal* sighting stations through renovation

and addition of infrastructures at the observatories. As a result, official *hilal* sighting stations have undergone quality improvement process and good enhancement as witnessed today. Up until 2012, some 30 official *hilal* observation sites have been built throughout Malaysia (Jabatan Kemajuan Islam Malaysia, 2011).

Several *astrofiqh* observatories which are present at the moment originally were basic observation stations only. However, those stations underwent upgrading and were developed to become observatories considering the strategic locations of the observation sites which are suitable and able to meet the requirement of observation activities. The observatories are the Baitulhilal Complex in Teluk Kemang, the Al-Khawarizmi Falak Complex and the Al-Biruni Observatory. The Sheikh Tahir Falak Center and the Selangor Observatory were built from scratch and do not originate from an observation station. Nevertheless, both observatories, like other observatories, also function as official *hilal* sighting sites in their respective states.

2. Falak research centers

Parallel with current technological updates, *astrofiqh* observatories in Malaysia also play the role of *falak* research sites. Researchers are done with the objective of studying current astronomical phenomena and solving issues concerning the science of astronomy. Among the research carried out at these observatories are *hilal* visibility studies which are performed at every end of the Islamic month to record data of the moon and its motion. Preparation for the observation includes the process of obtaining data for the sun and moon motion. Observation may be done using the help of instruments such as theodolite, telescopes or binoculars. The use of such equipment is to facilitate the observer in focusing onto the correct direction while looking for the crescent (Aziz, 2006).

In studying *hilal* sighting, observation should be done carefully because the process of *hilal* sighting requires a combination of knowledge in *falak shar'ie*, mathematics and optical physics (Ibrahim et al., 2012). The necessity of possessing the combination of those disciplines is important to ensure that the characteristics of the *hilal* are identified correctly to avoid any mistake done during the observation process (Laporan Kumpulan Fizik Angkasa UM, 2000-2006). Studies such as those are crucially important to provide feedback and improvement to the process of *hilal* visibility criteria review which was once considered in Malaysia and Indonesia. This

was consequent to the criticism from professional groups about the unsuitability of the *hilal* visibility criteria used then. The criteria were said to be too low and deviated too much from the

Visibility data collected through surveillance in Malaysia and throughout the world (Aziz, 2006). These studies have been on-going at the Sheikh Tahir Falak Centre, Al-Khawarizmi Falak Complex, the Al-Biruni Observatory, the Selangor Observatory and the Baitulhilal Complex in Teluk Kemang which give more emphasis on local observation data in Malaysia.

In addition, sky brightness studies are also carried out to assess the brightness of the sky before sunrise and after sunset. The research is done to determine the position of the sun under the horizon to determine the time of the *Ishak* and *Fajar* prayers. With the help of equipment, sky brightness can be measured by looking at the effect of light scattering after sunset and this is linked with the sun's position under the horizon to decide the starting time of *Ishak* prayer (Niri et al., 2012). Meanwhile, for the dawn (*Fajar*) prayer time, the sky brightness is measured before sunrise. In practicality, the *Ishak* prayer time begins when 'red light' or *shafaq al-ahmar* disappears from the sky. This happens due to the position of the sun which is far below the horizon. The *Fajar* time meanwhile begins when 'white light' or *fajar sadiq* appears in the east horizon within the vicinity of the sunrise position (Shukor, Ahmad & Zainuddin, 2011). In Malaysia, the criterion used to determine the start of the *Ishak* prayer time is when the position of the sun is 18° below the horizon and, for the *Fajar* prayer time, 20° below horizon (Ahmad, Zainuddin, Ibrahim & Yahya, 2007). These studies have been done at the Sheikh Tahir Falak Centre and the Baitulhilal Complex, Teluk Kemang. Results of the studies found and confirmed that there is a difference in the angle of sunsets for prayer times of *Ishak* and *Fajar*. However, the obtained values do not undermine the existing values.

Among other researches carried out at the observatories are studies on refraction near the horizon. The purpose of this research is to determine the angle of refraction of celestial objects for a specific area which is usually done at the time the object rises and sets. Refraction correction is important in calculating the time of *Maghrib* and *shuruq* or sunrise. Also, it is important in knowing the effect of atmospheric refraction index factor on the position of *hilal* and the sun (Sadali, Sulung & Aziz, 2011). Refraction near horizon is a phenomenon which occurs due to

light refraction by earth atmospheric layers. Difference in density between outer space and the multi-layered earth atmosphere with each layer having different physical properties cause a light refraction towards the sight of the sun at sunsets (Zainuddin, Saadon & Ahmad, 2011). However, studies from time to time are best done to enable a production of a better refraction model for areas of the country which are located near the Equator and by the sea. In Malaysia, astrofiqh observatories which run horizon refraction studies are Sheikh Tahir Falak Centre and the Teluk Kemang Baitulhilar Complex.

Research on sunrise is also carried out to record the difference in positions of sunrise each month. Such study is done because recorded data related to the sun are useful to know the time and direction in our daily life (Vasiliev & Tataridou, 2013). This study employs a stationary station and it must have its own reference point. Through this study, photographs of the sun are recorded using a camera fixed at the stationary station. Normally, this observation study is done on the 17-25th of the month at a fixed time, which is at 8:30 in the morning. This work is carried out at the Selangor Observatory (Burhanuddin, 2012).

Finally, studies in sun-crossing *qiblah* are done to check and ensure that the schedule of sun-crossing *qiblah* produced by State Mufti Departments is correct and accurate. The work uses the existing schedule as a reference. Should there be any changes or improvement, observatory officers shall inform the state mufti departments for further actions. In Malaysia, the phenomenon of the sun being right above *qiblah* line occurs throughout the year except for certain days in January, June, July and December. Therefore, Burhanuddin (2012) carries the opinion that the method of the sun crossing give better opportunity for the Muslims to check and determine the direction of *qiblah* at any place as compared to the phenomenon of the sun being right above the Ka'bah which occurs only twice a year. This study is done at the Selangor Observatory.

3. Education institutions for falak science

In line with the progress of observatories in Islamic civilization, astrofiqh observatories in Malaysia also act as education centers for *falak science*. This is natural since Islam emphasizes on education, including *falak* education (Hassan, Abiddin & Ahmad, 2011). Numerous activities have been organized by the

observatories, be they at the observatory itself or at other locations. The activities received good response and support from the locals and this somewhat helps to advance the progress of *falak* in Malaysia. Organized activities include basic courses in *takwim* (calendar) and *hilal* sighting. Through these courses, in the Islamic calendar course for example, participants are exposed to the introduction of Islamic calendar existing in Malaysia. In addition, participants are also given guidance to the calculation methods of converting Gregorian dates to Hijri dates and vice versa. At the end of the program, the participants are given opportunity to observe *hilal* at sunset.

Al-Munajjid (2009) asserted that basic course in *qiblah* direction determination is run to give exposure to participants on the method of determining *qiblah* direction in theory and practice. In Malaysia, this course is run by experts in *falak*. Through this course, participants are informed of the procedures and guidelines in determining and checking *qiblah* direction in Malaysia. In addition, *astrofiqh* observatories also organize basic course in prayer time calculation. Through this course, participants are exposed to matters related to prayer including the history of commandment of the prayers. Since prayer time is determined based on the movement of the sun, some information related to the sun is also discussed (Niri et al., 2012; Man et al., 2012). Apart from that, participants are also taught how to calculate prayer time using a specific mathematical formula.

Other activities include basic course in *rubu' mujayyab* which introduces the use of traditional astronomical instrument by earlier Muslim scientists (Ali, 2011). Participants are exposed to the use of *rubu' mujayyab* and trigonometry in solving trigonometric equations using the instrument. In addition, several ways of constructing and preparing the instrument are also taught, apart from learning the correct techniques of using it. On top of that, *astrofiqh* observatories also run basic course in telescope operation with the aim of providing the participants with an understanding of the design of telescopes and its advantages, disadvantages and its suitability for use in current conditions. Besides, telescope operating procedures in technical aspects of observation and its correct and complete maintenance are also explained.

Further activities include night sky gazing program which is run with the objective of showing secrets of the universe and its contents such as the moon, planets

and stars to participants. Observing celestial objects is done using stationary or mobile telescopes at night depending on the astronomical phenomena which occur every month. In addition to that, participants of the program are able to directly see and know first-hand the structures of objects in the sky and their movement. Furthermore, eclipse observation program is also organized to explain to the public on the concept of sun and eclipse occurrence. In the program, the structure of the sun and the moon is also studied and understood through their movement using telescopes available at the observatory. Apart from that, the program also explains the types of sun and moon eclipse. Aside from carrying out observation activities, eclipse prayers are also offered among Muslim participants as a gratitude for the blessing bestowed by Allah. After performing the prayer, a sermon is delivered to remind the Muslims to always obey the commands of Allah as stipulated in Islamic teachings. During the time of eclipse, Islam encourages its adherents to do a lot of *zikr* to Allah.

Other activities include seminars and *falak* day celebration. Astrofiqh observatories in Malaysia also organize talks and seminars to broadcast information and explanation to the public on the science of *falak*. Such programs can stimulate public interest and enthusiasm towards the heyday of *falak* in history and Islamic civilization. Through them, the public can get to know the history and development of *falak* as well as famous Islamic scholars in the field. Meanwhile, *falak* day festival is held annually in May to encourage public participation in astronomical activities organized in *astrofiqh* observatories. Activities done on *falak* day among others include quizzes, photography contest, water rocket competition, video shows and exhibition (Bahali, 2006a).

CONCLUSION

As discussed previously, development of Islamic astronomy in Malaysia is realized by astrofiqh observatories which continuously play important roles in order to enhance the knowledge. The establishment of astrofiqh observatories has long occurred beginning in 1980 and has not stopped since then. In fact, its establishment is spread throughout Malaysia and follows the changes of time in order to offers services in Islam especially for the accurate determination of times, dates pertaining to Islamic rituals and worship such as prayer, Ramadan, Shawal and Zul Hijjah and the direction of *qiblah*. As a conclusion, the development of Islamic astronomy parallel with the

success of astrofiqh observatories, so that Malaysia will be well known by the entire world as one of world class Islamic astronomy center in the future.

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**THE HISTORY OF WAQF FUND DEVELOPMENT AT HOSPITAL FATIH,
ISTANBUL (1470M-1481M)**

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ABSTRACT

This research discusses the history of waqf fund development at Fatih Hospital, Istanbul in the years 1470-1481 CE, during the rule of Sultan Mehmet II. The purpose of this research is to study in-depth the history of Ottoman state health waqf fund development by focusing on Fatih Hospital as a research subject, in addition to examining the driving factors and function as well as the contribution of Fatih Hospital to Ottoman society. In order to achieve the research objective, the researcher uses analysis method of primary and secondary written sources concerning Fatih Hospital and other matters related to the waqf fund which financed it. Analysis of research data shows that Fatih Hospital commenced operations in the year 1470 CE and was closed in mid-19th Century. Construction of the hospital was by command of the Ottoman ruler, Sultan Mehmet II to Atik Sinan, the architect who designed the plan for the hospital. Research finds that hospital services and operations were financed by the waqf fund founded by a class of wealthy benefactors of that era. However, aside from the waqf fund which covered the hospital expenses, the hospital also received some assistance from the Ottoman state under Sultan Mehmet II. Part of the funds was sourced from state tax collected from the people. Findings further show that the facilities provided by the Fatih Hospital to the society were medical treatment for patients including mental patients, medical education,

Upholding the Dignity of Islamic Civilization

stopover place and facilities for travellers and medications free of charge. Hospital services were also available to any individual in society regardless of race, religion and social background.

**THE SAVING BEHAVIOUR OF MALAYS AND THE EQUITY
MAXIMISATION DILEMMA: THE ROLE OF WAQF-BASED
ISLAMIC MICROFINANCE IN THE CONTEXT**

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ABSTRACT

Malaysia being a developing country is facing the income inequality dilemma same as other nations. So far the researches have focused on the economic inequality on the intra and inter group level. On the other hand the concept of wealth in in few hand is discussed widely and held being liable for the reason of poor getting poor and rich get richer. This paper aims to highlight the issues that hinders the Malays to maximise their equity. Moreover, the role of waqf-based microfinancing is assessed in answering the equity dilemma. Through library research a thorough documents and literature analysis has been conducted to know the factors that contribute and fire up the inequality more. This study has unveiled the new dimension to the reasons of Malays being poor. It is revealed from the study that the behaviour of spending more than saving is making the lower and middle class bankrupt – especially the youth, and hence push them in poverty. It is also known from the study that this trend is developed gradually through trait and social inheritance. It is suggested that providing financial assistance to the poor and the bankrupt Malays can lift them economically and ultimately raising their equity. It is anticipated that this study would provide an aid to the studies that focus on the underlying factors that contribute to inequality amongst Malays.

Keywords: Income Inequality, Poverty Line Income, Spending behaviour, Bankruptcy, *Waqf*, Islamic Microfinance

INTRODUCTION

In the current era most of the economists urge for economic equality and the minimization of income gap between rich and poor. Such studies were first conducted in the west and then became the area of interest for the eastern countries. Malaysia being a multi-racial country is not behind in conducting studies on economic inequality mostly focused on the intergroup inequality. In Malaysia the three major races that includes Bumiputera, Chinese and Indians were always the focus of the studies when it comes to economic inequality (Anand, 1983; Khalid, 2009; Shireen, 1998). However, later it was known from the studies that intragroup income concentration is more responsible for the income inequalities rather than intergroup income concentration (Shireen, 1998). To elaborate income disparity in Malaysia is caused less by the ethnic group differences and more within the group. By compiling the data for year 2004 in Malaysia, the total inequality as measured by Gini coefficient was 0.418, and of this, about 93.71 percent was caused by inequalities within the group differences and only 6.29 was caused by ethnic differences (Ragayah, 2008a). In Malaysia, it has been estimated that among the Bumiputera, 48 percent of the income is accumulated at the top 20 percent of the income group, 37 percent amongst middle 40 percent and only 15 percent amongst the bottom 40 percent (DOS, 2011). The relative income gap between rich and poor is increasing and is considered to be due to government policies (Khalid, 2009).

Moreover, it is also true that the wealth of the rich get increasing with the tax benefits that are given by the government. The corporate sector that is in the hold of those wealthy individuals gets tax benefits while the income class takes the burden of tax in the economy. However, this study would take a different approach to the issues that hinder equity maximization of and income gap amongst the Malays. This study would focus on the issue of saving and spending behaviour of Malays and its effect on their equity because the excessive spending and savings are inversely proportional to each other and hence affect the equity.

On the other hand, this study would also propose a remedy to the current problem via *waqf*-based Islamic microfinancing. The emphasis is given to *waqf*-based

financing because *waqf* has shown a positive impact on the economic and socio-economic development in the past. However, *waqf* as a separate institution may not be able to hold the burden of economic development as the current economy is far more advance than the times of Ottoman Caliphate. Hence, the role of a specialized financial Institution becomes vital in order to channel down the financing in efficient manner. Through library research both primary and secondary sources such as government income survey reports, newspaper discussions, books conference and journal articles are investigated in order to meet up with the objective of the study.

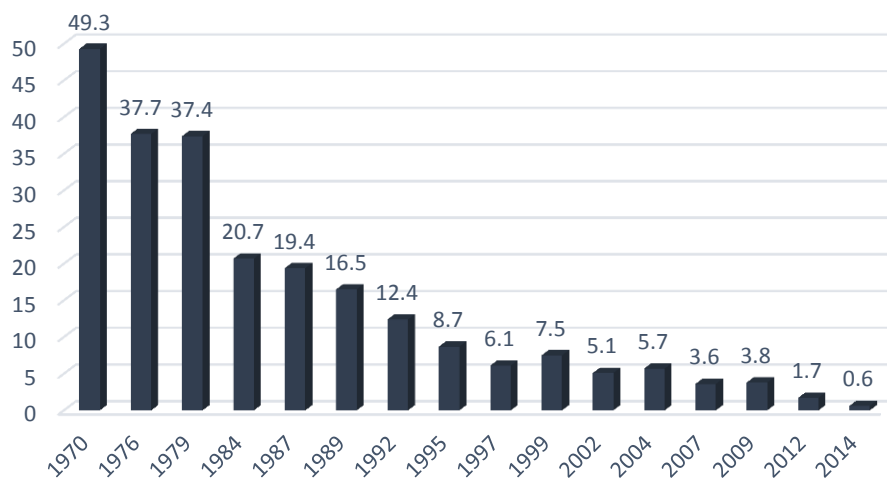
INCOME INEQUALITY AND POVERTY

Malaysia being under the rule of British in past has inherited the economic inequalities. These inequalities aroused when Malays boycotted to participate in the new plantation, mining sector and new development activities under the British governance. In order to deal with the issue, British government invited Chinese to participate in the economic development. The Chinese were given the mining sector and took hold of the urban sector while Indians got hold of the rubber estate. Due to the boycott, Malays were restricted to the rural areas where they were confined to paddy (rice), farming and fishing (Abidullah & Muhammad Shafiai, 2015; Anand, 1983; Khalid, 2009).

After the independence in 1957, the situation gets even worst when the economic resource came into the control of Chinese and Indians. The clouds of poverty shed over the Malays as they were only confined to the agricultural sector. Of all poor households 75 percent were Malays, 17 percent were Chinese and 8 percent were Indians. On the other hand, of all Malay households, 65 percent were in poverty as compared to Chinese 26 percent and Indian 39 percent (Anand, 1983; Khalid, 2009; Shireen, 1998).

Eventually these inequalities led to the racial riots in 1969, emergency was imposed and the government was suspended. During that tenure, an affirmative policy called as New Economic Policy was designed which focused on minimizing the overall poverty gap between the races and increasing the corporate equity of Bumiputera from 2.4 percent to 30 percent by 1990. By the end of 1990 the poverty was decreased more than the set target but the corporate equity was increased up to 20 percent.

Poverty Rate (in percentage) 1970-2104



Source: Household Income and Basic Amenities Survey Report 2014, Department of Statistics

Since then, the poverty is decreasing in the country as figure 1 shows decrease from 49.3 in 1970 to 0.6 percent in 2014. However, these figures do not portray the real picture of poverty. The reason behind low poverty rate because of the calculation based on PLI (Poverty Line Income). PLI is the level of household income which is considered sufficient for meeting his basic needs such as food, clothing, and shelter, as well as education, health, transportation and recreational expenses (Aun, 2015). The PLI for Malaysia is set as RM 830 (as of 2012) which is unrealistic figure as not many of the households earn that little (DOS, 2012). It is obvious if the PLI is set that low then the poverty figures would also be as minimal as 0.6 percent.

However, the latest Malaysian human development report has focused on the relative income approach to calculate poverty which seems more realistic (Salih, 2014). Relative Income is half of the median monthly income of the country. The latest median monthly household income in Malaysia as of 2014 is recorded as RM 4,585. Hence the relative income must be RM 2293. If this figure is considered as relative poverty line income for poverty estimation then the poverty rate would jump far more higher than what is mentioned by the government reports. According to Malaysian Human Development Report, the relative poverty rate for Malaysia in 2012 was 20 percent as compare to 11 percent in OECD advanced economies (Aun, 2015).

Although the relative poverty rate is quite high but the careless spending behaviour of the Malaysians is a major concern. Equity is either gained through assets inheritance or by savings. It is not possible for every individual to inherit the equity from the ancestors but to attain it through careful savings and investments. In the next section we would look the saving and spending behaviour patterns of the Malaysians specifically Malays and the effect of it on the equity maximisation.

THE EFFECT SAVING AND SPENDING PATTERNS ON THE EQUITY OF MALAYS

Equity of a person can be calculated by deducting the liabilities from the assets and interest earned by the individual. Equity can be negative if the liabilities are more than the assets and interest earned. If a person spends more than what he earns, there is a strong possibility of increase in debts. In that case, the equity would be negative and can lead to bankruptcy. In Malaysia, the bankruptcy is on hike as in 2014 the total household debt of Malaysians was 83.3 percent of the GDP, is one of the highest in the region¹. The borrowed loans are used for purchasing homes, cars and for household spending. For household debt, 47 percent comes from purchasing houses, 20 percent from cars, 8.7 percent from personal loans and 5 percent comes from credit card loans (Baharom, 2015).

Furthermore, the median income of bottom 40 percent Malays as of 2014 was RM 2,422 which is slightly higher than the relative poverty line income of RM 2293. By having such a low median income they can still borrow from the banks very easily. On the other hand in recent years, the credit card bankruptcy rate is getting quite higher. In 2013, bankruptcy on personal loan has been seen in alarming situation as Bank Negara Malaysia (BNM) has announced that there were 251,209 cases as of September 2013 (Cheng, Rajagopalan, Hamid, Wei, & Ahmad, 2015). Interestingly, in the same year the bankruptcy of Malaysian youth has produce worries for the government as 22,000 of the young borrowers were filing for bankruptcy with more than 30,000 in debt (Baharom, 2015).

¹ Report of Singapore's Strait Times cited in More Malaysians to be declared bankrupt, says; The Malaysian Insider <http://www.themalaysianinsider.com/malaysia/article/more-malaysians-to-be-declared-bankrupt-says-daily#sthash.5nJzliaR.dpuf>

Savings gives an individual assurance against the financial shocks but amongst the Malaysians and especially Malays, this culture is getting crumbled. Malays being poor amongst the three major races in Malaysia tend to follow the living standard that the others hold. In the quest of following lavish living standards Malays are more vulnerable to bankruptcy. The older people above 35 years used the borrowed amount to cover their house loans, car loans and day to day expenses (Baharom, 2015). However, cars and many other the day to day purchases comes under luxury. On the other hand, the younger generation tends to over-emphasis on the materialism as they see thing on surface without know the ultimate results. For instance, buying of unnecessary goods that don't have long term economic value but to follow the lavish life style that other holds in their community circle (Muzammil, 2014).

Some of the studies showed that Chinese are more concern about managing their finances as compare to Malays². There is a concern over a wide bankruptcy rate but it is even more alarming that the youth of this country is also effecting from the same bankruptcy virus. One of the reason of this habit is the mindset of the youth that is influenced by the characteristics inherited from the parents and society.

To elaborate, inheritance is of three types that includes assets inheritance, traits inheritance and social inheritance (Shapiro, 2004). Asset inheritance is the most familiar to the people as it includes all the assets that are inherited from the ancestors. While traits inheritance are the characteristics that are inherited from the parents, not only the biological inheritance but also the traits that are developed from the influence of the parents. For instance, traits of borrowing that are developed by seeing the parents practicing the same. On the other hand social inheritance includes those characteristics of a person that are developed due to the influence of the social circle in which he lives.

The mind set of borrowing amongst the youth is influenced by the traits and social inheritance. According to Associate Professor Dr. Zahari Ishak from University of Malaya (UM) said that bankruptcy among youth can be viewed more from the internal causes, which are the family background and the way the child is being

² The interviews conducted by Malaysian Digest for the purpose of youth's understanding about financial literacy.

brought up³. To elaborate if the child is given a freedom to buy whatever he or she wants, would be developed as a trait which he or she would wish to pursue at the adult age. Secondly, if a child sees his parents borrowing from banks then there would be no way to stop him from practicing the same. The situation is also made worst by the parents as some youths are also given credit cards by them as backup for the emergency matters but instead they use it for other spending.

Moreover, the social inheritance is another dilemma when the youth is influenced by the lavish life style of the society. In the quest of attaining same social status they tend to borrow using credit cards and personal loans from the banks. As mentioned by Dr. Zahari Ishaq “Due to reckless spending habits, these youth look at credit cards as an easy way to obtain their desired needs that lead them toward a lavish lifestyle”.

The problem of bankruptcy amongst the youth has been identified by the government and suggestions are made to include a course regarding managing the finances. However, such courses would have less impact on the youth as long as the financial institutions who provide financing do not introduce strict rules. Interestingly, this study suggests that *waqf*-based Islamic microfinancing can play an important role in providing assistance to the youth and other defaulters who are bankrupt or on the verge of bankruptcy. In the next section we would provide brief introduction to the *waqf* system as it is one of the way to help them.

WAQF

Waqf is an inalienable trust in which the founder of the *waqf* (*waqif*) makes the guidelines or principals for the property’s revenue and allocates the profit or usufruct or yields of the property to specific person or institutions. Such property is then given in the possession of fiduciary (*wali or mutawalli*) who oversees the trust for the benefit of a third party (Hennigan, 2004). The literal meaning of *waqf* is ‘to stop or to prevent’. It can be defined as the confinement of the assets/property by the founder and the dedication of its usufruct in perpetuity to the family or public (Layish, 1997). The condition for the asset to be *waqf* should be an immovable asset but later such

³ The statement was given by Dr. Zahari Ishak to the Malaysian Digest about the mindset of youth towards money and materialism

requirement was relaxed to legitimize immovable assets which was then known as Cash *Waqf* (Kuran, 2001).

Waqf is of two types such as public *waqf* and family *waqf*. The public *waqf* (endowment) is made by the founder to help the poor and needy in the society and to support the general goods of the public. This endowment can be of either moveable assets such as crops and money etc. or immoveable assets such as hospitals, school and mosques etc. However, many founders who *waqf* the assets only knows about the specific *waqf* such as endowing the land for the purpose of building a Masjid. In this case this land must be used for the specific purpose of building a masjid as mentioned by the founder. Contrary to it, the same land can be *waqf* for general purpose, as the land can be used for any halal purpose that can benefit the public. Such as building a shopping mall which will also accommodate masjid as well as it will generate revenue for the public good.

On the other hand in family *waqf* the founder made the endowment of property to his children, grandchildren or other relatives. In case, the beneficiaries that are defined by the founder are no longer alive, then the property will be used for the public welfare purposes.

Although there is no strong evidence from the Qur'an and hadith regarding establishing *waqf* but it is called as piety activity because when people *waqf* their assets in the name of Allah, it is their faith that it will be their support after death in hereafter. The role of *waqf* can't be neglected during Othman Caliphate when 20,000 *waqf* produce almost one-third of the total revenue of Othman's State. This revenue was then spent in providing food for the needy as it is estimated that about 30,000 in the population of 700,000 people in Istanbul were fed by charity complexes with the revenue generated from the *waqf* system. Another category of *waqfs* helped hospitals, orphanages and shelter (Kuran, 2001).

In Malaysia, the concept of *waqf* has been given a practical shape where the Islamic Religious Council of each State has the responsibility to act as a fiduciary for the *waqf* assets. *Zakat* and *waqf* both are in the jurisdiction of State Islamic Religious Council (SIRC). All the revenues generated for the *waqf* assets must not be distributed without the approval of SIRC.

Unfortunately, *waqf* does not show promising effect on decreasing income inequality– dragging the poor out of poverty. One of the reason is the need of

machinery that can invigorate *waqf* in a new way so that maximum benefit can be derived. That machinery is a financial institution that have better understanding in managing finances and mitigating risk. For instance Banks and Microfinance Institutions are possible options to use *waqf* as financing tool. However, due to the profit making motive of the banks, *waqf* is not an attractive mode of financing for them. On the other hand, microfinance institutions have shown promising results in alleviating poverty. Nevertheless, conventional microfinancing do deal in interest-based financing hence, the need of Islamic microfinancing is more feasible to practice *waqf* as source of financing. In the next section we have briefly discussed the role of microfinancing in poverty alleviation and differentiate the conventional microfinancing from the Islamic counterpart.

MICROFINANCING FOR THE POOR AND NEEDY

Microfinancing made its identity in the financing circle in 1970s when the initiative of providing micro loans to the poor was taken by Dr. Muhammad Yunus in Bangladesh. The microfinancing model of Dr. Yunus's Grameen Bank became so popular that many countries adopted it. In recent years, with the popularity of Islamic Finance, the urge of Islamic microfinance was also felt to cover the loopholes that exists in the conventional counterpart. The purpose of Islamic and conventional microfinancing looks the same as to help the poor but in practice its different (Shafiai & Abidullah, 2014). Eyeing on the sources of the funds for Islamic and conventional counterparts, it can be observe that the latter depends on external funds and saving of the clients while the former also includes *zakat* and *waqf* as sources of funds. It is obvious that conventional microfinance institutes (MFIs) deals in interest based financing whereas Islamic microfinance institutes (IMIFs) use Islamic financial instruments. However, the astonishing fact that poorest are left out by MFIs has been covered by the IMFIs. Moreover, conventional MFIs provide financing via loan whereas in Islamic MFIs good are transferred and the loan is in the shape of Qard ul Hassan in which no interest is charged on the loan (Abdul Rahman, 2007). Table 1 represent more comprehensive comparison of Islamic and conventional microfinancing.

Items	Conventional MFI	Islamic MFI
Liabilities (Source of Fund)	External Funds, Saving of Client	External Funds, Saving of Clients, Islamic Charitable Sources(zakat, waqf)
Asset (Mode of Financing)	Interest-Based	Islamic Financial Instrument
Financing the Poorest	Poorest are left out	Poorest can be included by integrating with microfinance
Funds Transfer	Cash Given	Goods Transferred
Deduction at Inception of Contract	Part of the Funds Deducted as Inception	No deduction at inception
Target Group	Women	Family
Objective of Targeting Women	Empowerment of Women	Ease of Availability
Liability of the Loan (Which given to Women)	Recipient	Recipient and Spouse
Work Incentive of Employees	Monetary	Monetary and Religious
Dealing with Default	Group/Center pressure and threat	Guarantee, and Islamic Ethic
Social Development Program	Secular (un-Islamic) behavioral, ethical, and social development	Religious (includes behavior, ethics and social)

Table 1: Differences between Conventional and Islamic Microfinance Source: Rahman, 2007

The Malays that have defaulted on their loans might get assistance from Islamic microfinance institutes. As the objective of the Islamic microfinance institutes is not only to help the poor but the needy and the poorest who are below the PLI.

WAQF-BASED ISLAMIC MICROFINANCING AND ITS ROLE IN DRAGGING THE

As it is eminent for the study that *waqf* was used in the past for the purpose of providing assistance to the poor and needy. On the other hand, Islamic microfinance do share the objective of helping not only the poor but the poorest too. Hence, *waqf*-based microfinancing can be an important tool to provide assistance to the poor and needy in an effective way.

Those who are bankrupt also falls in the category of needy due to the need of pulling themselves out of bankruptcy. Hence, the *waqf*-based microfinancing may also assist these people who seeks help. Till now the studies have focused on the matter that *waqf* and *zakat* must be utilize to provide assistance to the poor in starting small businesses (Ab Rahman, Alias, & Syed Omar, 2012). However, those who are in debt would need more help in lower their debt rather than to become entrepreneurs. Hence, the focus of assistance must also be shifted towards those defaulters.

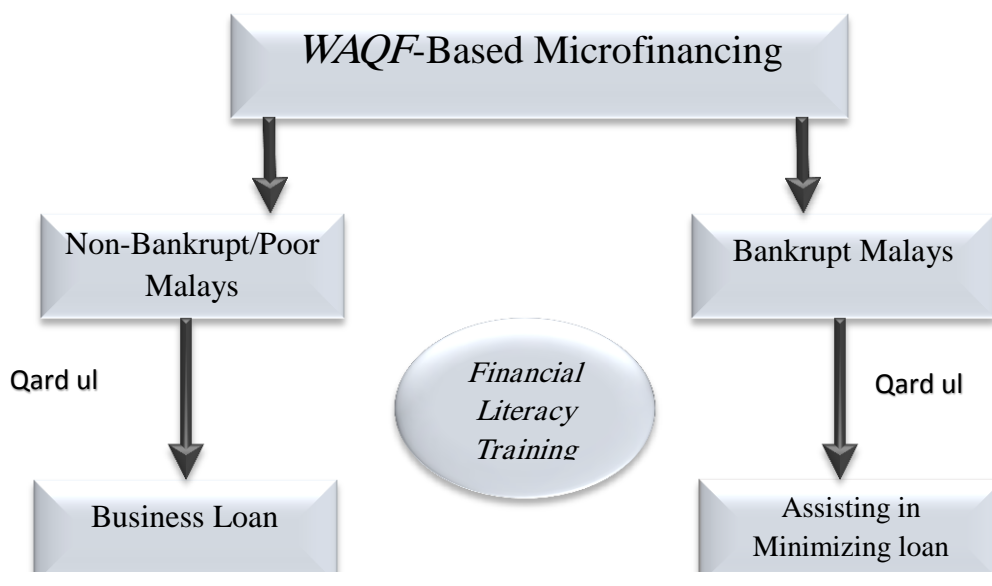


Figure 2: Waqf-Based Islamic Microfinancing Model to assist the Malays in raising their equity

In the pursuit of providing help to loan defaulters, this study came up with a conceptual model that would focus on both bankrupts and non-bankrupts. Figure 2 provides a comprehensive picture where the process of providing assistance to both poor and needy is depicted. In order to provide assistance to non-bankrupt poor who seeks for assistance, they might be provided with the entrepreneurial opportunity. The

loans could be provided to them as *qard ul hassan* which would only include the service charges as an extra fee over the principle amount. This principle has been implemented by Akhuwat foundation in Pakistan and are quite successful in the repayment rate of 99.83 percent (Abidullah, 2014). Furthermore, the rebate may also be given to these clients if they invest their money with the same IMFI. This would not only provide an ease to those borrower but also help in increasing the pool of funds of IMFI. However, before providing any sort of loan to these poor, a special training should be arranged by the institution to provide them with financial literacy training. This training would help them in managing their finances and paying back the loan in efficient manner without being defaulted.

On the other hand, those bankrupts may also be assisted financial by the *waqf*-based microfinancing so that they can repay their loans smoothly. However not all the bankrupts can be helped out – those who are defaulted on the high loans or being at the verge of default. For this purpose, the Islamic microfinance institute should set a bankruptcy ceiling above which the defaulter cannot be helped out. For instance, those borrowers whose debt has jumped up than RM 30,000 are considered as bankrupt⁴ hence, the IMFI, let's say, may set a ceiling of RM 40,000. This would cover all the defaulters between RM 30,000 and RM 40,000. But the amount that would be provided by the IMFI would only bring debt below than the default limit (e.g. RM 25,000). Once the amount is decreased than the bankruptcy limit of RM 30,000, the borrower would be given training on how to repay their debt.

The non-bankrupt borrowers can raise their equity gradually however, the bankrupt borrower have to first settle their loans which will take time. Nonetheless, with the proper financial training, they might be able to payback their loans and step further to increase their equity.

This would help both types of borrowers however, the risk of being addicted to such help might open the ways to the potential borrowers to become default and would be rescued by the IMFI. In order to suppress such possibilities, every financial institution which provide loans to the potential borrowers must give them financial literacy training. Once the course is successfully completed by the potential borrowers; they would be then considered for the loans. If the banks are not able to

⁴ This limit has been mentioned by the Malaysian Department of Insolvency on their website <http://www.insolvency.gov.my/faqs/bankruptcy>

train their potential borrowers before the provision of loan, it would be an unending bankruptcy rate in future. The banks must also tighten their policies of provision of loans because currently the low income class can also get the loan very easy which increases the chances of being defaulted. Moreover, to secure the future generation from making financial blunders, parents should develop saving habits amongst the children so that in future they are more cautious about the spending the money.

CONCLUSION

Poverty and income inequality are always linked with each other because of the fact that poverty is increased with high income inequality (Keister & Moller, 2000; Landes, 1998; Zimmer, 2008). Different studies around the globe have shown the alarming results of income inequality on poverty. In the pursuit of the same income inequality, Malaysia is not far behind where the studies have shown almost the same effect of income inequality where rich is getting richer and poor getting poorer (Khalid, 2011, 2014; Ragayah, 2008b; Shireen, 1998). Interesting, it is mentioned by the Malaysian government that the poverty has been decreased to 0.6 percent in 2014. However, this figure is still controversial amongst the researchers. The reason behind this controversy is that the government use PLI method to calculate poverty whereas the PLI is set at RM 830, meaning that anyone whose income is below than the given PLI is considered as poor. In reality there are very few people who would earn that less, that is why the poverty rate is shown as low as 0.6 percent. The Relative income method is preferred by the Malaysian human development report as it is more realistic than the PLI method. According to this method more than 20 percent Malaysians are poor. On the other hand, in the investigating the underlying factors that contributes to poverty and let the poor remain in poverty is their spending patterns. This study, with the help of primary and secondary data methods investigated that the behaviour of Malaysians and especially Malays is more towards spending rather than saving, which takes them towards bankruptcy. Moreover, this study also explored that the bankruptcy rate amongst the Malaysian is on rise and even more high amongst the youth. Malays are considered to be more effected because most of them are in the category are of low level income and in the quest of following the lifestyle of higher income class they tend to take more loans and using credit cards extravagantly. This study suggested that *waqf*-based Islamic microfinancing can be used as a tool to lower

down the bankruptcy rate by providing financial assistance via *qard ul hassan* and financial literacy education so that they would learn how to pay back the borrowed amount in efficient manner. These defaulters however, would not be able to maximize their equity in present but with good financial management skill and assistance from the IMIFs their future would be more secure. However those poor who are non-bankrupt would have a good chance to maximize their equity via financial assistance (via *Qard ul Hassan*) from IMFI to be a good entrepreneur. The fact must not be ignored that such kind of assistance can make the defaulted borrowers more dependable on the financial assistance. In order to avoid such possibility the rules by the banks should be tighten and none of the borrower should be provided with the loan unless he or she successfully complete the financial literacy course offered by the same bank. Moreover, to avoid the future generation from over-spending, parents must develop the saving habits amongst their children. This would help the coming generation to be more cautious in the future.

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**ISSUES AND CHALLENGES FACING THE PRACTICE OF
INSTITUTIONALIZED ZAKAT: A CASE OF BAZNAS IN INDONESIA**

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ABSTRACT

Paying Zakat is one of the most important duties for Muslims. This pillar of Islam re-distributes wealth and emphasizes socio-economic development among Muslim communities. Indonesia, with the largest Muslim population in the world, has been practicing Zakat as a financial form of worship from about six centuries ago. This large population has an incredibly high potential for zakat wealth estimated as 270 trillion dollars. However, instead of achieving its high potential, Indonesian zakat has traditionally been practiced privately. People have tended to pay it to Islamic jurists (ulama) or the heads of Islamic boarding schools (kyai). However, events in the aftermath of Suharto's downfall intensified the government's involvement in zakat management. These events include the issuance of Zakat Management Law No. 38/1999 which was passed during president Habibie's administration, and the establishment of a national board of zakat agencies BAZNAS (Badan Amil Zakat Nasional) by president Abdurrahman Wahid in 2000. Does this institutionalized practice of zakat work effectively? The methodology of this paper is based on qualitative research through document analysis and interviews with zakat officers. This article aims to highlight the issues and challenges facing BAZNAS.

Key words: Zakat, Indonesia, Islamic Philanthropy, Islamic Economics, BANZAS

**ISLAMIC FINANCIAL INCLUSION IN MALAYSIA: A CASE OF
AR-RAHNU**

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ABSTRACT

Ar-Rahnu (Islamic pawnbroking) has been provided for people in Southeast Asia by both financial institutions and nonfinancial institutions. Malaysia is a pioneer of this product and a country where it has been widespread. The purpose of this presentation is to show how Ar-Rahnu has enhanced the potentiality for accessing banking services available to people in Malaysia. In other words, it considers Ar-Rahnu as one of the Islamic products contributing to financial inclusion in Malaysia. This presentation analyses this product into the following three aspects to achieve this purpose. The first is from the perspective of the concept of Ar-Rahnu itself. It means how the concept has been made focusing on what the concept is and who made conceived this concept. The second is the historical development of the practice since business was started early in the 1990s. It shows what kinds of institutions have entered into the market and compares them from the view of how they judge the eligibility of customers, the amount of a loan, the rate of a loan, conditions for the pawn item, the term for the loan, the rate of the safekeeping fee, and the concepts of Islamic law. The third looks at what the benefits for the customer using Ar-Rahnu are. It shows how the business has enhanced the degree of financial inclusion from the perspective of a beneficiary based on the customer survey at the pawnshop of Permodalan Kelantan Berhad (PKB) Ar-Rahn in Kota Bharu in Kelantan. In other words, it considers what the advantage is compared with other financial means from the result of the survey. Finally this presentation shows again that Ar-Rahnu has contributed to financial inclusion in Malaysia based on the above three points of view.

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Keywords: Islamic banking, Malaysia, Islamic pawnbroking, Financial inclusion, Product Development

**TWO FRONTIERS ON ISLAMIC FINANCE DISPUTE RESOLUTION
SYSTEM: THE DUBAI AND THE MALAYSIA MODEL**

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ABSTRACT

This paper will illustrate the two frontier prototypes for the Islamic financial dispute resolution system. At present, Southeast Asia and the Gulf countries, especially Malaysia and the United Arab Emirates, are the major Islamic financial hubs. With the growth of the financial markets in these regions, civil disputes have increased, and transnational disputes have emerged. Global discussions on recent court judgments pertaining to Islamic finance dispute cases focus largely on the merits of settling cases in court or through arbitration, particularly since disputes brought to conventional courts raise the issue of Sharī'ah compliance. Consistent compliance with Sharī'ah is a major concern when Islamic finance disputes occur. While the Islamic financial products are developed under the Sharī'ah compliant process, financial disputes would be brought to conventional courts, which do not take into consideration on Sharī'ah or Islamic law. Therefore, the Alternative Dispute Resolution (ADR) has been seen as a solution for Sharī'ah compliance for Islamic financial court cases. Specifically, with respect to the UAE and Malaysia, the two countries have come up with their own dispute resolution systems. The Dubai Approach is a unique resolution system for Islamic financial disputes; it is a hybrid of litigation and ADR while at the same time utilizing the services of conventional courts. The Malaysian Model was developed through the inclusion of the Sharī'ah Advisory Council (SAC) in the court system. Between these two types, it is the ADR system in Malaysia that has prospered since it has gained acceptance both academically and politically. Considering the absence of a standard Islamic finance dispute resolution system, the Dubai Approach and the Malaysian Model are regarded as frontier models.

Keywords: Islamic finance, Dispute Resolution, Dubai Approach, Legal Studies, Sharī'ah Advisory Council

**IS “INTEREST-RIBA CONSENSUS” A ROBUST PLATFORM FOR
ISLAMIC ECONOMICS? NEW INTELLECTUAL DISCOURSE
AFTER THE SHARIA-COMPLIANT CRITICISM**

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ABSTRACT

This paper describes the history of Islamic economics in dynamics between the aspiration and reality. It can be summarized that Islamic economics which originated in the middle of twentieth century shapes its history in a strong tie with the practice of Islamic finance. Especially, the emergence of the commercial practice of Islamic finance since the 1970's gave a strong impact to the arguments in Islamic economics, and resulted in division of the discipline into two groups; “Aspiration-Oriented School” and “Reality-Oriented School.” All the issues in Islamic economics have been argued inside this fundamental framework to the present. Remarkably, it can be found that both groups share the common ground for their arguments; that is, their position to the definition of riba is on exactly the same basis, “Interest-Riba School.” This implies that the other group called “Usury-Riba School” mentioned in this paper is completely excluded from the arguments in Islamic economics. Furthermore, there are no interactions between these two groups. However, remarkably, there are a few polemic Islamic economists who squarely address the perfunctory application of the definition of riba to Islamic finance. They radically state that if a certain financial product cause harmful results both in terms of economic efficiency and religious compatibility, such a product should not be approved as an Islamic financial product even though it does not included interest. In this sense, they obviously depends on the definition of riba of “Usury-Riba School.” Here, it can be seen a curious encounter between “Aspiration-Oriented School” and “Usury-Riba School,” which can be called “Copernican Revolution” of Islamic Economics. Although their position is currently not accepted both by Islamic economists and non-Islamic economists (the

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supporters of “Usury-Riba School”), we should take care of this argument to encourage the open discussions on the more desirable Islamic economic system in the world including the reconsideration of the definition of riba.

Keyword: Islamic economics, bank interest in Islam, Islamic finance

**EXPLORING IBN KHALDUN'S VESTIGES IN THE SCIENTIFIC STUDY
OF RELIGION THROUGH HIS ^UUMRAN SCIENCE OF CIVILIZATION**

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ABSTRACT

In discussing the dignity of Islamic Civilization, one is almost inescapable from looking at the contributions of Ibn Khaldun. Ibn Khaldun is one of many Muslim scholars in the study of history and civilization. This genius is popularly known for his widely acclaimed magnum opus, namely Muqaddimah. It is in his Muqaddimah, Ibn Khaldun introduced his study of history as the science of ^UUmrans, namely science of civilization. In his exposé of ^UUmrans science, religion is considered as one of the important factors that contribute to civilization building. As a consequence, in his discussion of civilization, be it from the anthropological, sociological, psychological, historiographical or epistemological perspective, he will relate it with his notions on religion or religions. In this paper, the combination of Ibn Khaldun's ^UUmrans science with his notions on religions was analyzed and taken as precursors to the scientific study of religion. Generally, there are two known categories of Muslim scholarship in the comparative study of religion, namely the Purposive and the Non-purposive category. Ibn Khaldun's notions on religions in his ^UUmrans science are included under the Non-purposive category for his deliberation on this particular subject is situated inclusively through his extensive study of civilization in the Muqaddimah and TarĒkh. It was found that themes of Ibn Khaldun's scientific study of religion can be divided into two main categories, namely first, study of religions and second, theories of religion. Having all these facts and information considered, this paper suggests that the Islamic scientific study of religion is possible through the vestiges of Ibn Khaldun in his ^UUmrans science.

KEYWORDS: Ibn Khaldun, *‘Umran* science, Scientific Study of Religion, Muslim Scholarship in Religionswissenschaft and *Muqaddimah*.

**INNOVATIONS IN CARTOGRAPHY DURING THE OTTOMAN ERA OF
SULTAN SULEYMAN AL-QĀNŪNĪ**

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ABSTRACT

This article discusses innovations in the field of cartography during the era of Ottoman Sultan Suleyman al-Qānūnī. The purpose of this article is to study innovations and contributions of luminaries, at once upholding the dignity of Islam as a civilization which recognizes advancement in science and technology. The research design is qualitative based on historical and content analysis study. Research data is collected through textual method. This method is selected to enable the writer to explain and make her own interpretations of information from referred sources. Data analysis is done using a descriptive approach. Research finds that innovations in Ottoman map creations began with the map first produced by Maḥmūd Kāsghārī. Map creation later became more dynamic in the 16th Century during the era of Ottoman Sultan Suleyman al-Qānūnī when maps were produced by scholars such as ʿAlī Akbar Khaṭāyī, Pīrī Reis, Nasūh al-Matrākī, and Seydī ʿAlī Reis. The importance of this research lies in the great contribution of Ottoman scholars in innovations in map creation to the world society, particularly in geographic knowledge and discovery of locations in these maps.

Keywords: Sultan Suleymān I, Ottoman Sovereignty, Science and technology, Cartography.

**SULTAN MUHAMMAD AL-FATIH'S APPROACH IN DISSEMINATING
THE IDEA OF SCIENCE ACCULTURATION IN OTTOMAN SOCIETY**

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ABSTRACT

In the 16th Century, the field of science and technology of the Ottoman state was at the peak of excellence. Although at the early stage of the Ottoman state, this field was less developed or active in the society, scientific activity soared during the era of Sultan Muhammad al-Fatih with various advancements in science and technology. This happened due to his aspiration to make Istanbul the focal point of intellectual activity comparable with other Islamic knowledge centres of that time such as in Egypt. In order to realize his aspiration, Sultan Muhammad al-Fatih drew up an action plan to disseminate the idea of encouraging his people to delve into and together develop science and technology in the Ottoman state. Hence, the objective of this research is to assess the measures implemented by Sultan Muhammad al-Fatih to disseminate this idea. This research uses a qualitative approach based on historical study and content analysis. This research finds that the measures implemented by Sultan Muhammad al-Fatih were well organized. First, he communicated with scholars in and outside the state to mobilize activities which advanced Ottoman science as well as to spread knowledge and science activity in the society. This was done by approaching governors and dignitaries, influential and esteemed by local communities, to encourage them to be involved in the endeavour. Next, he approached teachers and students and monitored their development as they were to be the class of people who would continue to carry on Ottoman science activity. In addition, rewards

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were given for excellence. Thus through extensive dissemination and spread of scientific knowledge was fostered the spirit of science acculturation in Ottoman society. The result of science acculturation had an impact on the peak of scientific excellence in post-Sultan al-Fatih Ottoman state.

**ISLAM AND MUSLIM DIASPORA COMMUNITIES: A PRELIMINARY
DISCUSSION ON AFGHANISTANIS IN MALAYSIA**

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ABSTRACT

This paper discusses Muslim diaspora communities in general, and Afghan diaspora community in Malaysia in particular, focusing on the common bonds among the members of these communities. Islam is among the most important bonds for them, and it is also a common bond between a diaspora community and their Muslim host society, when they live in a Muslim country. Significant numbers of peoples became diaspora, coming out of Afghanistan, due to chronic warfare in their home country. There has been a long time warfare in Afghanistan, which created three major waves of peoples' flows out of Afghanistan in the last four decades. The first wave was ignited by invasion of the Soviet armies into Afghanistan in 1979, the second was due to civil wars after the withdrawal of the Soviet troops, and the last was brought by warfare after the September 11. They have two choices when they fled from their home country. Firstly, they could head to an Islamic country, such as Pakistan, Iran, UAE and Malaysia. Secondly, they could choose a non-Islamic country, especially, in Western Europe and North America. Afghanistan diaspora community in Malaysia shares the same Islamic denomination as their homeland, but they also have different compositions of language, ethnicity and culture. In my initial field research, I found two tendencies among them, namely, assimilation with Malaysian culture, and building their distinctive cultural identity under the common bond of Islam. I am deeply interested in surveying the Islamic function of connecting the Muslim diaspora community with their host Muslim country. In this context, I am also interested in understanding an Islamic intellectual, originally from Afghanistan, who has been very active in Malaysia. It is Professor Dr. Mohammad Hashim Kamali. He is an intellectual leader of international influence.

Keywords: Afghanistan Diaspora Community, Muslim Country, Malaysia, Culture and identity, Dr. Mohammad Hashim Kamali

**THE ISLAMIC UMMAH AND RELIGIO-POLITICAL LEADERSHIP:
POST-REVOLUTIONARY IRAN'S OWN POSITIONING IN
INTERNATIONAL AND REGIONAL CONTEXTS**

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ABSTRACT

This paper investigates Iran's ideals and ideas on its role in the Islamic Ummah, as a preliminary survey to understand Iran's Islamic revolutionary ideas, its external relations, both international and regional, and its strategies to realize its ideals and ideas. In this paper, I will examine official pronouncements by two supreme leaders in post-revolutionary Iran, namely, Khomeini and Khamenei. The influence of the first supreme leader has been very large in Iran. It is because the ideas of Khomeini were dominant in the first decade after the Islamic Revolution in Iran in 1979, when he was acting as the supreme leader, and because his ideas have been influential in many domains, such as in Iranian politics and policies, even after his passing away. Above all, the slogan "Neither East, nor West, only the Islamic Republic" so significantly represented the ideal of the revolution. It is undeniable that post-revolutionary Iran has been colored by the core principles of Shia Islam. Iran's confrontational attitudes towards great powers such as the United States and the Soviet Union have sometimes been described as hegemonic and sectarian. It seems to me that we can understand the influences of Shia Islam on Iran's external relations and foreign policies more properly, if we look into its ideals and ideas about leadership within the Islamic Ummah, or the universal Islamic community. Common terms such as "hegemonic" can be quite misleading when we deal with a society with a strong Islamic orientation, Iran being one of them. I will discuss Iran's Ummah consciousness, focusing on the thought of Iranian supreme leaders.

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Keywords: Iranian Studies, Islamic Area Studies, Islamic World, International Relations, Foreign Policy

**A SUNNI DYNASTY IN MODERN TIMES: JORDAN AND ITS RELIGIOUS
RAPPROCHEMENT POLICY**

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ABSTRACT

This paper examines the contemporary dynamics of the Middle East, focusing on the competing religious ideologies. Among these ideologies, extremist Salafi-Jihadi thought is increasingly attracting attention recently, since it is represented by the so-called Islamic State which appeared in July 2014 in parts of Iraq and Syria. They declare Christians and the West non-believers, and declare even Muslim leaders of the current Islamic world, especially the Shiites, as apostates. This declaration of unbelief against fellow Muslims is called takfir, and it has alerted many moderate Muslims. Against such a radical trend, Jordan came up with a new religious policy. Jordan, officially the Hashemite Kingdom of Jordan, is a Sunni state composed of over 90% Sunni Muslims and 6% Christians. The government of Jordan protects the heritage of Christianity inside Jordan, has entertained visits by the Pope from the Vatican, and shows respect to Christians. Jordan also tries to prohibit takfir itself and to project an attitude of peaceful coexistence. The religious policy of Jordan is represented by the Amman Message issued in 2004. In this message, not only the four Sunni schools of Islamic jurisprudences (Hanafi, Maliki, Shafii, and Hanbali) but also the two Shiite schools of Islamic jurisprudence (Jafari and Zaydi) are included. In addition, the Ibadi and the Zahiri schools are all recognized as true Muslims. Furthermore, it prohibits takfir against the Ashari creed and Sufism, both of which are traditionally well suited to the Sunni faith. This pronouncement may seem to be new but it is actually a continuation of the long time trend of Islamic rapprochement between the Sunnis and the Shiites. Insisting on this concept of harmonization, Jordan opposes extremist hardliners and also tries to take the religious initiative to promote moderation in the Islamic world. The royal Hashemite family of Jordan, belonging to

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the descendants of Prophet Muhammad (Ahl al-Bayt), confirms the religious legitimacy and authority of Jordan. This fact makes its religious initiative distinctive from that of other Sunni countries such as Saudi Arabia. Judging from their religious policy and its religious characteristics, we can identify Jordan as a Sunni dynasty in modern times.

Keywords: sectarian conflict, Amman Message, rapprochement policy, Sunni ideology, Hashemite Kingdom of Jordan.

THE INFLUENCE OF RELIGION TO HUMAN ECONOMIC BEHAVIOUR

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ABSTRACT

Religious is an essential factor to be studied because it is one of the most universal social institution and influence, it has a great influence on people's attitude, values and behavior at the individual and society. Religion also affect human attitude towards the various activities of daily life as well as in economics. Many studied show that religious values of human beings directly or indirectly will affect the choice of action or human economic behaviour. Therefore, religion has significant influence in economic life. In conventional perspective, the influence of religion seen in human economic behavior, as well as in Islamic economics view. Behavior in economic theory based on assumptions of rationality that adopted by economic modern today. The theory of rational economic man embraced the concept of self-interest and materialism which denies the existence of religious values and ethics in the economic area. Thus, in this context this paper intend to investigate and find the answer on how Islam (Qur'an) envisage human economic behaviour?. This paper also demonstrates and confirms the Islamic principle of human economics behaviour from the source divine Al-quran and hadist as evidence the influence of religious values in the economic life of Islam.

Keywords: Religion, Economic, Influence, Human Behaviour

INTRODUCTION

Man, nature and its contents are the elements of this universe. All these elements must follow the rules that have been defined in the law itself. Humans as a driver (user) of universe. Universe and its contents is physical matter which is a tool that is driven by humans to make or do something. Thus, we cannot deny that all these are God's creation. The precepts of the Lord in the form of religion as a human manifestation of the belief in God and belief in all the elements of nature are His creation. So basically religion not only as the basis for human life, but also the basis for economic activities. Thus we cannot evasive that religion affects the economy, because the economy is an activity of daily human life. These activities are arranged in the order of norms, ethics and culture. Norms, ethics and culture arranged in order of religious values, as well as the human life cycle. It can be said to be an effect because all of these aspects relate to one another. Why human activities, norms, culture and religion are interrelated ? because all of these thing is a form of natural order created by God. The hypothesized by Weber (1930) that outcomes of individuals' economic identified affect by religious, in the same part McCleary and Barro (2006) also identified eight variables as determinant that religion affect social capital, trust, thrift, generosity, work ethic, honesty, hospitality to strangers, and violent behaviour. Another survey article as an additional twelve outcomes about risk-taking, individual responsibility, education, criminal activity, suicide, drug and alcohol consumption, physical and mental health, sexual activity, marriage, fertility, divorce, and life satisfaction captured by Iannaccone (1998).

Accordingly Alhabshi (1987) also argue, on the process of economic change that the value of ethics particularity, has excluded by economic theorizing. He noted that this process as the adopted methodology and as one factors from the desire to be exact, scientific or objective without any consideration for its behavioural. In the economics conventional theory they put "economic man" as a concept of this statement. They can discard all values so that they can achieve their objectives independently of any other consideration. They also accept that the axiom of self interest and materialism inherent in man as rational behaviour. Thus, to attempt a frame of economics as a science, the economists created their 'economic man' to maximazing their goals in every single economy activities.

At the contrary, Islam is not only a teaching of religion and belief but also included the way on the world and hereafter. Completeness of Islam listed in Qur'an and *hadist*. The Qur'an as a guide of human life in every sphere without exception in economics field. Thus, Islam divorced from material life and has recognized the value of spiritual. The foundation and principles of human economic behavior has been enshrined in the Qur'an and hadith, this proves that economic principles are influenced by religion in a guide book of Islam. Thus, this paper try to attempt the approach of this context to find the truest answer how Islam (Qur'an) envisage human economic behaviour? that's why the religion is important in every field without exception in every single eye of economy especially in human economic behaviour. Directly, our investigation will focus on the influence of religion to human economic behaviour compare the influence of islamic teaching to human economic behaviour. With the finding parts Islamic principle of human economics behaviour from the source divine Al-quran and hadist.

THE INFLUENCE OF RELIGION TO HUMAN ECONOMIC BEHAVIOUR

During the past few decades, the religiosity has increased in both East and West. Some of the empirical observations have been placed in economic and other literature. These some evidence that religion is influence to economic behaviour: Weber (1904) in his writing compared the influence of religions teaching such as Hinduism, Buddhism, Catholic and Islam on the economic growth. Weber in *The Protestant Ethic and the Spirit of Capitalism*, showed that there was a positive correlation between Protestant ethic, especially Calvinism and Capitalism. People have influenced to work hard, expand their businesses, involve in trading, and creating wealthy by Protestant ethic so that they can invest their wealth in order to get more profit. The development of Protestant Calnivist ethic, as well as he mentioned implicitly, has emerged capitalism in the West. As quoted from him that "*The rational concept in Calvinism was manifested by doing world demagnification and then implementing it in their systematic behaviors through self-discipline, rational calculation, and individualism*". The Calnivists also believed and motivated themselves that they were the selected people whom God blessed, so the practiced of their behaviours are not wasteful, no big celebrations or parties, and professional that resulted in excess production over consumption which was stem for the beginning of

Capitalism. Therefore, Weber concluded that the key concept used by Calvinists, is the doctrine of predestination as in order to explain the rationalization of the doctrine and life behaviors.

In fact, any approach that considers behavioural laws satisfying the criteria of objectivity, reproducibility, and refutability is scientific and falls in purview of rational choice framework. A few studies, however, do exist on economics of religion under rational choice concerning to households, groups, and entire “religious markets” as discussed by Becker (1976); Iannaccone (1988, 1990, 1992, 1993); Mack and Liegland (1992). Iannaccone (1990) Summarize this discussion as under; “*We hear and talk these days of “religious markets” and ‘religious entrepreneurs’. ‘Religious consumers’ are said to ‘shop’ for churches much as they shop for cars: weighing costs and benefits, and seeking the highest return on their spiritual investment. ‘Religious producers’, the erstwhile clergy, struggle to provide a ‘commodity’ at least as attractive as their competitors. Religion is advertised and marketed, produced and consumed, demanded and supplied” (Iannaccone 1990” P- 297)*

Accordingly, Iannaccone (1990) also studied the religious choices, identities and motivation levels of people in any other markets. He said that religious commodities do have direct and indirect costs. It will affect to their demand and supply which is also subject to environment and state indicators as the variables. As quoted from Iannaccone (1990) that “*there may exist “cheap” or “costly” religions depending on their demands (or required sacrifices) as compared to promises, which they make to the followers”*. However, this religious markets will lead to be monopolistic, competitive, regulated or free. Anyway, to explain religious behaviours, some economists also used household production model as studied by Becker (1965), Azzi and Ehrenberg (1975); Iannaccone (1986, 1988, 1990, 1992, 1993, 2000); Pollak and Watcher (1975) as other reading references. Their view about religious production as other productive process. They concluded that religious satisfaction as outcomes determined by (1) purchased goods (2) household time (3) human capital. Iannaccone (1992) also point out that many religions impose taxes implicitly to their members by means of supporting the religious group itself. It means that religion is closely related to the economy. Religion as an umbrella for the rain and storm for human economic.

The effects of religious affiliation on consumer behavior examined by Bailey and Sood (1993) to six religious groups: Buddhism, Hinduism, Islam, Judaism, Catholic and Protestant. The findings showed that there were differences results in the consumer behavior of different religious groups significantly. They found that Muslim consumers relatively more impetuous or risky than others. Hindus were rational shopper while Catholics were less informed shoppers, and Buddhists are the minority religious members whom similar to the societal norms. Their argument that, in nature religion is highly personal and therefore, consumer behavior effected by it, but depend on individuals' level of religious commitment and obedience. Wilkes et al. (1986) in his empirical study of religiosity and consumer behaviour with mostly 602 Protestant consumers respondents. Significantly, his findings that several aspects of consumer's lifestyle influenced by religiosity, which affect behaviour preferences. He conclude that *"when age, income and sex were controlled, it will found that people with a higher degree of religious commitment tend to be satisfied with their lives, have a more traditional sex-role orientation and are more likely to be opinion leaders"*.

Economic conventional also assume that the concept of consumers behaviour are rational. They will spend their limited resources to get maximum satisfaction. It has been the experimental that mostly the consumers behaviour are irrational in their manner. Based on the study of Simon a long ago (1952), there are certain consumers who visit a certain shop or certain type of shops in certain area, that these shops have been charging comparatively more price than others. Like Simon (1952) said that, *"this extra-ordinary attitude of certain individuals makes economic laws inexact"*. Thus, he concluded that traditional economic theory postulates these laws as an "economic man," who, in the course of being "economic" is also "rational." Additionally Simon also argued that have raised great doubts to this schematized model has provides a suitable foundation to erect a theory whether it be a theory of how firms behaviour, or of how consumers "should" rationally behave (Simon, 1952).

Accordingly Alhabshi (1987) stated that 'economic man' also accepted in the theorizing of modern economics. His objective is to maximize his self interest. His effort and choice only those actions which will yield the maximum profit for himself. He does not consider it his responsibility for the needs or welfare of the others. He is a technocrat in the economist sense (Alhabshi, 1987). In reality, a man is still a man whatever form he takes. He still has a certain behavioural patterns governed by some

values. Alhabsi argue that the economist prefer to pretend that his 'economic man' does not behave differently at different dates, place and conditions except if the variables in his utility and cost function change. He is presumed to behave in a manner the economist want him to behave. Broadly stated, the task is to replace the global rationality of economic man with a kind of rational behaviour.

In this context related to these circumstances, the theory of economic man tends towards to secular paradigm. Society in a secular way was analyzed by Thomas Hobbes (1651) as the first moral philosopher. In his study, the loss of orthodox Christian faith was worried by Hobbes. According to him the Church was the institution par excellence to keep people's behaviour under control. He also argued that religion is the primary disciplining institution and secularisation is the way for people would become rivalrous and jealous and inclined to struggle against each other constantly. He also added the answer to secularisation is the acceptance of a strict social hierarchy and a person with absolute power. John Locke was another famous philosopher is the liberal. He views that man as a being that always maintains a balance between care for his own self and empathy for the poor. In this regard, this statement has two basic characteristics, first point is to avoid severe social conflicts. Means that individual supposed to fit the best opportunities of reaching a prosperous and peaceful life. So the freedom of man to be a development of his capacities. On the second characteristic free people have a social responsibility value in the name of transfer resources to the poor, preventing the emergence of sharp class groups. As Locke said "*When guaranteeing that every exchange is voluntary a country becomes prosperous*" (Locke, 1691).

Stigler (1982) has stressed the inconsistency of the rational self-interest assumption by Smith's. He noted that Smith's attributes for some human behavior form to irrationality or myopia, in which Smith unclear to offering the explanation of human behaviour. But Smith also deserves the credit for the extension of economic analysis into an area of human behavior traditionally thought, that Smith brought the boundaries of economic beyond the science: is the religion. Smith explain that the rational self-interested of individuals participated in religion, both on the demand and supply sides. This approach was considerable combined the analysis body of the economically relevant with effects of religious practice and, institutions. So, particularly the history of the Catholic church considered as a kind of corporate

organization. In Stigler (1982), Smith explored the effects of competition as opposed to monopoly in the "market for religion," and explained the role of changes in religious institutions of the commercial society from feudalism as the emergence, and presented an economic theory of the Protestant Reformation.

However, Bowbrick (1998) argues that the theories of rational economic man fail for the following reasons: conflicts with the reality of the assumptions underlying the observed (ie they did not make sense that simplify reality), assuming the border is scarce, many ad hoc effectively assuming reject all possible circumstances, of course there was a logical and important concept, and it is formally impossible to test theoretical predictions against reality, either directly or indirectly. It is recognized that differences schools of economics thought in epistemological rationales for accepting or discarding theories, it become a dilemma for them.

So, the theory of economic man is indeed a portion rather than the theory of consumption with the principle of rationality. It can not be denied that the economic theory promoted by this modern consumption theory gives meaning that human behavior contains the principle of self-interest and materialism which lead to negative competition. Both of these concept blend into their principles rather than economic theory without considering the value of religion and ethics. Whereas, economy activities is not an arena match to be contested, it contains elements of social interaction between man and man, man and nature and more than it, is the interaction between man and God as responsible (trustworthy) and a form of worship to the Lord who will be held accountable for his later.

THE INFLUENCE OF ISLAMIC TEACHING TO HUMAN ECONOMIC BEHAVIOUR

In additon, Alhabshi (1987) considers Islam such behaviour assumptions invalid for the three following reasons. First, in his nature that man changes his behaviour based on his feelings, needs, prejudice, moods, etc. In this context Alhabshi stressed that Islam requires man to be consistent and rational, which can be attained by following Islamic values, strictly. He also noted that man's decisions may differ at different time, with the *ceteris paribus* conditions. Second, it containt the *Tawhidic* principle, as governs his behaviour, this principle consistent and amicable which lead man to

achieve his objective of seeking the pleasure of Allah. He also noted as Siddiqi (1979) argued “*Tawhid emphasizes “equality, brotherhood, justice and benevolence, truthfulness and honesty, compassion and kindness, priority of the social good over that of that of individual, acceptance of the principle of rule of consent and decision through mutual consultation, the sancity of the family, and that sex relations shall be based on contracts, emphasis on co-operative living and recognition of the right of the society to private wealth”*”. Third, Islam as a complete way and guidelines, seeks to conscientiously unify the current schism between ethics and economics. Only through a synthesis of economics and ethics that a different economic behaviour constant with the Tawhidic requirements (Alhabshi, 1987).

Thus, the above conditions can be stated that the character of 'the economy' will be totally different from those who studies so far. The utility maximizing behavior can no longer constrained by the boundaries of mere possibility. He must now take into account the constraints of the second, that ethical allowbility (Alhabshi, 1987). This is clearly because Islam explicitly prohibits the consumption of dangerous goods. Therefore, Alhabshi stated that the maximization of utility should be subject not only to the budget (possibly) constraints but also constraints to the allowbility. Space commodities produced need to be redefined to exclude all items considered illegal by Islam (Alhabshi, 1987). In fact, this is also true in the case of goods for production.

The redefine 'contracted' a commodity can not imply that the desire of individuals to take the commodity will never be satisfied. Quran show that the commodity space for the Muslim community has been contracted to avoid undue wastage. One conclusion that man in the sense of the economy is not only the utility derived from consumption of goods physically, but more importantly, through adherence to the rule of Islam. It is based on the assertion that all wealth belongs to God and man as His servants, as trustee only in the earth, otomatically will change the characteristics of competitive balance. How spending will change because of a sense of accountability involved. Contents of efficiency will change, while the mix of commodities out of the interaction between consumers and producers (Navqi, 1981). That the difference concept of Islamic economics than the others.

The concept of self interest and individualism of economic man is no longer as a selfish man. He needs to take into account the consumption and production behavior

of others in human societies. This is contrary to the basic assumptions of neo-classical theory of utility, which said that the utility function is independent, which implies that a utility has never been affected by the consumption of others (Alhabshi, 1987). Because Islam is concern for others, the concept of brotherhood and so on, will affect the utility of any individual in society. Thus, interdependence utility and production functions must be clear about. This means that one has to take into account of other conditions as Islam treats men at the same time as individual and collective entities.

Additionally, Haslina Sadikan, Sanep Ahmad and Tamat Sarmidi (2012) as one of evidence of the influence of Islamic teaching to human economic behaviour. This study examine the status of selected Muslim countries towards high-income countries. The study uses Anglo-Modigliani life cycle model to evaluate the consumer behavior of Islamic countries as compared to consumer of high-income countries as the data follow:

Per capita income of some countries (constant 2000)	2000 (US\$)	2005 (US\$)	2010 (US\$)
Sweeden	27,869.00	31,271.00	32,292.00
USA	35,081.92	37,731.77	37,491.18
United Kingdom	25,083.00	28,261.04	28,033.49
Japan	36,789.22	38,971.84	39,309.48
Malaysia	4,005.56	4,529.60	5,184.71
Brunei	18,350.13	18,311.88	17,092.46
Indonesia	773.00	915.00	1,144.00
Bangladesh	364.00	437.00	558.00
Pakistan	512.00	595.00	669.00
UAE	34,395.00	33,288.00	21,088.00
Bahrain	12,489.00	18,571.00	17,609.00
Arab Saudi	9,401.00	13,127.00	15,836.00

Source: World Bank, 2011

Based on the results of the regression analysis found that those variables Gross Domestic Product (GDP), all countries showed a positive correlation on the consumption function, the MPC is positive. The result show that the MPC of several Muslim countries is lower than MPC developed countries, namely MPC to Brunei, Indonesia, Bahrain and Saudi Arabia are lower than the MPC for the United States

and United Kingdom. These results mean that the Islamic state is a state of higher living standards. MPC values for the United States is high and equal to the MPC for low-income countries may be due to high cost of living. Therefore, although per capita income is higher, but if the cost living is also high, mean that the consumer will behave as consumers in poor countries. Thus, people who are considered with high income but actually is poor relatively compared to people whose income is lower because of the differences of the level price (Haslina et.al, 2012).

The study shows that the Islamic State's per capita income is lower, but the MPC of some of Islamic countries are lower than that of high-income countries. On the other hand, Islamic State's living cost is lower than high-income countries, because price level in the Islamic countries is lower than developed countries. This means that the behavior of consumer of some Islamic countries is similar to the behavior of consumers of high-income countries and the price level of Islamic countries is convenient. This finding proved that although the per capita income of Islamic countries is relatively lower but it is quite high in terms of standards of living, that are the standard of living of Islamic countries is now similar to the standard of living of high-income countries. This occurs probably due to the lower cost of living in the Islamic states. An important implication from this study is that Islamic countries should reduce cost of living so that the living standard of Islamic countries may similar to the standard of living of high income countries even though its per capita income is still lower.

Human Economics Behaviour by Quran Perspective

Islam had written in the Koran that all behavior and human nature has been illustrated clearly in the Quran without any doubt in it. Behavior and properties are divided into two categories, namely the nature of good and bad. These behaviours will leads to economic action of human behaviour. Normally, these characteristics also Here are a human instincts in economic activity that is written in the Quran.

Goodness : 1). Man's love for wealth (QS 89:20, 100:8).

2). Inclination to maintain Solvency (QS 9:28, 47:37)

3). Ensure for old age (QS 2:266, 4:9)

3). Ensure for prosperity (QS 2:266, 4:9)

4). Love for quick return (QS 21:37, 75:20, 75:21, 76:27).

Badness : 1). Ungratefulness (QS 22:38, 22:66, 30:33, 30:34, 39:49, 42:48, 100:6)

2). Proneness to save (QS 17:100, 70:21)

3). Grudge or envy (QS 17:83, 17:100, 42:48, 70:19, 70:20, 70:21, 89:16)

4). Pride in wealth (QS 3:14, 39:49, 89:15)

5). Fear of depletion of resources (QS 17:100, 47:37)

Human Economics Behaviour by Hadist Perspective

Hadist also many statements of behavioral norms (human economic behaviour) and for basic guidance of Muslims. Like our Prophet said: *"If a son of Adam has two valleys of gold, he would seek to get a third valley, and nothing fills the inner of sons of Adam except soil."* (Bukhari and Muslim). These are guidelines, which inform economic decisions, in this case to disallow greed and personal enrichment at the expense of everyone else.

In addition, the holy Prophet said, *'the truthful trustworthy merchant is with the Prophet (pbuh) on the Day of Resurrection* (Al-Tirmidhi: 1213). The Prophet also said, which means: *"None of your possessions (assets and income) belong to you except what you eat and use, what do you use and what to wear. And our prophet also said: "My Lord offer me a golden valley for me. I said: No, God, but I'm full day and hungry on another day, or when I'm hungry, and I humbly before you remember, and then when I'm satisfied, I thankful to You, and praise "* (Narrated by Imam Tirmidhi). Imam al-Suyuti noted that 'Tarikh al-Khulafa r.a the Caliphs, when he visited his son Abdullah bin' Umar was asked *"whether this meat."* Abdullah said: *"I'm very tempted to eat meat."* Umar then said, *"So, every time you want something, you have to eat it? It is enough for a person with his characteristic waste when eating any food whenever he wants* (Major Jarret HS: 1980).

Hadith also wrote clearly about human economic behavior as the Messenger of Allah also said: *"None of your possessions (assets and income) belong to you except what you eat and use, what you're wearing and what you spend to charity, which will be available to repay you "*(narrated by Muslim and Ahmad). Prophet wrote other similar things: *"Who let go of a person suffering from an affliction Muslim world, Allah will remove him from trouble Hereafter, and whoever gives leeway to someone*

who grieve, He made room for him in this world and in the hereafter." (Narrated by Muslim). And several other *hadist*, many studies about human behavior and ethics. In this context has been clearly seen that Islam has arranged and covered all human activities in all aspects, as evidence that human economic behavior influenced by religion and religious values take into account in economic life, instead as separate body of the economy itself.

Islamic Principle of Human Economics Behaviour

As quoted from Kahf (1989) that Islam has its own economic system based on its philosophical viewpoint, and consistent with the Islamic organization of other aspects of human behaviours. It clearly that Islam has own Islamic. A set of rules and norms that gave birth Islamic principle of human economics behaviour from Qur'an and *Sunnah* as follow:

1) Adherence

The main concept in human economic behavior is obedience to God as the creator of the universe (QS 3:3, 3:26, 3:101, 3:102, 3:109, 3:132 3:138). This concept contains several priory key values, namely:

- Adherence contains the value of unity between man and God and man to man so as to create peace (QS 3:103, 3:105).
- Obedience to God as the main foundation of human behavior. This is reflected in all human activities not to mention the economy, this principle also contains the value of a ban on usury and pious command (QS 3:130, 3:131).
- Adherence contains economic welfare values, for example, when the level of human obedience increases, can improve work performance because he considers that the work is a worship and responsibility towards God, spend their wealth in the way of Allah and order of zakah (QS 2:261-265, 2:270-274, 3:92, 17:26) can create prosperity towards economic equality welfare. Other example, when a man wants to do evil, then the level of adherence can be a barrier and protector from evil deeds (QS 3:104, 3:134, 3:135) which can prevent the economy from the problems and negative impacts.

2) Enforcement of justice

Enforcement of justice has been written in the Qur'an, as Zaman noted in his book "*Economic Guidelines in The Qur'an*" justice as obligation prophets (QS 57:25), justice supersedes relationships (QS 5:8), justice irrespective of economic status (QS 4:135), justice irrespective of character (QS 5:42), justice irrespective of source of earning (QS 5:42), consideration for harmless peoples (QS 60:8), personal generosity to kinsmen not inimical to justice (QS 16:90), arbitration and justice between hostile parties (QS 49:9), justice demands neutrality (QS 4:58, 6:152), justice in writing loan deed (QS 2:282), justice with the weak (QS 2:282). Enforcement of justice become a must to do in order to poverty alleviation, crises prevention, equitable income distribution, and war prevention. As well as Quran describe and establish the rule of justice irrespective of the economic status of citizens in creating welfare and socio economic balance.

3) Austerity

Islam encourages austerity in order to control and restrain our passions not excessively. Because of extravagance is *israf* (dissipation) and *tabthir*. Islam also recommends a austerity and balanced expenditure which is located between extravagance and stinginess. Increase production and revenue should not be used to increase consumption. Income Surplus should be spent on *fisabilillah* donations to help those in distress and need. This is explained by Allah in His Word: "*And render to the kindred, and the poor and the destitute traveler their own right; and do not spend your wealth with extreme wasteful*". (QS 17:26). Austerity also stimulate the savings and improving the production of goods to the public. It was able to meet the demands of the rich and the poor with reasonable necessities of life now and in the future (Abdul Mu'im, 1984). Three points are important in simplicity:

- Avoiding default and the glut of properties, will make people much sleep, lazy and weak minds.
- Sustainable economy for future generations to guarantee their livelihood.
- Replacement minimization of durable goods for raw materials that are at a low level and also the low price.

4) Ethics and norms

Human economics behavior must be able to meet the ethics, customs and admirable behavior modesty aside reprehensible traits. Economic behavior must be able to increase the values of spirituality and morality. Islamic principle of human economic behavior has determine the two set of ethical norms, first, do not conduct and use the resources for illegal (*haram*) activities. Second, shows the consumption moderation in order to avoid the badness that caused the economic problems. As Quran noted that moral values have contents:

- *Adl* (QS 4:58, 4:127, 4:135, 5:8, 5:42, 6:152, 7:29, 16:90, 42:15, 57:25),
- *Ihsan* (QS 2:83, 2:178, 2:195),
- Self sacrifice (QS 59:9),
- Generosity (QS 16:90, 17:26, 35:29, 35:30, 59:9, 64:16-17, 92:5-7),
- Gratefulness (QS 14:7, 16:114, 29:17, 31:14, 42:48, 93:9, 93:10-11),
- Consideration for others (QS 57:23-24, 93:9-10, 107:1-3),
- Tolerance (QS 4:32, 8:36, 11:9, 11:11, 20:131, 113:4-5).

While Qur'an also noted ethics in many verses (QS 2:262, 2:267, 2:271, 2:274, 2:280, 2:282, 3:92, 3:134, 4:5, 4:32, 4:38, 9:103). These number of verses as evidence that Qur'an recommends ethics and norms to providing the moral basis for a just economic system. As quoted from Zaman (1999) that "*very important point that the Qur'an makes in this regard is that it is moral behaviour which creates unity and cohesion in society and not the distribution of economic benefits among the different sections of the society*".

CONCLUSIONS

The Quran, *Hadist* and stories presented above clearly shows that the behaviour and wants of human in Islamic perspective is controlled and operated by a religious and not allowed to move freely under the sole control of human passions unlike the principle of self-interest and materialism professed by the capitalist system. If the economic units (individuals, companies and institutions) are allowed to pursue their own *self interest*, regardless of the interest of fellow man or of society as a whole, no wonder it will lead to damage and imbalances. On the Islamic economic view the *self interest has to be limited and counterbalanced by social interest*, for its main goals are

not maximizing individual profits, but brotherhood and justice in society. In this regard, the role of religion important and had great influence to maintain the human economic behaviour. In the same manner Iannaccone (1996) also stated that by studying it (religion) will make a person more behave in economic activity because of only religion who can give proper guidelines and information about the behavior of 'non-market' that has been forgotten, it can also show how religion affects behavior and economic activities of individuals, groups, and the community. Thus Islam confirms this in clear rules and guidelines. That in Islam, the principles of human economic behavior is influenced by religion and the Koran and hadith as evidence and real guidance that addresses and manages all aspects of human life by creating balance in the socio-economic system. Islam does not merely serve the uncontrolled human economic behavior, but balanced between the badness and goodness in human behavior meet the material and spritiual human fairly. This paper clearly shows that the differences between conventional and Islamic economics in economic activity especially human economic behavior largely attributed from different approaches in view of economic principles. As the economy is affected and a part of the religion, in Islam human economic behavior derived from the philosophy teachings are the Quran and al-Sunnah, the general principles of human economic behavior is based on adherence, enforcement of justice, austerity. if the conventional economics assumptions received, it is clear that humans put the cause of economic problems as separate economic principles and religion by relying on the concept of self interest, individualist and materialism.

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**ISLAMIC FINANCIAL COOPERATIVE (IFC): ANOTHER ALTERNATIVE
TO ISLAMIC BANKING AND MICROFINANCE**

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MALAYSIA

ABSTRACT

Purpose – This paper primary intention is to address the potential and the opportunities of Islamic Financial Cooperative (IFC) as another possible alternative to Islamic Banking and Microfinance. In dealing with this objective, the paper also examines inter-alia the criticism over Islamic banking and the growing demand for microfinance. Methodology/approach – This paper is based on a review on Islamic finance and the significant of cooperative (co-op) with the objective of building a case for IFC to participate in a microfinance initiative. We enumerate how Shari`ah compliant co-op can be made another viable alternative financial system in Malaysia. In this regard, we utilize data collected from both primary and secondary sources to show the advantages of IFC and the controversial of Islamic banking. Findings – The study shows that IFC no longer an uncertain experience, but is now a reality and is likely to keep growing at a rapid clip. Islamic finance and microfinance requires innovative approaches beyond the traditional financial intermediary role and IFC is one of the possible alternatives. It is thus suggested that Malaysian regulatory authorities should come forward to set up a well defined and explicit regulatory framework of IFC which is consistent with Shari`ah.

Key words: Islamic Cooperative, Microfinance

INTRODUCTION

Islamic finance is growing very rapidly across the world and many countries are now experiencing dual banking system, where the banks are involved in alternative form of banking along with conventional banking (Syed Farhan Shah et al, 2012). However, there are many controversies over Islamic banking and it is not regarded as 100% Shariah compliant (Sait et al, 2006; Eze and Chiejina 2011). Some view that exploitation is going on through Islamic banking. Alternatively they argue that the products of Islamic banks have failed to remove the curse of interest-based banking (Mahmood Ahmad, 2004). As a result, many Muslim businessmen and industrialists do not really patronize the Islamic banks. Even common Muslims have unclear concept about the different products offered by this bank (Sayyid Tahir, n.d). Though Islamic banks have been successful in the field of deposit mobilisation, but socially beneficial and development oriented utilization of these deposits did not happen. Employment generation and a flow of resources towards the lower and middle classes, particularly in the rural areas, have not taken place so far (Mahmoud Ahmad, 2004). The failure of commercial banking to provide financial services to the poor coupled with disadvantages of using informal markets are major rationales for intervention in the market for financial services at the micro level (Mohammad Abdul Mannan, 2012).

IFC can add up to Islamic banking and microfinance because it has a great potential due to its pervasiveness. However, this sector was neglected due to lack of interest, knowledge, research and support and its potential as a financial delivery system has not been fully exploited. In fact the earliest Islamic banking experiments in India and Egypt were small rural co-operatives inspired by European mutuals (Mahmoud El-Gamal, 2007). Hence, this sector need to thrive and grow further, to be widely seen as a genuine alternative to proprietary companies across the country providing alternative to the national banks.

ISLAMIC FINANCE, MICROFINANCE AND COOPERATIVE DEFINED

Islamic finance involves more than banking and includes mutual funds, securities firms, insurance companies and other non-banks. It may be defined as the provision of financial products and services by institutions offering Islamic financial services for Shariah approved underlying transactions and economic activities, based on contracts

that comply with Shariah laws. Warde (2000) defines Islamic finance as financial system ‘that are based, in their objectives and operations, on Quran’s principles.’

The term microfinance refers to “the provision of financial services to low-income clients, including self-employed, low-income entrepreneurs in both urban and rural areas” (Ledgerwood, 1999). More broadly, it refers to a movement that envisions “a world in which as many poor and near-poor households as possible have permanent access to an appropriate range of high quality financial services, including not just credit but also savings, insurance, and fund transfers.” Those who promote microfinance generally believe that such access will help poor people out of poverty.

The term “Co-operative” derived from the term “cooperation”. This term originated from Latin word "*Co-operati*" which means ‘working together’ (“*Co*” means ‘together’ and “*Operati*” means ‘Operate’). In Arabic it is called *Ta'wuniyyah*. The International Co-operative Alliance's Statement on the Co-operative Identity and the International Labour Organization (ILO), of which Malaysia is a member, has produced Recommendation 193 that states that “*a co-operative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise*”⁵. Based on this definition one can conceptualized cooperatives refers to a business organization owned and controlled equally by a group of individuals who use its services for their mutual benefit and established on the basis of cooperation between its members in order to achieve a particular objective.

CONTROVERSIAL OVER ISLAMIC BANKING

There are some controversies about Islamic banks which need to be addressed in order to make it 100% Islamic banks (Syed Farhan Shah et al, 2012). Critics of Islamic banking argue that the fundamental practice of charging interest is not truly eliminated in Islamic banking, but is merely relabeled and disguised using various legal tricks (Raphaeli N., n.d). A former adviser to Islamic banks, Mohammad Salim⁶, referred to these practices as "financial smoke and mirrors." Arab and Muslim critics have likened them to "*contractum trinius*," a method devised by European bankers in

⁵ See International Cooperative Alliance website, www.ica.coop

⁶ In his book *Islamic Banking - A \$300 billion Deception*, XLibris, Corporation, 2006. The quote is from *The Financial Times* (London), September 23-24, 2006

the Middle Ages to circumvent the church laws against charging interest on borrowed money (Raphaeli N., n.d). In an article in the Kuwaiti daily *Al-Qabas*⁷, Kuwaiti banker Ahmad Al-Sarraf maintains that that the Islamic banks disguise usury by inventing documents that appear on the surface as sales documents, but that are actually interest-bearing loans. The entire corpus of paperwork created by these Islamic banks, Al-Sarraf concludes, is in violation of the rules of the *shari'a* and is inherently deceptive. After 15 years of studying the Islamic banks, Dr. Mohammad Ibrahim Al-Rumaithi, a professor of Islamic economics at the University of the United Arab Emirates, has concluded that all types of Islamic banks violate the *shari'a* in various ways.

Moreover, most of the products offered by Islamic banks are similar to conventional banking (Malik, S et al, 2011). Malik, S et al (2011) however conceded that these so-called Islamic products are Shariah compliant in their form but not in their spirit. The pure Islamic modes of finance under Islamic banking system are Musharakah and Mudarabah which is based on profit and loss sharing. But most of the Islamic banks have taken up the mode of financing on fixed return basis, not on profit and loss sharing (Syed Farhan Shah et al, 2012). The two modes of financing Musharakah and Mudarabah have contributed very less in total financing done by Islamic banks. The only notable argument put forward by the Islamic financial institution regarding diminishing Musharakah is that bank bears the risk which is also a myth (Hanif and Hijazi, 2010., Sheikh, A, 2007). According to Iqbal *et al*, 2010 Islamic scholars should not waste their time and energy to convert conventional products into Islamic. They need to develop certain innovative products which are completely in accordance with Shariah ruling.

Another severe criticism on Islamic financial institutions is the linkage of profit percentage with Inter Banks Offered Rates (IBOR). These interest rates proxies are completely driven by market consideration and not by Shariah (Siddiqui, 2006). Even in Malaysia which has about 16% penetration of Islamic bank does not introduce IIBOR. Most of the Islamic financial institutions are of the point of view that they are competing with conventional banking that's why they are fixing the profit percentage with IBOR, and comparing or fixing with other bench mark might

⁷ Entitled "*The Non-Usury Deception*,"

make it more expensive than conventional banks. This view point of Islamic financial institutions does not carry any weights and adds a negative perception in the mind of consumers (Syed Farhan Shah et al, 2012).

THE SIGNIFICANT OF MICROFINANCE AND ITS CRITICISM

Banks have proved reluctant to adopt social missions, and due to their high costs of operation and lack of guarantees against a loss risk, often fails to deliver services to the ‘financially excluded group’ which includes not only poor people but also migrants who need money transfer to manage their remittances in their home countries and young people with the enthusiasm of starting some new income generation activity but lack capital (Segrado, 2005). Microfinance addressing this form of market failure by giving a chance to people who were denied the access to the financial market and empowering people who can finally carry out their own projects and ideas with their own resources. For decades, some customers neglected by commercial banks have been served by credit cooperatives and development finance institutions (Christen and Rosenberg, n.d). Microfinance Institutions (MFIs) also have proven very innovative and pioneering banking techniques like solidarity lending⁸ and group-based lending approach capitalising on peer monitoring and guarantee mechanism. It emphasizes institutional and programme innovations to reduce costs and risks and has greater potential to expand the financial frontier to the poor in sustainable manner (Littlefield et al., 2003). Without microfinance, many would not have borrowed at all, or would have been forced to rely on loan sharks.

Hence, microfinance proves to have huge potentialities both to fight against poverty, financial and social exclusion and to enlarge and enrich the clients of financial institutions in developing countries. It has been growing rapidly with \$25 billion currently at work in microfinance loans. Unfortunately, this significant system had been corrupted and criticized due to the higher interest rates charged on loans as compared to traditional banks. Since this industry is relatively new and constantly growing, individual organizations may fix lending rates largely without regulation (Levin G, n.d.). According to Jennifer (n.d), since the 1990s, the goals of micro

⁸ Solidarity lending is a lending practice where small groups borrow collectively and group members encourage one another to repay.

finance for investors have turned from donating to help the poor to investing to help their own financial returns. Consequently, the loans are creating a debt trap that prohibits the poor from ever getting out of poverty because borrowers cannot afford their interest rates.

The Salient Features of Cooperative

Co-operatives play an important part in the economy. In Malaysia, 5.9 million people or 24% of the total population are members of co-operatives. As at 2009, the number of registered cooperatives in Malaysia has reached 5000 with membership's more than 5.2 millions. It can be said that cooperative movement in Malaysia has become the 3rd largest sector in Malaysia's economy. Cooperatives are uniquely member-owned and member controlled businesses. They aggregate the market power of people who on their own could achieve little or nothing, and in so doing they provide ways out of poverty and powerlessness (Birchall J. and Ketilson L.H., 2009). The main goals of cooperatives are to promote the socio-economic interest of its members in accordance with the cooperatives principles (Kamariah I, 1991). This will help the low income earners and this concept obviously attract the low income earners to be members of cooperatives. A defining point of a cooperative is that the members have a close association with the enterprise as producers or consumers of its products or services, or as its employees.

Members of cooperative believe in the ethical values of honesty, openness, social responsibility and caring for others. They are guided by seven cooperative principles: voluntary and open membership; democratic member control; member economic participation; autonomy and independence; education, training and information; cooperation among cooperatives; and concern for community (Birchall J. and Ketilson L.H., 2009). The essence of the philosophy of cooperation highlights the values of equality, equity and mutual self help. In terms of wealth creation, cooperatives are managed in a democratic manner. This practice, which gives a voice to the community through its own financial institution, also creates another type of wealth, a wealth of cooperation and democracy. Cooperatives often share their earnings with the membership as dividends, which are divided among the members according to their participation in the enterprise, such as patronage, instead of according to the value of their capital shareholdings.

Financial cooperative societies offering their members loans out of the pool of savings built up by the members themselves. It was set up to help the small but significant minority of people who are unable to access even the simplest financial services, leaving them vulnerable to serious debt. They can make affordable loans to financially excluded people without access to mainstream credit. The loan offered an affordable alternative to "unscrupulous doorstep lenders" for low income groups - because they belonged to their members and weren't answerable to shareholders. Financial cooperatives also help to lessen the impact of the banking crisis. They do this by continuing to trade without the need for government bail-outs, and demonstrating that amore risk-averse sector exists that is focused on the needs of customer-members. (Birchall J. and Ketilson L.H., 2009).The type of ownership and methods of capitalization are two of the key factors that have created the disparity in the financial positions of financial cooperatives and banks. Financial cooperatives are not driven by profits or shareholder interests and they do not feel compelled to force people into inappropriate loans because they are member owned and tend to be more risk averse compared to other financial institutions (Birchall J. and Ketilson L.H., 2009). They are not relying upon the capital markets for funding, but are funded through member deposits.

As pointed out by Gaboury A. and Quirion M. (n.d), we must no longer ignore how powerful financial cooperatives actually are as tools for increasing access by the poor to financial services. Financial cooperatives have always offered the potential for *distribution* or access to a diversity of financial services under one roof and there was an emerging consensus that these sorts of businesses were the way forward.

IFC AS ALTERNATIVE FINANCIAL SOURCE

The financial industry need to be reoriented to emphasize on issues relating to social and economic ends of financial transactions, rather than overemphasizing on making profits and meeting the bottom line alone. Islamic financial institutions should endeavor to be the epicenter in the financial business galaxy of promoting financial inclusive⁹ by engaging with community and microfinance programme (Asyraf Wajdi, 2008). A good method in achieving this is through IFC. This form of financial service

⁹ Delivery of financial services, at affordable costs, to sections of disadvantaged and low income segments of society.

could make a rich contribution to the realization of the goals of an Islamic economy as it service-oriented and in harmony with the value system of Islam which emphasize on brotherhood and "cooperation" in its various forms to establish a social order. It reflected not only Islamic brotherhood and mutual trust but also fulfilled the common needs of businessmen on a mutually cooperative basis. By targeting the segment of the population that has been excluded from financial services, it has been seen as an opportunity towards a profitable market niche.

This practice already prevails over the commercial activities in Arabia during the advent of the Holy Prophet (known at that time as *musharakah*). After *Hijra*, the *muhajireen* and the *ansar* were declared by the Prophet to be brothers. Subsequently they joined as partners, in the form of *musharakah*, *muzara* and *musaqat*, in their trade and commerce. This modern *musharakah* principally resembles *shirkah al-inan*¹⁰. The details are, however, considerably different due to change of *urf* and other factors including modern commercial techniques, economic conditions and legal requirements. The following are the characteristics of cooperatives which is harmony with the value system of Islam¹¹:

- 1) Capital - In co-operative societies the capital is invested in the form of equal units of currency called shares and the intended partners buy as many shares as they wish. This practice has universally been accepted as *urf* and is therefore according to Islamic principles.
- 2) Management - In modern forms of *musharakah*, the partners have equal rights of participation. In the cooperative societies the shareholders delegate their powers (rights in respect of administration etc.) to some among them to be called directors or given any other appropriate title. These practices are valid being *urf* of business community.

¹⁰ It is partnership with restricted authority and obligation. It can be implies that all partners need not have an equal share in the capital. They are not equally responsible for the management of the business. Accordingly their share in profits may be unequal, but this must be clearly specified in the partnership contract. Their share in losses would of course be in accordance with their capital contributions. Thus in *shirkah al-inan* the partners act as agents but not as sureties for their colleagues.

¹¹ Saad Al-Harran, *Musharakah Financing Model*, Dr. Al Harran is an international Business Consultant. He is the Managing Director of Global Horizon Limited, a New Zealand-based company.

- 3) Distribution of Profit - Co-operative societies distributes their profit according to the capital of share-holders. If any share-holder participates actively in this co-op he is paid for it and such payments are regarded as the expenditure of *musharakah*. This is modern *urf* and there is nothing un-Islamic in this *urf*.
- 4) Liability of Loss - In co-operative societies the loss is borne on the basis of capital invested. But, according to modern commercial practices the loss does not cut down the respective capitals of the partners or share-holders, but remains as it is in the accounts books of the *musharakah* in order to be adjusted against the future profits. It is pertinent to note that while adjusting the loss against future profits the accounting procedure automatically works in a manner so as to bear on the capitals subsequently.
- 5) Withdrawal of Members - In the present complicated commercial practices, legal requirements and public control entangle a *musharakah* for a considerable period so deeply and firmly that no partner or shareholder can be absolved of his liability as such. So according to a modern *urf* the shareholder of a limited company cannot withdraw from it and receive back his capital invested therein. He can, however, sell his share to any person desirous of becoming a shareholder of that company.
- 6) Limited Liability - A distinguishing feature of modern *musharakah* is the limited liability of shareholders. They cannot be held liable for more than the amount of capital they have invested. This requirement makes it necessary to regard the *musharakah* as an entity separate from the individuality of the shareholders. This common *urf* has given way to safe and stable *musharakah* resulting in big commercial organizations and flourishing business.
- 7) Participation and Obligation - The distinctive features of the partnership is the right of each of the partners to participate in running the firm and it is this right which gives rise to a number of obligations which partners have towards each other. If it is accepted that each partner participates then it is obviously important that there is a sound relationship between them.

Islamic co-op is a member-owned organization and takes collectivised funds, entrust them to members and, best of all, expect no interest payments. Since they are managed by poor people, their costs of operation are low. Because they know each

other well and live in the same community, they understand each other's financial circumstances and can offer very flexible, convenient and fast services. Islamic co-ops generally expect 'payments for services' in the form of community service, or trust that members will give to the collective fund. In particular, the adoption of Islamic participatory approach in fund mobilization and financing promotes justice, brotherhood, social equality and financial inclusion. Hence the Islamic system should be able to ensure justice between the entrepreneur and the financier. One must participate in the risk and share in the outcome of business. The profit in the equity-based system will be dependent on the profit-sharing ratio and the ultimate outcome of the business.

The Islamic equity system is proved to be a mechanism of efficiency, justice, welfare and fair growth (Akkas, 1966, pp.101-103). Even top international companies like HSBC are integrating Islamic risk-sharing and Pop-economist Robert Shiller has advocated Islamic style sharing as one of the new ways to pool risk, and encourage global equality. In musharakah model of fund-raising, public can buy shares and become owners of the whole microfinance programme initiated by Islamic co-op or choose specific financing project of their choice. Any profits realised from the project are distributed annually to the shareholders. While losses incurred shall be shared proportionate to the amount of capital contributed by each participant. The elimination of interest and its replacement by profit-loss-sharing would not only change the level of uncertainty but also redistribute the consequences of uncertainty over all parties to a business. It would moreover, by removing the daily destabilising influence of fluctuating interest rates, bring about a commitment of funds for a longer period and also introduce a discipline in investment decisions.

There is a great potential to attract depositors amongst the rich who intend to do charity via Islamic participatory approach of risk and profit-sharing. Islamic co-op can apply diverse financial instruments together with other available mechanisms such as zakah, charity and waqf, which can be integrated into microfinance programmes to promote entrepreneurship amongst the poor and subsequently alleviate poverty (Akhtar, 1996, 1998; Al-Harran, 1995, 1996, 1999; Al-Harran, 1990; Al-ZamZami and Grace, 2000; Dhumale and Sapcanin, 1998; Hassan and Alamgir, 2002).

As its ultimate goal is the maximization of social benefits as opposed to profit maximization, through the creation of healthier financial institutions that can provide effective financial services also as grass roots levels, some authors (Al Harran, 1996) argue that Islamic finance, if inserted in a new paradigm, could be a viable alternative to the socio – economic crisis lived by the Western paradigm. (Segrado C., 2005)

CONCLUSION

In view of the unequivocal and categorical prohibition of *riba*, a society that is committed to establish socio-economic relations on Islamic values is bound to search for an alternative to the conventional banking system. The concept of brotherhood and equal treatment of all individuals in society and before the law is not meaningful unless accompanied by economic justice such that everyone gets his due for his contribution to society and that there is no exploitation of one individual by another. A cooperative financial scheme which meets the social, economic and cultural needs of the society is an advancement in the designing of a financial system. Hence, IFC is another viable alternative in Islamic finance which is likely to keep growing at a rapid clip. Although IFC is different from other banking and financial institution in terms of missions, objectives and its practice, they are still subject to basically the same Shariah laws. In addition to the innovative approaches used by many microfinance institutions, IFC initiatives should be free from any involvement of activities prohibited by Islam and from elements like usury (*riba*), gambling (*maisir*), harmful substance (*darar*) and excessive ambiguity (*gharar*). Moreover, a well-defined regulatory and supervisory framework that is consistent with Islamic Shari`ah is a need of the time to facilitate the growth of IFC in Malaysia and to realize its potential for serving the poor and to enable them to successfully participate in increasingly competitive markets.

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**PROHIBITION OF KHAMR (INTOXICANTS) AND FORMULATION OF
ISLAMIC SOCIAL INSTITUTIONS: A REINTERPRETATION OF
HISTORICAL SOURCES AND REFLECTIONS ON THE
CONTEMPORARY HALAL FOOD INDUSTRY AS
PART OF ISLAMIC ECONOMICS**

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ABSTRACT

This paper aims at shedding a new light on one of the most important issues in the Islamic dietary rules and the contemporary Halal food industry, namely, the prohibition of khamr (intoxicants). While eating Halal food is an Islamic principle that has existed ever since the Prophetic era, the recent rise of the Halal food industry has appeared as an aspect of the Islamic revival aiming at bringing about Islamically viable modern Muslim societies, largely responding to complicated modern food manufacturing procedures and increased food imports from non-Muslim countries in the last four decades or so. In order to understand the significance of the prohibition of khamr in the first place, we go back to the Prophetic era. We analyze four distinctive periods as gradual developments from the permissibility of khamr to its strong discouragement, to its partial prohibition, and finally to its total prohibition. In order to answer “why, and how, khamr was prohibited,” classical works of fiqh, hadith, tafsir and other related disciplines of Islamic sciences provide four distinctive positions on this question: 1) the jurists’ arguments on the ‘illah (legal basis for analogy) specify “intoxication” as the reason for the prohibition; 2) Exgesists’ reflections on the hikmah (wisdom) behind the revelation propose “impurity and

sinfulness” as the main reason for the prohibition; 3) Later discussions on Maqasid al-Shari‘ah (the objectives of Islamic law) propose a more general view and say the basis for prohibiting the intoxicant is the “preservation of ‘aql, or human intelligence and reason”; and 4) Jurists’ proposals to give more weight to maslaha (public welfare) present the “preservation of public welfare against the possible harms” as the reason to eliminate the intoxicant. Based on the analyses of these arguments and their implications, this paper proposes a new interpretation of the prohibition of khamr as part of the formulating process of Islamic social institutions. If this process is properly understood, the reformulation of Islamic institutions can become an option for building a contemporary Islamic society, an option which can also be presented as a contribution by Islamic civilization to the reform of the current global society.

Keywords: Sources of Islamic Economics, Sources of Islamic Finance, The formation of Islamic Society, Halal Food, Riba

**THE INFLUENCE OF KNOWLEDGE AND PERSONALITY ON THE
BEHAVIOUR IN SELECTING MALAYSIA CERTIFIED
HALAL FOOD PRODUCT**

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ABSTRACT

The status of food either it is halal or haram is a very sensitive and serious issue for all muslims as consuming halal foods and avoiding forbidden foods is the religious duty for every muslim personality. A study on the knowledge, personality and behavior of the Muslim community in Klang Valley was conducted to determine the level of knowledge and its relationship with personality that affect the behavior of Muslim community in selecting and consuming food products bearing Malaysia halal logo. The results show that knowledge construction is the total intermediary between personality and behavior in selecting food products that are certified as halal. While personality construction does not have anything to do with the behaviour of selecting halal certified food products. That high level of knowledge among the respondents is due to their involvement in programs organized by JAKIM/MAIN/JAIN. In addition, they are also exposed to the information disseminated through mass media, electronic and new media.

**THE CONCEPT OF HALAL FOOD FROM THE PERSPECTIVE OF
SIKHISM AND ISLAM**

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ABSTRACT

This paper is an attempt to compare the concept of halal food in Sikhism and Islam. Both religions have been chosen because Sikhism and Islam have so many common elements in terms of history, doctrine and teachings. Data were collected through library research, interview and observation. After the data are analyzed in comparison, it was found that halal food in Sikh is one of prohibition for Sikhs, particularly for the Khalsa. These prohibitions are called Char Kurahit which is contained in the Sikh Code of Conduct and Conventions (Sikh Rehat Maryada). In contrast to Islam, halal food is a claim that is mentioned in the Quran and hadith. In short, what distinguishes halal food between the two religions are in the way of slaughter and objectives. Thus, it is expected that this study provides a useful multi-ethnic and religious communities such as in Malaysia, especially in the field of comparative religion.

Keywords: Halal food, Sikhism, Char Kurahit

**FACTORS INFLUENCING CONSUMPTION ETHICS AMONGST MUSLIM
HOUSEHOLDS IN TERENGGANU, MALAYSIA: SOCIAL, ECONOMIC,
RELIGIOUS AND POLITICAL**

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ABSTRACT

One of the factors that contribute seriously to the degradation of environmental quality is household waste. Therefore, household participation in environmental conservation especially in consumption ethics such as pre-cycling, reusing and recycling towards household waste management should be discussed. Thus, the purpose of this paper is to identify influential factors that reinforcing consumption ethics amongst Muslim households in Terengganu, Malaysia. Survey method was employed to gain information on the influential factors of pre-cycling, reusing and recycling activities amongst Muslim households in Terengganu. The questionnaire was distributed to 328 Muslims in Terengganu through convenient sampling methods. Reliability and validity tests of 105 items with 5 scales each were conducted using SPSS Version 18.0. Cronbach's Alpha values showed the reliability of the items are high (range from 0.681 to 0.870) and Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy is 0.745. The rotated component matrix in test of validity showed all items loaded above 0.30 and each item loaded with its proposed constructs. Descriptive analysis i.e., means and standard deviation was conducted to identify the most influential factor of Muslims household in Terengganu in their pre-cycling,

reusing and recycling activities. The most influential factor for pre-cycling and reusing & recycling activities of Muslims household in Terengganu was social factors. Besides that, their pre-cycling and reusing & recycling behavior was also influenced by economic factor while religious and political factors are the least influential factors. The findings are useful as a platform in order to advocate consumption ethics amongst Muslim community in Malaysia.

Keywords: Consumption ethics; pre-cycling; reusing; recycling; Muslim; Terengganu; Malaysia

INTRODUCTION

Household waste recognized as one of the factors that contribute seriously to the degradation of environmental quality (Jalil, 2010). Therefore, government is currently encouraging our society to adopt green activities and practice consumption ethics in order to manage the amount of household waste that enters the landfill and also to maintain the environmental sustainability. Household acts as a main producer for household waste. Hence, household participation in environmental conservation especially in consumption ethics such as pre-cycling, reusing and recycling towards household waste management should be discussed.

LITERATURE REVIEW

Past researchers claimed that there are some reasons for applying consumption ethics discovered in the past literatures.

One of the reasons is social aspect. According to D'Elia (2008), Ittiravivongs (2011), Mahat, Ahmad, Ali and Ngah (2015) and Sidique, Joshi and Lupi (2010), recycling facilities and services are effective in increasing recycling rate among respondents such as curbside recycling services and drop-off centers. Ittiravivongs (2011) stressed that attentions should be paid on the service accessibility and also standard of disposal containers. Ittiravivongs (2011) explained that the facilities and services should be convenience and comfortable to get access. Otherwise, the insufficiency and inadequacy of the recycling support systems could demotivate respondents' willingness to participate in recycling activity as well as obstruct their actual recycling behavior (D'Elia, 2008; Ittiravivongs, 2011). Furthermore, D'Elia

(2008) noticed that the green campaigns that focus more on general environmental threats than specifically on waste could be more effective towards enhancing household recycling rates. Besides that, the improvements of structural and promotional aspects of recycling systems were more helpful to boost recycling rates compared to financial penalties or reward (D'Elia, 2008). Moreover, Ahmad, Mustafa, Hamid and Wahab (2011) added the role of mass media especially television in promoting such campaigns can boost environmental awareness among societies and at the same time can attract communities to participate in reducing, reusing and recycling activities. Ahmad (2012) further explained that environmental knowledge can change someone's attitude and behavior towards environment. Therefore, environmental education is identified as important aspect in order to achieve sustainable life (Ahmad, 2012). Thus, Ittiravivongs (2011) justified that educating the public on recycling was also found to increase the rate of recycling. Besides that, Ali, Ali, Ibrahim and Omar (2012) added that the understanding societies who already have environmental awareness and environmental education will ask other societies together for participating in green activities. Ittiravivongs, (2011) noticed that people are willing to recycle when their involving communities have positive norm on recycling. Thus, those communities who interested to participate in recycling activities will produce more recyclable waste compared to communities who is not impressed (Ali et al., 2012).

Furthermore, some researchers identified economic aspect as one of the reasons for applying consumption ethics. According to Gani, Chiroma and Gana (2012), those with low income will spend their time more in sorting and segregating solid waste which can generate more income for them. In addition, Lockhart (2003) discovered that people who not willing to pay for an additional bag of garbage will keep recycle what they can as long as to keep the costs down. Rahman (2007) agreed that those people who approaching recycling and reusing activities like a full time job will earn more income.

Instead of economic aspect, some researchers indicated that religious aspect also influence respondents in applying consumption ethics. Religious aspect seems to be significantly related to recycling behaviour (D'Elia, 2008) and statistically linked with reasons why respondents recycle (Felix, Asuamah, & Darkwa, 2013). According to Felix et al. (2013), Muslim and Christian respondents recycle more than those who

do not attend any mosque or church. Kadikon and Othman (2010) explained that recycling is one of the ways of worship Allah since cleanliness is a part of faith in Islam and it is an inseparable part of the Muslim's life. Rahman (2007) justified that a good Muslim will not waste his wealth by extravagant spending as Islam recommends moderation.

One more reason of influential aspect of consumption ethics is political aspect. Ali et al. (2012) stated that government is already introduced many concepts and campaigns such as recycling, providing recycle bins at main centre, segregating waste based on its type and many more. However according to Ali et al. (2012), the researcher find out that the communities fail to involve in waste management activities as no detail explanations neither from government nor private sectors regarding these issues. Therefore, D'Elia (2008) then added that the improvements to structural and promotional aspects of recycling schemes by government were more helpful to increase recycling rates than financial penalties or rewards. Besides, Nishio and Takeuchi (2005) noticed that recycling rules and systems set up by local authorities was also important to perform consumer's recycling behavior as law is one of the significant mechanisms in order to effectively manage the environment (Ali et al., 2012). Lockhart (2003) identified that respondents' participation in recycling activities has a positive correlation with type of municipal solid waste fee policy. Sidique et al. (2010) supported and justified that variable pricing of waste disposal is an effective policy tool for increasing the amount of recycling and reducing waste generation.

Hence, this paper aims to determine the level of consumption ethics amongst Muslim households and to identify influential factors that reinforcing consumption ethics amongst Muslim households.

MATERIALS AND METHODS

The discussion in this paper is based primarily on quantitative data. Cross sectional study was adopted in the survey research as the data were collected only at one point of time for the same respondents (Marican, 2005; de Vaus, 2002). The questionnaire was fully adapted from the instrument developed by Yaacob (2009) and some items had been modified in order to fulfill the research objectives.

The questionnaire consists of three sections namely Section A: Pre-cycling, Section B: Reusing & Recycling, and Section C: Household Information. Every item for Section A and Section B contains two measured construct, first, consumption ethics, i.e., pre-cycling, reusing and recycling activities, and second, the influential factors, i.e., social, economic, religious and political factor. While, Section C is to classify respondents' background such as gender, age, marital status, highest education level, monthly income and house ownership status. This section also measures work involvement with environment in Likert scale from 0 to 4, where 0 = 'no direct involvement', 1 = 'a little direct involvement', 2 = 'some direct involvement', 3 = 'strong direct involvement' and 4 = 'very strong direct involvement'. At the end of questionnaire, respondents were allowed to leave their comments or insights regarding consumer ethics issues.

A set of questionnaires was distributed to 328 to Muslim household in Terengganu, Malaysia. A convenient sampling method was used in collecting data. All respondents ranged in age from 20 to 79 years old and majority of respondents were married. The summary of respondents profile was presented in Table 3.1 in Appendix.

In this paper, data were analyzed using descriptive analysis i.e., mean and standard deviation. Descriptive analysis is to assess the mean value while standard deviation is to identify the most influential factor. Statistical Package for Social Science (SPSS) version 18.0 was used to facilitate this data analysis.

Reliability and Validity

Reliability and validity test of 105 items, 5 scales each, is conducted for the first step of analysis by using SPSS version 18.0. According to de Vaus (2002, p.364), "reliability test is a measure of consistency with which people give the same response on different occasions assuming no change in the characteristic being measured". Validity test is conducted to identify whether an indicator measures the concept that we intend to measure (de Vaus, 2002). The results obtained from data analysis i.e., reliability and validity test are mentioned in this section.

The reliability test was conducted to examine the reliability of items. Based on Table 3.2, Cronbach's Alpha value for pre-cycling factor is 0.706, reusing and

recycling factor is 0.681, social factor is 0.894, religious factor is 0.924, economic factor is 0.887 and political factor is 0.922. According to de Vaus (2002, p.184), “the higher the figure the more reliable the scale”. De Vaus (2002, p.184) emphasized, “as a rule of thumb alpha should be at least 0.6 before we say that the scale is reliable”. The result of reliability analysis shows all Cronbach’s Alpha value is high which means the consistencies among items in the research instruments are high. Moreover, the high value of Cronbach’s Alpha demonstrates the more reliable the factors and items in this study and the instrument was understood by respondents.

Table 3.2 Result of reliability test

Scale	Number of Item	Mean	Cronbach’s alpha value
Pre-cycling	10	2.566	0.706
Social factor	10	2.885	0.837
Religious factor	10	2.497	0.868
Economic factor	10	2.680	0.815
Political factor	10	2.384	0.868
Reusing and recycling	11	2.785	0.681
Social factor	11	2.948	0.824
Religious factor	11	2.628	0.880
Economic factor	11	2.707	0.820
Political factor	11	2.435	0.870

Meanwhile, test of validity was conducted to identify whether the instrument used measures what it is supposed to measure. According to Table 3.3, Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO) for the items were above 0.7 (i.e., 0.745) indicates that a set of variables in the correlation matrix was sufficiently high and suitable for factor analysis (de Vaus, 2002). Furthermore, significance value is less than 0.01 demonstrates that the factor analysis was significant with the research data.

Table 3.3 Kaiser-Meyer-Olkin (KMO) value in validity test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.745
Bartlett's Test of Sphericity	Approx. Chi-Square	1514.084
	df	45
	Sig.	.000

Results from the factor analysis as shown in Table 3.4 indicates that rotated component matrix was in two significant factors with eigenvalues greater than 1 which all items loaded above 0.30 and each item loaded with its proposed constructs. The two significant factors were named consumption ethics (two items i.e., pre-cycling and reusing & recycling, which is loading at Construct 2 and Construct 1 respectively) and influential factors (eight items i.e., political, religious, social and economic factor, which is loading at Construct 3, Construct 4, Construct 5 and Construct 6 respectively). While interpreting the factors, only high loading factors i.e., greater than 0.3 were considered (de Vaus, 2002).

Table 3.4 Factor analysis of validity test

Item	Construct					
	1	2	3	4	5	6
Pre-cycling		.948				
Social factor					.888	
Religious factor				.882		
Economic factor						.833
Political factor			.875			
Reusing and Recycling	.950					
Social factor					.881	
Religious factor				.843		
Economic factor			.871			
Political factor						.876

FINDINGS AND DISCUSSIONS

Descriptive analysis was conducted to identify the mean value and standard deviation in order to discover the percentage of participation among respondents in pre-cycling, reusing and recycling activities and also to recognize the most influential factors for respondents in applying consumption ethics in their daily lives.

Pre-cycling Activities

Table 4.1 showed that majority of respondents agreed (mean score value between 2.64 to 2.95) that they do pre-recycling activities such as buying fruit and vegetables loose, not packaged, or with as little packaging as possible (2.64), buying products because either the products or their packaging can be used again rather than those that can only be used once (2.65), buying products with the phrase “environmentally friendly” on the label (2.67), buying refillable items for household such as ink pens, perfume, or dishwasher liquid (2.73), minimising waste by using every bit of the food that prepare for family and throwing away as little as possible (2.93) and buying a bulky pack rather than a small pack for products that household consumes in quantity (2.95). Meanwhile, it is apparent from Table 4.1 that very few respondents buying a handkerchief rather than tissues, or washable nappies rather than disposable nappies with a mean value of 2.20.

According to Table 4.1, most respondents agreed that social factors (mean score value between 2.70 to 3.08) is the most influential factor that encourage them to involve in all pre-cycling activities i.e., shopping at a flea market, or a second hand shop for household; buying refillable items for household such as ink pens, perfume, or dishwasher liquid; buying fruit and vegetables loose, not packaged, or with as little packaging as possible; using own bag when going shopping, rather than one provided by the shop; buying products because either the products or their packaging can be used again rather than those that can only be used once; buying products with the phrase “environmentally friendly” on the label; buying canned drinks or glass bottled drinks, rather than plastic bottled drinks; buying a bulky pack rather than a small pack for products that household consumes in quantity; minimizing waste by using every bit of the food that prepare for family and throwing away as little as possible; and buying a handkerchief rather than tissues, or washable nappies rather than disposable nappies, compared to religious, economic and political factor. Meanwhile economic

factors discovered as second most influential factor (mean score value between 2.52 to 2.90) and followed by religious factors (mean score value between 2.32 to 2.71). In addition, majority of respondents stated that political factors (mean score value between 2.22 to 2.54) are less influence in their decision making during participating in pre-cycling activities.

Table 4.1 Mean Score Value and Standard Deviation of Pre-cycling Activities

Item	Mean Score	Social	Religious	Economic	Political
1. Shopping at a flea market, or a second hand shop for household	2.25 (±0.90)	3.01 (±0.82)	2.61 (±0.93)	2.85 (±0.91)	2.48 (±0.99)
2. Buying refillable items for household such as ink pens, perfume, or dishwasher liquid	2.73 (±0.85)	3.01 (±0.80)	2.50 (±0.94)	2.85 (±0.89)	2.47 (±0.99)
3. Buying fruit and vegetables loose, not packaged, or with as little packaging as possible	2.64 (±0.91)	2.85 (±0.89)	2.47 (±0.95)	2.67 (±0.89)	2.35 (±0.97)
4. Using own bag when going shopping, rather than one provided by the shop	2.32 (±0.95)	2.77 (±0.97)	2.39 (±1.02)	2.62 (±0.97)	2.34 (±0.97)
5. Buying products because either the products or their packaging can be used again rather than those that can only be used once	2.65 (±0.90)	2.81 (±0.93)	2.47 (±0.94)	2.63 (±0.93)	2.37 (±1.01)
6. Buying products with the phrase “environmentally friendly” on the label	2.67 (±0.75)	2.80 (±0.87)	2.47 (±0.941)	2.55 (±0.96)	2.32 (±0.95)
7. Buying canned drinks or glass bottled drinks, rather than plastic bottled drinks	2.30 (±0.89)	2.81 (±0.97)	2.38 (±0.97)	2.55 (±0.95)	2.38 (±1.02)

8. Buying a bulky pack rather than a small pack for products that household consumes in quantity	2.95 (±0.78)	3.08 (±0.84)	2.65 (±1.02)	2.90 (±0.96)	2.54 (±1.00)
9. Minimizing waste by using every bit of the food that prepare for family and throwing away as little as possible	2.93 (±0.91)	3.02 (±0.88)	2.71 (±0.95)	2.67 (±0.98)	2.36 (±1.00)
10. Buying a handkerchief rather than tissues, or washable nappies rather than disposable nappies	2.20 (±0.96)	2.70 (±0.99)	2.32 (±0.97)	2.52 (±1.01)	2.22 (±0.98)

Reusing & Recycling Activities

Based on Table 4.2, most respondents strongly agreed (mean score value between 2.77 to 3.17) that they participating in reusing and recycling activities namely sorting out household waste according to whether or not it is recyclable (2.77), recycling food cans and drinks cans (2.79), feeding animals such as pets, livestock, wild birds, stray cats and so forth with household organic waste (2.79), taking old recyclable items to a recycling centre (2.82), reusing plastic items such as bottles, bags, containers and so forth (2.95), recycling food cans and drinks cans (2.99), reusing textiles such as old baby clothes for a new baby (3.07), trying to get something repaired rather than buying a new one (3.11), and reusing paper, cardboard, junk mail, magazines, or newspapers for other purposes such as wrappers, artwork, or to light the fire (3.17). Meanwhile, the lowest mean score value for reusing and recycling activities is freezing food leftovers for another meal or unexpected guests which show moderate level of participation among respondents.

Besides that, according to Table 4.2, all respondents strongly agree saying that social factors (mean score value between 2.47 to 3.13) are the most influential factor for participating in reusing and recycling activities i.e., trying to get something repaired rather than buying a new one, taking old recyclable items to a recycling centre, sorting out household waste according to whether or not it is recyclable, reusing paper, cardboard, junk mail, magazines, or newspapers for other purposes such as wrappers, artwork, or to light the fire, feeding animals such as pets, livestock,

wild birds, stray cats and so forth with household organic waste, composting household organic waste, freezing food leftovers for another meal or unexpected guests, reusing plastic items such as bottles, bags, containers and so forth, recycling food cans and drinks cans, recycling or reusing glass bottles and jars, and reusing textiles such as old baby clothes for a new baby, compared to economic factors (mean score value between 2.29 to 2.90) and followed by religious factors (mean score value between 2.23 to 2.80). Table 4.2 also reveals that political factors is the most less influential factor among respondents in practicing reusing and recycling activities with mean score value is between 2.04 to 2.56.

Table 4.2 Mean score value and standard deviations for reusing and recycling activities

Items	Mean score	Social	Religious	Economic	Political
1. Trying to get something repaired rather than buying a new one	3.11 (±0.77)	3.13 (±0.79)	2.80 (±0.97)	2.88 (±0.90)	2.56 (±1.03)
2. Taking old recyclable items to a recycling centre	2.82 (±0.90)	2.96 (±0.91)	2.64 (±0.98)	2.74 (±0.97)	2.49 (±0.99)
3. Sorting out household waste according to whether or not it is recyclable	2.77 (±0.91)	2.97 (±0.92)	2.58 (±0.97)	2.62 (±0.95)	2.45 (±1.02)
4. Reusing paper, cardboard, junk mail, magazines, or newspapers for other purposes such as wrappers, artwork, or to light the fire	3.17 (±0.69)	3.13 (±0.78)	2.78 (±0.98)	2.90 (±0.91)	2.61 (±1.01)
5. Feeding animals such as pets, livestock, wild birds, stray cats and so forth with household organic waste	2.79 (±1.12)	2.95 (±0.94)	2.66 (±1.00)	2.64 (±1.01)	2.41 (±1.03)
6. Composting household organic waste	2.26 (±0.85)	2.79 (±0.91)	2.46 (±0.95)	2.53 (±0.918)	2.30 (±1.01)

7. Freezing food leftovers for another meal or unexpected guests	1.92 (±1.08)	2.47 (±1.09)	2.23 (±1.09)	2.29 (±1.06)	2.04 (±1.07)
8. Reusing plastic items such as bottles, bags, containers and so forth	2.95 (±0.76)	2.98 (±0.86)	2.66 (±0.94)	2.80 (±0.94)	2.48 (±0.96)
9. Recycling food cans and drinks cans	2.79 (±0.81)	2.97 (±0.90)	2.66 (±0.94)	2.75 (±0.93)	2.51 (±1.00)
10. Reusing textiles such as old baby clothes for a new baby	3.07 (±0.82)	3.04 (±0.90)	2.77 (±1.01)	2.85 (±0.99)	2.51 (±1.07)
11. Recycling or reusing glass bottles and jars	2.99 (±0.83)	3.04 (±0.87)	2.68 (±1.00)	2.77 (±0.96)	2.42 (±1.02)

Results from Table 4.1 can be compared with the results in Table 4.2 which shows the same pattern of the most influential factor of consumption ethics. Generally, social factors were claimed by majority of respondents as the strongest factor influencing them taking part in pre-cycling, reusing and recycling activities. This findings was supported by past researchers (Ahmad, 2012; Mahat et al., 2011; Ittiravivongs, 2011; Sidique et al., 2010; Ali et al., 2012; D’Elia, 2008; Abdullah, Ali, Besar, Rose, Zamhari, & Sahdan, 2012; Ooi, Kwek, & Keoy, 2012, Sinnappan & Rahman, 2011; Nizam, Rajiani, Mansor, & Yahaya, 2014; Samarasinghe, 2012; Anvar & Venter, 2014; Kollmuss & Agyeman, 2002; Afroz, Hanaki, & Kurisu, 2008; Omran & Mahmood, 2011). According to Ittiravivongs (2011), Sidique et al. (2010), D’Elia (2008), Kollmuss and Agyeman (2002) and Afroz et al. (2008), recycling facilities and services such as curbside recycling services and drop-off centers are effective in influencing the participation of societies in recycling activities and simultaneously increasing the rate of recycling. The improvements of these recycling support systems should be expressly concerned by government as the insufficiency and inferiority of the system could largely demotivate communities’ willingness to recycle as well as hinder their actual recycling behavior (Ittiravivongs, 2011). Kollmuss and Agyeman (2002) added that many pro-environmental behaviors including consumption ethics can only be done if the necessary facilities and

infrastructures are provided. Therefore, the government has their own role to play in order to increase the participation level among societies in pre-cycling, reusing and recycling activities (Sinnappan & Rahman, 2011; Ooi et al., 2012). D'Elia (2008) reminded that the facilities and services provided by government should be comfortable to get access. Besides government roles, Mahat et al. (2015) noticed that teacher's position as change agent and educator also has important role in encouraging sustainable consumption practices not only toward their students but also among people surroundings. Omran and Mahmood (2011) indicated that some people involving in consumption ethics namely pre-cycling, reusing and recycling activities because of encouragement from their children. Moreover, Ooi et al. (2012) found that peer pressure have significant influences on green purchase intention among Malaysian consumers. Based on findings by Ittiravivongs (2011), people's consumption ethics behavior tended to depend significantly on consumption norm of their engaging communities. Ittiravivongs (2011) further explained that people were likely to intend to recycle when their involving societies have positive norm on recycling. People might also be hesitating to take part in recycling activities if they feel that recycling is an irregular practice in their participating societies. Samarasinghe (2012) and Kollmuss and Agyeman (2002) agreed that cultural values and norms are highly correlated with environmental attitudes and as well play a very important role in shaping people's behavior. Furthermore, Sidique et al. (2010) discovered that educating the communities on recycling was also found as an effective method to improve recycling rate. Ahmad (2012) explained that environmental knowledge in some way can change people's attitude and behavior towards environment. Additionally, Ooi et al. (2012), Sinnappan and Rahman (2011), Samarasinghe (2012) and Anvar and Venter (2014) identified that environmental knowledge, environmental attitude and environmental concern have significant influences on green consumer behavior intention. Hence, environmental education among the public is essential in order to create sustainable quality of life (Ahmad, 2012; Ali et al., 2012). Besides, Abdullah et al. (2012) found out that mass media can be the best medium to educate the public about this consumption ethics.

Kollmuss and Agyeman (2002), Afroz et al. (2008) and Omran and Mahmood (2011) stated that economic factors also have a strong influence on people's decisions and behaviors. Omran and Mahmood (2011) said that some respondents taking part in

recycling activities for money. Afroz et al. (2008) clarifies that applying consumption ethics in daily lives can be a great way to earn some extra income. Moreover, Lee, Kurisu, and Hanaki (2013) indicated that monetary saving is considered one of the important factors for this pro-environmental behavior. Kurisu and Bortoleto (2011) clarifies that the city that implemented a policy of charging system for shopping bags provided by the shop showed significantly higher practice rates of people using their own bags. In addition, Lockhart (2003) discovered that people who not willing to pay for an additional bag of garbage will keep recycle what they can as long as to keep the costs down.

Some research conducted by Rice (2006), D'Elia (2008), Felix et al. (2013) and Kadikon and Othman (2010) found that religion as another factor shaping people's behavior in consumption ethics. Rice (2006) noticed that religious teachings and religiosity are shown to be related with pro-environmental behavior. Religion is linked statistically with reasons why respondents recycle (Felix et al., 2013) and seems to be significantly related to recycling behavior (D'Elia, 2008) with Catholics recycling more (D'Elia, 2008). However, Felix et al. (2013) discovered that Muslim respondents recycle more than Christian and those who do not attend any church because of their own awareness about the important of recycling. Moreover, there is a strong pro-environmental ethics in Islamic teaching (Rice, 2006). Kadikon and Othman (2010) explained that consumption ethics i.e., pre-cycling, reusing and recycling activities can be considered an act of worship as these activities avoiding harm to others, avoiding waste, help to sustain the environment for future generations and conserve natural resources to maintain a green and healthy environment.

Political factors also influencing respondents in practicing pre-cycling, reusing and recycling activities (Mahat et al., 2015; Nishio & Takeuchi, 2005; Lockhart, 2003; Sidique et al., 2010; Ali et al., 2012; Afroz et al., 2008; Ooi et al., 2012). Sidique et al. (2010) indicated that regulations introduced by governments can be a successful ways of increasing recycling. Moreover, the recycling rules and systems developed by the authorities were also crucial to perform consumer's recycling behavior (Nishio & Takeuchi, 2005). Lockhart (2003) proved that type of municipal solid waste fee policy have a positive correlation with respondents participation in recycling activities. Sidique et al. (2010) agreed that variable pricing of waste disposal is an effective policy tool for increasing the recycling rate and reducing the waste

generation. Ooi et al. (2012) also discovered that governmental initiatives have significant influences on green purchase intention of consumers. Furthermore, the government had already initiated various concepts and facilities in order to influence societies applying consumption ethics behavior such as organizing recycling program, providing recycling bins and establishing recycling centers (Ali et al., 2012). Mahat et al. (2015) suggested that local authorities should improve recycling centers and increase the amount of recycling bins in their municipal in order to facilitate and encourage communities taking part in recycling program.

CONCLUSION

The results from this study revealed that majority of respondents have been participating in almost all listed pre-cycling, reusing and recycling activities. Only few activities indicated by majority of respondents as not interested in doing it such as shopping at a flea market or a second hand shop for household; using own bag when going shopping, rather than one provided by the shop; buying canned drinks or glass bottled drinks, rather than plastic bottled drinks; freezing food leftovers for another meal or unexpected guests; composting household organic waste; and buying a handkerchief rather than tissues, or washable nappies rather than disposable nappies. Besides that, the most obvious finding to emerge from this study is that social is the most influential factor for Muslim households in Terengganu in conducting consumption ethics specifically pre-cycling, reusing and recycling activities followed by economic and religious factors while political factors is the least influential factor. Therefore, social approach and economic approach should be considered by any stakeholder either government, private or non-governmental organizations (NGOs) in order to advocate consumption ethics particularly among Muslim community in Malaysia.

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APPENDIX

Table 3.1 Respondents' profile

Demographic characteristics	Amount	Percentages (%)
Age		
20-29	103	31.4
30-39	91	27.8
40-49	47	14.3
50-59	41	12.5
60-69	14	4.3
70-79	3	0.9
Not Specified	29	8.8
Total	328	100.0
Gender		
Male	124	37.8
Female	174	53.0
Not Specified	30	9.2
Total	328	100.0
Marital status		
Single	87	26.5
Married	206	62.8
Not Specified	35	10.7
Total	328	100.0
Highest education level		
Primary	4	1.2
PMR/LCE	7	2.1
SPM	99	30.3
Sijil	52	15.9
Diploma	51	15.5
Degree	45	13.7
Master's degree	4	1.2

Not Specified	66	20.1
Total	328	100.0
Monthly income		
<RM1000	76	23.2
RM1001-RM2500	73	22.3
RM2501-RM5000	27	8.2
>RM5001	4	1.2
Not Specified	148	45.1
Total	328	100.0
Status of house ownership		
Own outright	206	62.8
Own, paying off mortgage	6	1.8
Rent from private landlord	67	20.4
Rent from public housing authority	8	2.4
Not Specified	41	12.6
Total	328	100.0
Level of work involvement with environment		
No direct involvement	22	6.7
A little direct involvement	36	11.0
Some direct involvement	106	32.2
Strong direct involvement	80	24.4
Very strong direct involvement	31	9.5
Not Specified	53	16.2
Total	328	100.0

**RAMADAN FASTING AND ITS EFFECTS ON EMOTION: A MIXED
MODEL ANALYSES**

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ABSTRACT

*Psychological effects of a long term fasting has not yet been widely studied in comparison with its medical and physiological effects. In the present study, it was hypothesized that fasting may induce changes in positive and negative emotion throughout thirty days in Ramadan. A total of 164 undergraduate students participated in the study (117 Muslims who fast and 47 non-Muslims as a control group - not fasting). A daily self-report on emotion was taken in separate three time periods – before, during and after Ramadan - among participants. A Mixed Model Analyses was used to analyze the pattern of emotion changes a week before, during and a week after Ramadan fasting period. Emotion of jealousy was found to increase ($b=.02$) before Ramadan begins. During Ramadan, Happy and Joy increases ($b=.008$ and $b=.010$ respectively) while impatience, moody and sadness decrease ($b=-.007$, $b=-.007$ and $b=-.007$ respectively). A week after Ramadan ends, levels of happy and joy decrease (-0.008 and -0.012) while levels of Fear, Impatience and Moody increase during the first week after Ramadan ends, respectively ($b=.018$, $b=.006$ and $b=.002$). There were also no significant interaction effects between day*gender and day*religion on the emotion mean scores. Further studies are recommended to conduct face-to-face interviews and more specific time of emotion record and other possible correlates that might influence the pattern of emotion changes to enhance our understanding of the psychological benefits of religiously based fasting.*

FACTORS INFLUENCING THE LIFESTYLE OF MUSLIM ADOLESCENTS

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ABSTRACT

One of the indicators of Islamic civilization is the lifestyle of the new generation. Many challenges are encountered in efforts to apply Islamic values in the lifestyle of Muslim adolescents, particularly in this globalization era. Muslim adolescents are exposed to various forms of international social lifestyles with values different from local and Islamic values. Lifestyles which contradict Islamic teachings are unacceptable in the context of norms and values of the Muslim society in Malaysia. Therefore, this research is conducted to identify the factors which influence the lifestyle of Muslim adolescents in Malaysia. For this purpose, the researcher conducted a field study of 150 school teenagers at Permas Jaya National Secondary Schools (2 & 3), Bandar Baru Permas Jaya, Johore Baru, Malaysia. The questionnaire used contains 25 items encompassing five lifestyle factors which are self, peers, media, family and school environment. Research findings are analysed using descriptive analysis and explained in the form of frequency, percentage and mean. The mean scores for factors which influence adolescent lifestyle are 14.66 for self, 13.32 for peers, 8.76 for family, 12.40 for media and 12.51 for school environment. Research results find that all five factors influence the lifestyle of Muslim adolescents. However, the self factor has the most influence on their lifestyle.

Keywords: Adolescent Lifestyle, Islam, Lifestyle factors, Peers, Family

INTRODUCTION

Lifestyle is one characteristic of individual behaviour which covers the elements of social relations, consumption, entertainment and fashion of apparel. The lifestyle practised symbolizes the individual attitude, values and views. Hence, lifestyle is a way of cultivating the self concept and symbolizes the culture of stating a personal identity.

In principle, lifestyle is one's routine life pattern. There are various concepts which explain lifestyle. In the context of preaching psychology, lifestyle is studied from two perspectives, Western and Islamic. In the Western perspective, lifestyle in English language appeared with the modern world. (David 1996). According to Mowen (1998) in his book entitled '*Consumer Behavior*', lifestyle is how a person lives, spends his money, manages his time, what he feels are important in his range of interests and what he thinks of his ownself and his environment. This lifestyle concept is supported Engel (1995) who stated in his book '*Consumer Behavior*' that lifestyle is the life pattern of a person relating to how he spends his time and money. Micheal (2004) was also of the opinion that '*lifestyle*' is a pattern chosen by a man or woman in terms of how he or she spends his time and makes use of money.

In addition, David (1996), in his book '*Lifestyle*', defines lifestyle as one's behavioural style in doing something differently from another. Each day, lifestyle becomes one's life behaviour without the need to explain or inform. This lifestyle helps in determining to do what is necessary, why it is done and how what is done gives meaning to oneself. It may be divided into three different levels, individual, in small groups and in big groups in society (Mowen 1998).

Meanwhile, the lifestyle theory by the Western scholar, Assel (1992) in his book entitled '*Consumer Behavior an Marketing Action*' and by Kotler & Armstrong (2008) in his book entitled '*Principles of Marketing*' states that a person's lifestyle is within the range of his individual interests, activities and views. This concept is supported by Joseph (1974) in his book, '*The Concept and Application Of Lifestyle Segmentation*' through categorizing lifestyle into three segments: activities, interests and views. Thus it can be deduced that the Western lifestyle is guided by activities, interests and views in life in terms of time and money whether for the individual or society.

The views of Western scholars on the concept of lifestyle clearly shows that discussion on lifestyle begins in the world of economics and marketing. Its purpose is to study the customer's psychology in consumerism or the purchase of goods and spending of their money.

This differs from studies on lifestyle by Islamic psychology scholars. Their research is for the purpose of measuring the level of Islamic teachings practised in daily life in order to determine whether a person adheres to Islamic teachings.

In the Islamic perspective of lifestyle, Muslims are guided by al-Quran and al-Sunnah. Al-Quran states in principle in surah al-Baqarah (2:82) on lifestyle is to implement what is commanded and stay away from what is prohibited by Allah swt. and His Messenger pbuh. This covers the aqidah, ibadah and akhlaq aspects. Sayyid Qutb (1967) stated that faith in Allah swt comes from the heart and is manifested in the form of good works. This is because faith does not exist until good works come from it, in the form of a strong aqidah (belief), proper practice of ibadah (worship) and Islamic morals (akhlaq). Further, Wahbah al-Zuhayli (1989), interpreted the above verse as whosoever believes in Allah swt. , His Messenger, Day of Resurrection, does good deeds, performs his religious obligations and stays away from the forbidden, will be rewarded. Thus it is clear that the strength of faith in the heart of the individual is shown through his behaviour sprung from values based on Islamic aqidah, ibadah and akhlaq. Hence the aqidah, ibadah and akhlaq elements are inseparably combined in the daily lives of Muslims, termed as Islamic lifestyle.

There are various factors which influence adolescent lifestyle, whether internal or external factors. According to Piliang (2006), internal factors originate from the individual self relating to his interests and motivation for activities as he wishes. Internal factors which influence a person's lifestyle are attitude, experience and observation, personality, self-concept, motives and perception (Amstrong 2004).

As for external factors, Piliang (2006) stated that these may influence the individual attitude and behaviour in daily life and include factors such as peers, family, school and mass media (Amstrong 2004).

There are some studies which show the form of adolescent lifestyle in the local context and the factors which influence it. For example, Noremy Md. Akhir (2008) in her research entitled '*Penglibatan Golongan Remaja Melayu di Kelab Malam dan Impaknya Terhadap Kesejahteraan Sosial*' (The Involvement of Malay Adolescents

in Night Clubs and its Impact on Social Well-being) showed a hedonistic adolescent lifestyle. They frequent night clubs and social parties. The majority of respondents who go night clubbing are influenced by external factors and environment such as peers, dysfunctional families, mass media influence and internal factors such as personal curiosity to know what happens in night clubs.

A study by Wan Norina et al. (2013) entitled '*Pengaruh Media Massa Terhadap Penampilan Akhlak Pelajar Islam Politeknik Malaysia*' (Mass Media Influence on the Moral Image of Muslim Polytechnic Students in Malaysia) found that mass media may influence the moral image of students they project through social mixing, clothing, entertainment and communication.

A study by Zainudin & Norazmah (2011) entitled '*Faktor-faktor yang Mempengaruhi Remaja Terlibat dalam Masalah Sosial di Sekolah Tunas Bakti, Sungai Merah, Melaka*' (Factors which Influence Adolescents Involved in Social Problems at Tunas Bakti School, Sungai Merah, Malacca) showed that the self factor has the most influence on adolescents involved in social problems in comparison to peer influence and the issue of problems at school. In addition, this study found that family background was not an important factor for adolescents involved in social problems.

Research findings of past studies have proven that the driving factor for adolescent lifestyle are caused by both external and internal influence. External factors are peers, dysfunctional family, mass media influence while internal influence are due to the self such as not observing religious values and norms in life and self-indulgence. Thus, the purpose of this present research is to study what are these factors and which among them has the most influence on current adolescent lifestyle.

RESEARCH METHODOLOGY

This research is a survey study with a quantitative approach. Questionnaire is used as research instrument and contains 25 items encompassing the five factors of lifestyle: self, peers, family, school and mass media. This questionnaire uses the Likert scale with 1= strongly disagree to 5= strongly agree. A pilot study was conducted using 30 students as sample to test the reliability of questionnaire items. Results of the pilot study shows the Alpha Cronbach overall value obtained is high, i.e. 0.83. This shows that questionnaire items are strongly correlated, reliable and acceptable for use.

Questionnaires are distributed to (N=510) adolescents at Bandar Baru Permas Jaya, Johor Bahru, Malaysia. The researcher selected the students of Permas Jaya National Secondary Schools (2) and (3) as research sample by simple random method.

Data are analysed using descriptive statistical technique to describe data for research sample. This technique is used for the purpose of explaining research results from questionnaires in the schedule in the form of frequency (f), percentage (%) and mean.

RESEARCH FINDINGS AND DISCUSSION

The questionnaire consists of 25 items encompassing five factors which may influence adolescent lifestyle. Items 1 to 5 relate to the self factor, 6 to 10 relate to peers factor, 11 to 15 relate to the family factor, 16 to 20 relate to the media factor and items 21 to 25 relate to school factor. Research results find that all five factors influence adolescent lifestyle at Bandar Baru Permas Jaya, Johor Bahru. However, it is found that the self factor has the most influence on adolescent lifestyle at Bandar Baru Permas Jaya, Johor Bahru.

For the self factor which has the most influence on adolescent lifestyle, findings show that the highest mean is for the item “I like mixing with adolescent groups”, (mean=3.31). It shows that respondents have a high desire to socialize with other adolescents. According to Piaget (1954), adolescent development from one level to another depends on the cognitive maturity and social experience of adolescents. Thus, experience and observation will create new perceptions or views in themselves towards matters they go through. The result of all experiences and observation by the adolescents while socializing with adolescent groups will have an effect on lifestyle. The self factor is an internal factor which drives the adolescent self to adopt a lifestyle based on his will, motives, perception, experience and observation. Aussael (1992) stated that lifestyle is the life pattern resulting from individual activities, interests and views. Thus, adolescence is an age which leads towards maturity and intelligence, and every adolescent has his own interests and views of the activities and lifestyle he adopts. Due to the desire to be seen with peers, an adolescent is inclined to imitate the dressing and behaviour of the peer group in order to feel a sense of belonging and be

accepted as a member of the group. Thus, this situation may encourage the adolescent to join a group with an unhealthy image such as *Punk*, *Gothik* and the like. (Azizi Yahaya et al. 2012).

As regards the peer factor, the highest mean is for the item “I have many friends and feel happy to be with them” (mean =4.13). This situation corresponds with the self factor of respondent “I like mixing with adolescent groups”. Thus, respondents have many friends and are happy to be with them. Sociologists term peers as adolescent groups within the same age range engaged in common or similar social activities. Adolescents usually choose peers who have similar behaviour, attitude and identity with themselves. Peterson and Taylor (1980) stated that peer groups function as reference groups for adolescents. For this reason, adolescents will change their behaviour and lifestyle to be consistent with their peers (Jas Laile Suzana 1996).

Next, as regards the family factor, the highest mean is for the item parents do not communicate about the needs and problems faced by respondents (mean= 2.00). This situation which shows lack of parental concern for adolescent’s needs and problems is another factor which influences adolescent lifestyle. This phenomenon causes adolescents to feel neglected and uncared for by parents (Shamsaad al 2006). Azizi Yahaya et al. (2012) stated that parents should allocate time for conversation by having family discussions. Preoccupation with work is not an excuse for parents not to spend time with their young ones. This opportunity will help to pave the way for getting to know each other’s attitudes, foster closer relationships and bond parents to their young ones, especially their adolescents.

Thus, parents should understand and get to know the psychological world of growing adolescents. Adolescence is a critical period between the ages of 12 to 21. During this time inner conflicts occur in the process of finding their life direction while their feelings are most sensitive that even very trivial things may upset them. Adolescents need attention and guidance as well as love especially from the family. Hence, parents need to spend more time in face-to-face discussions with them and not belittle their abilities. Parents also need to bridge the gap in interaction and communication with their adolescents. Thus, adequate family love and concern will bring up good adolescents (Jas Laile Suzana 1996).

Item	Frequency (f) & Percentage (%)					Mean
	1 SDA	2 DA	3 NS	4 A	5 SA	
1. I like mixing with adolescent groups.	33 6.5	67 13.1	176 34.5	179 35.1	55 10.8	3.31
2. I always want freedom in all matters which I do.	49 9.6	105 20.6	194 38.0	118 23.1	44 8.6	3.01
3. I always wish to try something new which I have not done before.	51 10.0	74 14.5	164 32.2	154 30.2	67 13.1	3.22
4. I often feel annoyed and dissatisfied if hindered from something that I want.	54 10.6	135 26.5	184 36.1	96 18.8	41 8.0	2.87
5. I feel inferior and am constantly emotionally disturbed for a prolonged time.	156 30.6	152 29.8	135 26.5	49 9.6	18 3.5	2.26
6. I have many friends and feel happy to be with them.	9 1.8	25 4.9	60 11.8	214 42.0	202 39.6	4.13
7. I spend more time and share problems with	67 13.1	98 19.2	155 30.4	124 24.3	66 12.9	3.05

friends rather than family.

8. I frequently go to malls with friends to shop, watch movies, play games, karaoke and so on.	98	117	127	117	51	2.82
	19.2	22.9	24.9	22.9	10.0	
9. Friends frequently invite me for entertainment at entertainment centres such as night club and I never turn down their request.	380	80	26	14	10	1.42
	74.5	15.7	5.1	2.7	2.0	
10. Friends very much influence my fashion of clothing and we have our own way of dressing to symbolize our group.	236	142	87	30	15	1.91
	46.3	27.8	17.1	5.9	2.9	
11. My parents often do unhealthy habits at home such as smoking, abusive language, quarrelling, easily upset, gambling and so on, which causes the home environment to be unpeaceful.	396	54	34	20	6	1.40
	77.6	10.6	6.7	3.9	1.2	
12. My parents do not show enough concern for my education and daily activities.	290	92	77	36	15	1.81
	56.9	18.0	15.1	7.1	2.9	

13. My parents are seldom at home and are frequently busy at work.	309 60.6	99 19.4	54 10.6	35 6.9	13 2.5	1.71
14. My parents seldom perform their obligations to Allah such as praying fives a day.	287 56.3	82 16.1	95 18.6	28 5.5	18 3.5	1.84
15. My parents do not communicate with me about my needs and the problems that I face.	244 47.8	98 19.2	109 21.4	44 8.6	15 2.9	2.00
16. I love to buy things advertised on television, radio and internet.	166 32.5	118 23.1	131 25.7	70 13.7	25 4.9	2.35
17. I love reading entertainment magazines to know the developments of my favourite artistes.	146 28.6	103 20.2	140 27.5	91 17.8	30 5.9	2.52
18. I frequently surf the internet to see pictures and watch pornographic films.	276 54.1	106 20.8	92 18.0	28 5.5	8 1.6	1.80
19. I frequently contact and get to know friends in social websites such as Facebook, Twitter and so on.	59 11.6%	50 9.8%	109 21.4%	184 36.1%	108 21.2%	3.45
20. I love to read violent action	191	121	96	69	33	2.28

comics.	37.5	23.7	18.8	13.5	6.5	
21. I frequently get poor results and academic achievements in school.	72	112	252	58	16	2.67
	14.1	22.0	49.4	11.4	3.1	
22. I frequently play truant from school.	326	105	59	14	6	1.57
	63.9	20.6	11.6	2.7	1.2	
23. I am not interested to follow school activities.	179	98	154	59	20	2.30
	35.1	19.2	30.2	11.6	3.9	
24. Disciplinary control in school is too strict.	59	64	128	143	116	3.38
	11.6	12.5	25.1	28.0	22.7	
25. The learning environment in class is not fun.	117	127	158	62	46	2.59
	22.9	24.9	31.0	12.2	9.0	

Next, regarding the media factor, the highest mean relates to the item of contacting and getting to know friends on social networking sites such as Facebook, Twitter and others (mean= 3.45). This situation shows that adolescents at Bandar Baru Permas Jaya, Johor Bahru love to communicate using the social media such Facebook, Twitter, etc. According to Fariza Md. Sham et al. (2010), Facebook is one of the most popular websites in Malaysia with 6 million users most of whom were between the age 12 to 35 years. This finding is supported by a statement of the Chief executive of Facebook, Mark Zuckerberg (2012), that Facebook social media network then had a billion users. This shows that adolescents prefer to spend their time surfing the web to unwind or relax. According to Azizi Yahaya et al. (2012), adolescents find the internet system, with its capacity to channel a host of information without borders, very interesting to seek entertainment and indirectly spend much time at the cybercafé. Hence, the enjoyment from using social media influences the lifestyle of

adolescents who are carried away in surfing and chatting in the social media (Wan Norina Wan Hamat 2013).

Finally, for the school factor, the highest mean is the item related to strict disciplinary control in school, (mean=3.38). This phenomenon is positive because the influence of school is very important in shaping the adolescent personality as socialization at home is reinforced by socialization in school. School is an educational institution which builds personality and character based on good values. Nevertheless, according to Azizi Yahaya et al. (2012) there are students who do not like to be in school because of the strict disciplinary control imposed on them. This situation will demotivate rebellious students from attending school and may lead them to mix with adolescent groups who do not lead a healthy lifestyle. Therefore, the school authority has to focus on such student behaviour by giving positive reinforcement.

Generally, research results find that the factors of self, peers, family, media and school can influence adolescent lifestyle. In comparison, the self factor has the most influence on adolescent lifestyle at Bandar Baru Permas Jaya, Johor Bahru. Table 2 below shows the highest mean score lies with the self factor (mean score=14.66) in comparison to the other factors.

Table 1: Frequency, Percentage and Mean of Factors which Influence Adolescent Lifestyle

N: 510 SDA: Strongly Disagree DA: Disagree
NS: Not Sure A: Agree SA: Strongly Agree

Source: Questionnaire 2014

Table 2: Mean Scores for Factors which Influence Adolescent Lifestyle

Factors	Mean score
Self	14.66
Peers	13.32
Family	8.76
Media	12.40
School	12.51

Source: Questionnaire 2014

CONCLUSION

Lifestyle covers the entire activities practised in daily life. Thus, there are several factors which may influence adolescent lifestyle. Research results find that the factors of self, peers, family, mass media and school can influence adolescent lifestyle. Nevertheless, the self factor is the main factor which influences the lifestyle practised by adolescents. This is due to their lifestyle revolving around their activities, interests and views. Therefore, adolescents who firmly observe Islamic teachings are saved from slipping into a hedonistic and self-indulgent lifestyle which contradicts Islamic teachings. A society which is built upon Islamic culture is very dependent on human capital. Youth as the human capital in this context need to be guided and motivated to ensure their direction towards an Islamic lifestyle such as enjoined in al-Quran and al-Sunnah.

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**EMOTIONAL INTELLIGENCE FROM ISLAMIC PERSPECTIVES:
PRELIMINARY REVIEW IN MALAYSIA**

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ABSTRACT

There are various theories of human intelligence introduced by past scholars such as intellectual quotient (IQ), emotional quotient (EQ) and lately spiritual quotient (SQ). The practice of the emotional and spiritual intelligence used in self and character development programme called 'ESQ 165 Way Programme' has received the attention of the Muslim community in Malaysia. However, despite the adoption of that program, Majlis Agama Islam Wilayah Persekutuan or MAIWP (Wilayah Persekutuan Islamic Religious Council) has claimed that this program can pervert and corrupt the faith of Muslims. Therefore, a study should be conducted to look at the concept of emotional and spiritual intelligence based on Islamic perspective in order to ensure that the practice of both intelligences are in line with the Islamic worldview. Hence, this article focuses the discussion on the concept of emotional

intelligence based on the Islamic perspective. This is a qualitative research whereby data was collected through inductive document analysis approach. In developing the concept of emotional intelligence from Islamic perspectives, primary and secondary data has been analysed. The results of the initial survey found that the practice of emotional intelligence exists in the ESQ Way 165 Program and the practice of emotional intelligence used in that program got many responses from the Malaysian Islamic scholars. Hence, this study suggests that further research must be conducted on practice of emotional quotient in the ESQ Way 165 Program.

Key words: emotion, emotional quotient, ESQ, Islam

INTRODUCTION

Human beings are created by Allah and dignified than any other creature (al-Qur'an, Ali Imran 2: 34). Man is a creature who has to fulfil the role as a servant and a caliphate. As for the role of a man as a servant of Allah, he is demanded to fulfil his rights by obeying His command and avoiding His prohibition (al-Qur'an, az-Zariyat 51: 56). As the caliphate of Allah, man is given the power to govern all that exists on earth as fair as possible (al-Qur'an, al-Isra' 17: 70).

Humans today have succeeded to prove that they are able to administer on earth through their achievement in various fields. Among them is the achievement to build skyscrapers, developing high-tech communications equipment, innovating a machine for agricultural purposes and so on. Despite those achievements, human beings are bound to deal with the social problems arise that affect humanity itself. Various phenomena involved humanitarian issues such as abandoned babies, child abuse, *Mat Rempit* or street thugs, computer crime, cybercrime and many more (Rahimah et al. 2008).

These problems clearly show that humans are unable to manage themselves well in line with their achievement and development. According to Wan Suhaimi (2008), the civilization of a country cannot be built if social ills of the society can not be contained even if it is physically developed. In order to address and resolve these problems and shortcomings, an important aspect that should be emphasized is the development of the human capital which is the proprietor and the driving force of the material development, including the country (Nor Hayati 2002). Some aspects should

be emphasized in the development of human capital. Among them are the physical, emotional, spiritual and intellectual. The emphasis in developing the four aspects is embodied in the National Education Philosophy, which was developed in 1988 and was clearly indicated in the Education Act 1996.

Among the four aspects, the emotional aspect seems important to focus on in solving human problems. A baby born in the world will directly express the emotions of sadness by crying when hungry or sick and express his happy emotions by smiling and laughing when he received attention and affection. It turns out that emotion or feeling exist prior to the intellect. In addition, failure to manage emotions well will lead to imbalance in human life. Thus, when emotions are focused as an important element in human life, it gives birth to the term emotional intelligence (EI) (Sarawati & Ishak 2011).

EI or EQ was introduced by two members of the Western psychology, Peter Salovey & John Mayer in 1990 (Mohd Azhar Yahaya 2004). Emotional intelligence is defined as the ability to identify good or bad emotions and express emotion in the process of thinking and decision-making in order to enhance the intellectual and emotional skills (Salovey & Mayer 1999). Meanwhile, Goleman (1995) defines emotional intelligence as the ability to recognize their own feelings and other things to motivate themselves and achieve emotional self-management. It also includes several aspects of self-control, spirit and persistence and the ability to motivate and to stand before failure (Khadijah et al. 2012).

Following the emergence of the term ‘emotional intelligence’, many Western and Islamic scholars examine and apply emotional intelligence in their study (Salovey & Mayer 1999; Goleman 2000; Noriah 2005; Hamidah et al 2013). Gradually, a significant number of training programs using emotional intelligence approach undertaken by institutions abroad emerge such as *Six Seconds The Emotional Intelligence Networking Training* by Anabel Jensen and Joshua Fredman, *Emotional Intelligence Development Programmes* by Andy Smith and *Training Emotional Intelligence* by Peter Sullivan (Syafri 2010).

Recently, a self and character development programme, ESQ Way 165, using the practice of emotional and spiritual intelligence has gained attention and response from the Muslim community in Malaysia. Yet, despite the adoption of the programme a problem exists in which MAIWP claimed that this programme may deviate

Muslims' religious faith (Anwar Hussin 2010). Following the claim by the council, the organizers of the programme improved the approach and delivery of the programme to be in line with the teachings of Islam (Zaharuddin 2010; Jimadie Shah 2010). Thus, the aforementioned problems lead to a few questions. What is the concept of emotional intelligence according to an Islamic perspective? Is emotional intelligence being practiced in the ESQ Way 165 program? What are the perspectives of religious scholars in Malaysia on this program? Therefore, this paper will answer the questions above.

RESEARCH OBJECTIVE

This study was conducted in order to achieve the objectives below:

1. Exploring the concept of emotional intelligence according to an Islamic perspective.
2. Identifying the existence of the emotional intelligence practice in the ESQ Way 165 programme.
3. Exploring the religious scholars' perspective towards ESQ Way 165 Programme.

METHODOLOGY

This study is a qualitative study. According to Ahmad Sunawari (2014), qualitative research tends to adopt methods of collecting data through content analysis, documents analysis or through observation. Hence this study use document analysis methods which begins with the collection of primary and secondary data related to the study. Subsequently, the data will be analyzed using an inductive approach to achieve the research objectives.

Data Collection

The data collection method is divided into two, primary data and secondary data. The primary data is the texts of the Qur'an related to emotions, authentic traditions associated with emotions and also the views of Islamic scholars on the ESQ programme.

Meanwhile, secondary data was the second most important data in this study. Secondary data are data obtained from books, journals, magazines, paper, newspaper,

academic papers, dissertations, theses, pamphlets, websites and any other form of useful information and could assist researchers to achieve the objectives of the study.

Data Analysis Methodology

In analyzing the data, the inductive approach has been adopted in order to achieve the objectives of the study. Inductive approach is an approach that was used to collect information to describe and explain the phenomena under study. In addition, this approach also aims to form abstract concepts, theories or hypotheses. (Idris Awang 2001; Ahmad Sunawari 2014). Therefore, this paper will clarify and explain briefly on the ESQ Way 165 programme thus establishing the concept of emotional intelligence in accordance with the Islamic teaching.

FINDINGS

Emotional Intelligence

According to the fourth edition of *Kamus Dewan* (2013), emotion is defined as strong feelings of sadness, joy, fear and others. Meanwhile, intelligence means the perfection of mind to think, understand and others like cleverness, resourcefulness and ingenuity.

On the other hand, according to the Oxford Advanced Learner's Dictionary, seventh edition, (2008), the word emotion means a strong feeling like love, fear or anger or feeling that exists as a part of a person's character. It is a strong feeling such as love, fear or anger or a part of a person's character that consists of feelings. Intelligence, according to the seventh edition of Oxford Advanced Learner's Dictionary (2008), is defined as the ability to learn, understand and think in a logical way about things; the ability to do this well.

In Arabic language, the word emotion refers to the term '*atifah* or *istif'al*, which means a strong feeling such as love, anger, fear, jealousy and so on while the word intelligence is referred to as '*aqal* or *fakara* which means pithy thought or a bright person (al-Mawrid al-Hadeeth 2009).

In conclusion, the terms emotion and *istif'al* carry the same purpose, namely a strong sense of life such as love, fear, anger, jealousy and so on. While the terms intelligence and '*aqal* also share the same purpose, namely the ability of the mind to think.

Thus, emotional intelligence or emotional quotient is the perfection of reason to think and understand the feelings of a strong soul in man like love, sadness, fear, anger, jealousy and so on. This definition is in accordance with the definition of emotional intelligence by Salovey & Mayer (1990) in which emotional intelligence is defined as the ability to identify good and bad emotion and to involve the emotions in the thinking process and decision making in order to develop the emotional and intellectual skills. In other words, emotional intelligence is a strong feelings driven by the emotion.

Islamic Perspective on Emotional Intelligence

As discussed earlier, emotional intelligence refers to the perfectness or ability of mind to understand the strong feeling of a soul like love, sadness, fear, anger, jealousy and so on. In other words, the human emotion is responsible for making sense of a feeling of a subject or situation. Thus, in subsequent discussions, the researchers attempted to study the verses of the Qur'an and the Hadith, in response to the questions of inherent emotions in human being.

Undeniably, the use of the term emotion, is not used in total in Islam. However, there are many verses of the Quran and Hadith discuss emotions and has been around a lot of discussion or concept advocated by Islamic scholars ranging from different aspects but using different terminologies. If viewed from the perspective of Islam itself, emotional intelligence is actually more focused on the process of purification of the heart and soul (Sarawati & Ishak 2011).

Heart or *qulb* according to al-Ghazali is defined into two definitions. First, he defines *qulb* as a piece of meat in the shape of *shanaubar* fruit located on the left side of the chest, which contains cavities distributing black blood and acts as a human life. *Qulb* is also found in animals and also in humans who have died. Secondly, he defines it as something that is delicate in nature (*lathifah*) and divine (*rabbaniyyah*). *Qulb* in this second definition reflects the reality of a man whose *qulb* functions to feel, know and comprehend matters or knowledge (al-Ghazali 1998).

The definitions of al-Ghazali about *qulb* is also supported by al-Hizami which he also highlighted the two definition of *qulb*. As narrated by Nazneen Ismail (2014), al-Hizami states that *qulb* exists in two forms, *madiyy* (physical) and *ma'nawiy* (spiritual). *Qulb* from the physical aspect is the heart or organ placed in the chest

which functions to pump blood to the whole body. From the spiritual aspect, *qulb* is mentioned in *al-Quran* as something which has the ability to listen and see due to its ability to understand matters (Nazneen Ismail 2014).

These views by the two scholars above are also mentioned in surah al-A'raf 7: 179 which means:

“And We have certainly created for hell many of the jinn and mankind. They have hearts with which they do not understand, they have eyes with which they do not see, and they have ears with which they do not hear. Those are like livestock; rather, they are more astray. It is they who are the heedless..”

The translation of the verse above clearly shows that *qulb* is important in order to understand and comply with the commands and prohibitions of Allah. Ibn Kathir explains that all parts of the body mentioned in this verse is a tool to get the guidance of Allah. Therefore, if the servant does not use *qulb* to better understand the knowledge of Allah, then he will not be able to obtain guidance. His position is even worse than the cattle and hell is the place for him (Ibn Kathir 2000).

In addition, *qulb* is also mentioned in the hadith as being instrumental in determining a person's character. Even the Prophet said that a person's character is good or bad depending to his *qulb* and this is mentioned in his sayings:

“...And indeed, in the body there is a piece of meat. If it's good, then all parts of the body will be good and if it is damaged then the other parts will damage too. Indeed, it is the heart” (Bukhari & Muslim, Sahih Bukhari & Muslim)

According to Ibn Rajab Hanbali as quoted by Gohar Mushtaq (2006), *qulb* as in this hadith is analogous as the king to all parts of the body and all the limbs are submissive and obedient soldiers. If the king was a righteous man, then all soldiers are righteous and if the king lost his morals, then the whole army will also be depraved. The corruption of heart will cause the body's disease and mental illness (Gohar Mushtaq 2006).

Based on the above discussion, it clearly shows that *qulb* is one important aspect in man other than *'aql*, *nafs* and the body (Abu Dardaa et al. 2014). *Qulb* is also an element which refers to human emotions and feelings. *Qulb* definition shows that it is not the heart that exists in man but it is a function that can analyze, synthesize and give meaning to things (Muhammad Hilmi & Mohd Yusof 2014; Mohd Yusof 2002).

Therefore, in addition to *'aql*, *nafs* and the body, *qulb* is an important element influencing the actions and behavior of a man to be consistent with Islamic teachings.

Types of Emotion in Islam.

Qulb is a gift from Allah to His servants to be utilized and it exists in a wide range of strong feelings of emotion in the human soul (Mohammad 'Utsman Najati 1985). According to Nazneen Ismail (2014), there are varieties of feelings in *qulb* such as sadness, fear, joy, peace, and it can be sealed by Allah. The discussion on emotions is always been discussed in Islam in the light of al-Quran and al-Hadith. Therefore, in subsequent discussions, this paper will discuss some of the forms of emotions mentioned in the Quran and Hadith.

Love

Love is the bond that binds the strong feelings of someone with God and it is also a basic human compassion such as the relationship between mother and child etc. (Mohammad 'Utsman Najati 1985). Islam is very concerned about the feelings of love that exists in humans as it is the foundation of a relationship. With love, it brings into existence the relationship between them and God, the relationship between people and His Messenger, the relationship between the parents and their child etc.

Love is mentioned as '*hub*' in Islam. According to al-Ghazali, true love is the love towards Allah (al-Ghazali 1988). Allah says in Surah Ali Imran 3: 31 which means:

"Say, [O Muhammad], "If you should love Allah, then follow me, [so] Allah will love you and forgive you your sins. And Allah is Forgiving and Merciful.""

Based on the verse above, it is clear that the highest love in Islam is the love towards Allah and the love to the Holy Prophet. As a faithful Muslim, it is an obligation to put the love of God in the highest position (al-Ghazali 1988). With the love towards Allah, piety will exist in man and it brings about positive changes in his feelings, actions and verbal. Moreover, all actions and words of a believer will always be based on firm faith in Allah.

Fear

The emotion of fear is an emotion that is important in human life. With a sense of fear, people can distance themselves from any kind of threat and distress. In Islam, it is called as *'khauf'*.

According to Mohammad 'Utsman Najati (1985), the emotion of fear is beneficial to human life because it brings about the fear to Allah's punishment. Fear according to Islam encourages a person to fear Allah, obey the commandments, be cautious and prevent him from committing sins and wrongdoings. As mentioned in Surah Ali Imran 3: 175 which means:

"That is only Satan who frightens [you] of his supporters. So fear them not, but fear Me, if you are [indeed] believers." (al-Qur'an, Ali Imran 3: 175)

"They arise from [their] beds; they supplicate their Lord in fear and aspiration, and from what We have provided them, they spend." (al-Qur'an, as-Sajdah 32: 16)

According to Sayyid Qutb, based on verse 175 in surah Ali Imran, fear meant in the verse is the fear of the faithful to Allah. It is Allah who has the power to benefit and harm. For believers, it is not rational to fear but Allah, the devil is too weak to be feared. Thus, the fear according to Islam is based on the fear of Allah and His punishment. When people are afraid only to Allah, he will become the most powerful and unaffected by the threats of the devil or its worshippers (Sayyid Qutb 2010).

Anger

Anger is a negative emotion in man (Fariza Md Sham et al. 2013). According to al-Ghazali (1988), anger is an emotion that is reprehensible when it is in an extreme situation. Feelings of anger may stem from several states. Anger may arise when there is disruption to important matters to human beings, such as food, drink, clothing, shelter and so on. It may also occur when there is a disruption to the less important things in humans' life such as luxury, power, wealth, etc. (Mohammad 'Utsman Najati 1985).

Al-Quran mentions about the emotion of anger in Surah Ali Imran 3: 134 which means:

"Who spend [in the cause of Allah] during ease and hardship and who restrain anger and who pardon the people - and Allah loves the doers of good." (al-Qur'an, Ali Imran 3: 134)

According to Zulkifli al-Bakri (2007), commentators said that anger is a heavy burden for the heart when suppressed. However, if the heart forgives, the freedom from encumbrances will arise. That tranquility will revel in the heart (Zulkifli al-Bakri 2007).

Anger was also mentioned in the hadith. Narrated by Abu Hurairah r.a that a man said to the Propeht Muhammad which means:

“Bequeath to me. The Prophet said: ‘Do not be angry.’ Then he asked repeatedly. He said: ‘Do not become angry.’ ” (al-Bukhari, Sahih al-Bukhari)

Based on the Quran and the Hadith of the Prophet above, it is clear that Islam does not encourage its followers to obey the shackled anger in themselves, but not necessarily to totally eliminate the anger. This is because anger is the only human emotion that can not be eliminated (Zulkifli al-Bakri, 2007).

Therefore, humans need to utilize their *qulb* in its maximum capacity in holding their emotion of anger because when a person tends to use anger in their action, the action taken will certainly end up with regrets. For example, someone diagnosed with heart disease is advised to stop smoking. However, because the emotion of anger takes place towards the doctor's recommendations, he ignored it and continued to smoke. Finally, two months later he died of a severe heart disease caused by smoking. Thus, a pious Muslim should possess high emotional intelligence, in other words, should be mature in his emotion in understanding and knowing himself and others.

Preliminary Review towards ESQ 165 Way Programme in Malaysia

ESQ Way 165 programme is an organization that trains human capital. This organization was formed to develop characters through the combination of three human potential, IQ, EQ and SQ. It has been established for 15 years, since Mei 16, 2000 under the management of ESQ Leadership Centre company, based in Jakarta (Wan Zahidi 2010; Anon 2011). Its founder Ary Ginanjar Agustian, was educated at the University of Udayana, Bali and Tafe College, Adelaide, Australia. He then set up ESQ Leadership Centre based on his book "Building Success Based on 6 Pillars of Islam and 5 pillars of belief" and his second book called "ESQ Power" (Wan Zahidi 2010).

ESQ name stand for Emotional Spiritual Quotient. According to Ary Ginanjar Agustian, spiritual quotient is central and fundamental to intellectual intelligence and emotional intelligence (Ary Ginanjar 2010). This programme is carried out based on its theme 'The ESQ Way 165'. Number '1' is a symbol of a benevolent heart on God Spot which is said to be the source of the emergence of the 99 attributes of God, 6 is the moral principles based on 5 pillars of *Iman* and 5 is the actions based on the Pillars of Islam (Wan Zahidi 2010).

Since 2006, the programme became active in countries such as Malaysia, Brunei, Singapore, Netherlands, United States, Australia, Japan and Dubai. In April 2007, ESQ branch was officially established in Malaysia and its management is based in Petaling Jaya, Selangor (Anon 2011). According to Bernama.com, the programme was attended by approximately 65,000 people, including dignitaries, corporate, government officials and religious leaders including several *Mufti* (Bernama.com 9 Julai 2010).

However, after the programme was established and grows actively in Malaysia, claims raised by MAIWP who claimed that the programme is deviated and could corrupt the Muslim faith (Anwar Hussin 2010). According to the former Mufti of Wilayah Persekutuan, Tan Sri Wan Zahidi (2010) in the *fatwa*: The status of ESQ Leadership Training In Malaysia, he stated that there are doubt in the programme. Among those expressed in the fatwa is the claim that the prophets could achieve truth (spiritual consciousness) through experience and search (without specifying the role of revelation), denying the exclusivism of the faith of Islam, misinterpretation of *al-Asma al-Husna*, extraordinary powers such as miracles can happen through the Zero Mind Process (ZMP) formula and finally take guidance from those who are rejected. In this *fatwa*, Wan Zahidi (2010) states that the teachings, beliefs and ideologies brought by ESQ Leadership Training founded by Ary Ginanjar Agustian is deviating from the teachings of Islam as it contains elements that can corrupt the faith of Islam and *Shari'ah* (Wan Zahidi 2010).

Through series of allegations by MAIWP against ESQ programme, resulting in a wide response among religious scholars. There are some of those who expressed negative response towards the programme. Some of them expressed positive response such as the Mufti of Perak, Tan Sri Harussani who believes that the motivation programme organized by ESQ Leadership Center Sdn Bhd is not contrary to Islamic

faith and also did not have the elements that could lead astray. According to him, the programme was also not associated with liberalism and pluralism and even the modules used in the program is good in alerting participants to the divine and Islam (Anon 2010).

Based on an initial review of ESQ programme in Malaysia, researcher found that emotional intelligence practice exists in the programme. It is evident from ZMP concept introduced by Ary Ginanjar Agustian. According to Ary Ginanjar Agustian quoted from Wan Zahidi (2010), ZMP is an emotional purification concept in which the participants or readers of ESQ book are required to clear their mind from 7 shackles of thinking which are prejudice, the principles of life, experience, interests, perspectives, comparison and reading results (Wan Zahidi 2010).

Therefore, it is concluded that the ESQ Way 165 programme is a human capital training program aimed at developing human characters through a combination of IQ, EQ and SQ. The program was seen to affect Muslims in Indonesia and in several countries including Malaysia. The programme's approach is different compared to other motivational programmes. However, due to the claim of MAIWP that the program is deviating and corrupting the Muslims' faith, it is rational for researcher to conduct further research on the implementation and content of the program.

CONCLUSION

This discussion explains that emotional intelligence according to Islam focus more on the heart. Heart or *qulb* plays an important role in man. *Qulb* also functions to give meaning to things or situations observed by humans. By their nature, emotions exist in themselves and must be managed as well as possible as recommended in the teachings of Islam.

Meanwhile, the results of the initial review of ESQ Way 165 programme in Malaysia shows that emotional intelligence practices exist in the programme. However, the study found that the practice of emotional intelligence used in the program received a wide response from religious scholars in Malaysia. Thus, this study suggests that further research should be carried out by constructing a model of Islamic ESQ (i-ESQ model) for which concepts and approaches used are in parallel with the faith and Islamic *Shari'ah* and in accordance with the current state and the

atmosphere in Malaysia. In addition, i-ESQ model that will be developed will hopefully be able to purify disagreement among scholars of Islam on the ESQ Way 165 programme as well as to contribute to the body of knowledge in the field of research.

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MALAY MUSLIM YOUTH INTELLECTUAL WISDOM CHALLENGES

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ABSTRAK

Youth is valuable asset of country development in the future. Therefore, the study of the Malay Muslim youth intellectual wisdom (akal budi) becoming more important because it is the basis for the development of human capital. Intellectual wisdom

(Akal budi) to the thought values and adherence to the teachings of Islam. There are conducted man Malay Muslim youths that describe their akal budi. But is does not specifically focus on the core reason Malay Muslim youth. Hance this paper focuses the discussion on concept of Malay Muslim youth intellectual wisdom (akal budi) value. This is a qualitative study which the deductive metode have been used in analysing. Besides, focused group discussions were also conducted to identify the challenges of strengthening Malay Muslim youth intellectual wisdom (akal budi). The result of this focused group discussions showed one of the causes of the challenges of strengthening Malay Muslim youth akal budi less is appreciation of Islam, as well as influence of the internet, the early education from parents and western influence. Therefore, further research needs to be done to get a more detailed input from the youth themselves.

Key words: Intellect, wisdom, youth and Malay Muslim.

**THE IMPORTANCE OF ADOPTING THE ISLAMIC CONCEPT OF LOVE
AMONG MUSLIMS**

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ABSTRACT

Love helps people to achieve self-actualization in an individual basis, while it is also fundamental in enriching the dignity of Islam and Muslims in a larger scale. Understanding the true Islamic concept of love will be an impetus in upbringing stronger and better Muslim Ummah. This paper highlights the definitions of love; some studies of love; the kinds of love in Islamic traditions; and the importance of love. Most importantly, it shares also on the study of source for learning about love among Malaysian youth. Hence, the concept of love should be made clear to all Muslims, so that love will become an effective force in their life. Love can and should motivate positive thinking, which should be directed towards the betterment of the Ummah. Therefore, Muslims should be made aware of the proper understanding of the concept of love so that it can be one of the important forces in upgrading the dignity of Islam and the Muslims.

Keywords: Love, dignity, Islam, Muslim

INTRODUCTION

Love helps people to achieve self-actualization, the highest level of human full potential as asserted by Abraham Harold Maslow. Maslow (1970) postulated that the

best man is those who are able to achieve self-actualization where the need for love, shelter and other necessities like achievements, were all fulfilled gracefully. Other than that, the need for a Muslim to qualify as the best creatures is embodied in the words of Allah swt, which are revealed, "Verily, those who believe and work righteousness, they are the best of creatures" (Surat Al-Bayyinah 98 : 7). Indeed, what has been described by Maslow has long been found in the Qur'an. Only the most obvious difference is the element of faith is not in the process of achieving self-actualization as has been proposed by Maslow. What love has to do with individual faith? What is the so-called universal love that can contribute to human civilization and the dignity of the Muslim Ummah?

DEFINITIONS OF LOVE

Al-Ghazali (1964) in *The Alchemy of Happiness* defines love as "an inclination to that which is pleasant." Al-Ghazali (1980) also defines love as the attraction of the mind towards what is tasteful and pleasure giving. When it is strong and firm, there exists a deep love. Al-Jauziyyah (1997) defines love (*mahabbah*) as 'pure and calm, solid and tranquil'. It also means the tribulation of feelings that arise when the one in love is in a state of deep remembrance towards the loved one. This means that one's love towards something is very intense and at the same time, a wave of emotion is created in the heart of the lover. Love is also defined as *hawā*, the inclination and desire towards someone loved. Ibnu Qayyim states that there are almost 60 words related to the various shades of love, such as: *Al-'Alāqah* (a knot), *Al-Wajd* (love with sadness), *Kalaf* (deep love), *Tatayyamu* (slavery) and '*Ishq* (firing love) (as cited in Syaidatun 2004).

Love is also a motivational power that can inspire one's life. According to Mahmud (2000, p. 13), love "is an educational program created by Allah which excites the feelings, purifies the morals (*akhlāq*), and sharpens the instincts (*gharizah*). It guides them, until the soul becomes shiny, full of love and loved." Iqbal (as cited by Saqeb, 1999, p.44), defines love as:

...A heightened state of the soul which raises man above his ordinary self, increases his powers of perception, refines his feelings, broadens his sympathies, animates his imagination and above all, makes a sense of his power well up from within him. This sense of power is a dynamic, outgoing

urge to take hold of things and remodel them so as to make them better than they are Love beautifies sublimates and idealizes.

THE STUDIES OF LOVE

Love is God-given natural to humans (Ar-Rum 30: 21; Abdullah 1997). The Prophet saw, his Companions, *tabi' tabi'in*, the Sufis and the scholars have long distinguished deals with the question of love and its importance in the lives of Muslims. This is because the concept of love is embodied in the Qur'an and Sunnah, but it is less studied scientifically as a field of knowledge. Some Islamic scholars have been debating the question of love in Islam through lectures and books such as Imam al-Ghazali (1967, 2008, 2009), Imam al-Nawawi (1996), Imam Ibn Qayyim al-Jawziyyah (1991a, 1991b, 1997, 2009) and a famous Indonesian ulama Prof. Dr. Haji Abdul Malik Amrullah Abdulkarim known by the name Hamka (1985). The concept of love in Islam also said outright in the science of Mysticism, to combine the love of God and mysticism as a path to become the beloved servant of God (Zakaria, 2012). Moreover, the teachings of Islam from the point of faith and morals, a lot about the question of love in the Holy Quran and the hadith the Prophet (al-Ghazali 1967).

From the Western perspectives, studies on the psychology of love has been conducted through different disciplines such as by Sternberg and Barnes (1988) revealed the areas dealing with it such as social psychology by Levinger, Hatfield, Byrne, and Berscheid; infant-parent attachment by Shaver, Hazan and Bradshaw; cognitive psychology by Buss; personality by Dion and Dion; psychometrics by Sternberg; evolutionary biology by Buss; cultural anthropology by Dion and Dion; behavioral physiology by Hatfield; classical philosophers and religious mystics by Lee and Brahm. Most of these works emphasized a lot on the study of romantic love. More researches on love were compiled by Sternberg and Weis (2006) in a book entitled "The New Psychology of Love" which revealed wider spheres of studies in love.

THE KINDS OF LOVE IN ISLAMIC TRADITIONS

These are among the different kinds of love discovered in the Islamic traditions:

1. The love of and for Allah SWT

The love of Allah is called divine love. It is Allah's love for His creatures, while the love for Allah, on the other hand, is man's love and longing for his Creator. Allah loves a man when he truly worships Him and is sincere in his devotions (Al-Jilani, 1990).

2. The love of and for the Prophet Muhammad (pbuh)

The love of Prophet Muhammad is his love for his Ummah, while his companions and those who came after his death love the Prophet although they have never seen him, because of his qualities and his closeness to Allah which drew them to him. Ibn Hazm (1990) further states that those who seek happiness in the Hereafter and the wisdom of this world should take Prophet Muhammad (pbuh) as their role model and emulate as far as possible the Prophet's morals and behaviour.

3. The love for Islām

Islam is a religion of peace and harmony. The word "Islām" is derived from the Arabic word "*Aslama*" which means peace and total submission to the Creator. In Islam, the true expression of the love of Allah and the prophet lies in working for goodness among people and in taking up multi-dimensional challenges in the struggle (*jihād*) to improve and reform social conditions in order to establish a God-centred world order. Harmony, a caring society, justice and peace, development of the physical, spiritual, psychological, and mental faculties of the people are the manifestations and the expression of the love of Allah through the acts of the servants of Allah (Syaidatun, 2004).

4. The Love for the Qur'ān and the Sunnah

The Qur'ān is the words of Allah revealed to the Prophet Muhammad (pbuh) through the angel *Jibrīl*. The Qur'ān is a book full of Allah's love and mercy, of guidance and shining light, also known as the Criterion (*al-Furqān*), the Cure (*al-Shifā'*), the Guide (*al-Hudā*), and the Light (*al-Nūr*). It guides Muslims, be they in pain, in trouble or lost. The Qur'ān beautifully communicates Allah's love through His words of love, guidance, kindness and wisdom to mankind. The Qur'ān among other, shows Muslims how they should lead their life, how they ought to be thankful, how to be loved and be loving (Syaidatun 2004). Above all, the Qur'an highlight more than 50 verses

mentioning about Allah SWT's love and the psychology of love itself (please refer to the Appendix).

Sunnah is the words, deeds, silent agreements and the way of life of the Prophet Muhammad (pbuh), which have been witnessed, recorded and memorized by a large number of his family and companions. The love for the Sunnah of the Prophet has been emphasized in the Qur'ān (3:31), "Say: 'If ye do love Allah, follow me: Allah will love you and forgive you your sins; for Allah is Oft-Forgiving, Most Merciful'." This verse clearly states that if one wishes to please and love Allah, one has to follow the footsteps of the Prophet Muhammad (pbuh), and this can be done by embodying the Prophet's Sunnah in all walks of life.

5. The love for learning, knowledge, and wisdom.

The love for learning, knowledge and wisdom is required from all Muslims, as derived in a hadith narrated by Anas reported that the Messenger of Allah said, 'Search for knowledge is compulsory upon every Muslim male and Muslim female' " (Narrated by Ibn Majah, as cited in Fazlul, 1969, p. 351). The love for learning, knowledge and wisdom are the basic ingredients needed by those who desire a successful life. It is also a requirement for those who wish to pursue a lifelong endeavor in a scholarly world. In addition, it is also the essence underlying the struggle for excellence among students in any school or higher learning institution. Love is one of the motivating factors that drive man towards some goals and objectives in life. Love for some object or principle is a powerful cause that can move a person to act in order to attain the object of love. The object can be success in life, truth or wisdom.

6. The love for the Ummah

Love for the Ummah (Muslim community) verily encompasses the love of independence and freedom, love of one's country and nation, love of humanity and love for peace and harmony. Love for the Ummah is further elaborated in the basic components of brotherly love, or love for fellow brothers. This brotherly love is based on the concept of true mutual friendship (*ukhuwwah fillah*), which is applicable to all Muslims, no matter what one's race, state of origin, or status is, as long as he is a Muslim and adheres to the Islamic teachings.

7. The love of oneself

Loving oneself means making one's life better, fulfilling and worth living. It is making the best out of one's potential, abilities and personality. On the other hand, one should not love oneself excessively to the extent that one deviates from the teachings of Allah. For example, excessive love of oneself may give rise to greed, conceit and pride. Loving oneself too much can hinder one from performing night prayers, fasting or even recognizing others' goodness and well-being.

There are many more types and kinds of love discovered in literatures (Syaidatun 2013). It have also been discovered that there are more than 50 verses in the Qur'an that touch on the topic of love (refer to the Appendix), while more than 300 hadiths spoke about love in life (Syaidatun, Rozmi & Fazilah 2010). Therefore, the Islamic concept of love does not only confine to these seven kinds of love mentioned above.

THE IMPORTANCE OF LOVE

These are among the importance of love to the Muslims:

To Prioritize the Love for Allah SWT above Any Kinds of Love

A prominent theme discussed by these great Muslim scholars is the concept of love toward one's Creator. In fact they believed that the love of God is the pillar or foundation for all types of love. In this regard, they felt that any kind of love is imperfect without God being the reason of love. This means that if one intends to love a person, he or she must love the person because of his or her love for Allah. Similarly, if one loves knowledge more than anything else, this love for knowledge should be because of his or her love for Allah. In fact, according to Imam Al-Ghāzalī, love of others is simply a means towards achieving Allah's love. He elaborated this in his book *Ihyā' 'Ulūmuddīn* Vol. 4 (1982),

“Know, O dear readers, that love of God is the last stage and the highest in rank. There is no higher stage after acquisition of love of God. Before, there are the stages of repentance, patience and renunciation. These are preliminaries to the love of God. Though it is difficult to enter the region of love, it is possible for human mind to be filled up with God's love as a result of firm faith.... All the Ulamas or learned men are unanimous that

love of God and His Apostle is compulsory. If there no existence of such love, how it is then compulsory? To obey injunctions is the fruit of love but the birth of the tree of love is necessary before getting fruit. God says: He loves them and they love Him – 5:54. God says: Those who are believers love God much – 2:165. These verses say that love of God is possible. The Prophet in many traditions made love of God a condition of faith (p. 297)”.

To Bring Muslims Out of Psychology of Fear

A well-known Muslim educationist, Prof. Ghulam Nabi Saqeb (1998) reminds Muslims of the need to internalize the true meaning of love in their educational system because without this internalization, they will be locked in the psychology of fear that prevents them from becoming dynamic, proactive thinkers, educationists and scholars. To free themselves from the psychology of fear, Muslims should not let the colonial masters tell them how to think, but they should refer to the Qur’ān and the Prophet Muhammad’ traditions (Hadith) as their primary sources in making decisions in life. Relating to this matter, Allah says in the Qur’ān “Verily, Allah will not change the state of a tribe, unless they themselves change their own state” (al-Qur’ān, 13:11).

Ghulam Saqeb Nabi (1998) traced how the psychology of love was originally embedded in Muslim education. He examines the ways in which Muslim education later lost this essential feature of love and surrendered to the colonial regimes that resulted in the malaise of the Ummah. The essential features of love mentioned by him were love as the *fitrah* of Allah, love breathed into the soul of man, Prophet Muhammad (pbuh) as the final restorer of love of Allah, love as the foundation of Islamic society of Madinah, and love embedded in Muslim Education. His writing highlights how past trends are gradually reversing and how Muslim education should be reconstructed for the future on the basis of the Islamic psychology of love. According to him, the original qualities of love and the empathy upon which it was raised and for which it is spread worldwide, need to be researched, re-discovered and re-introduced into the present-day Muslim education system in order to revive the true Islamic culture and revitalize the Ummah (Syaidatun & Maznah 2009).

To expand one's Horizon of Thinking

When love is well understood in a wider manner, it will be able to expand one's horizon of thinking. As for example, love does not comply with the relationship between man and woman only. Love is all embedded in the relationship between man and God, man and creatures, and the man with the whole Universe (Syaidatun 2013).

Islam offers several ways to control one's thinking from deviating or becoming destructive to its owner. Among the ways are firstly, the realization of one's intention in thinking and doing any form of physical actions. Sincerity (*ikhlas*) is very important in determining how one will think and act. Secondly, one should know the right way to think and use the right methodology of thinking according to the ethics in Islam, and thirdly, by safeguarding one's moral conduct (*akhlak*) and the realization of one's role as a vicegerent (*khalifah Allah*) on earth. It may be inferred that in order to safeguard one's thinking, it is important for the thinker to clearly state his intention of doing things for the pleasure of Allah, adopting right ways of thinking and observing his moral conduct and responsibilities as the *khalifah Allah*. Thus, all of these will make one's thinking clear, focused and well organized (Syaidatun 2004).

Love is to be delivered to the whole universe

The understanding and appreciation of love are particularly relevant to the Muslims in order to address problems of wrongful behaviours rooted from the misunderstanding of the concept of love. Parents, teachers, educationalists and policy makers in the governments, and the individual student themselves in the whole world, have a great role to play in actualizing and educating the concept of love in Islam into a motivating factor of thinking and doing the best for Ummah (Syaidatun, Maznah & Fazilah 2014). The understanding of love in Islam, should be made known and delivered to the whole universe.

A STUDY ON THE SOURCES OF LEARNING LOVE

In a study done by Syaidatun (2013) among 599 university students in Malaysia, discovered that there were various sources of learning love among youth, in which "friend" was the highest contributing factor of 391 answers (65.3%), followed by "reading" of 332 (55.4 %), "families" of 234 (39.1%), "school/university" of 219 (36.6%), "other" of 148 (24.7%) and teachers/lecturers of 114 (19.0%). "Other"

sources are made up of a total of 61 answered for “self”, 61 “media”, 14 “environment” and only 2 persons admitted that the reading of the Qur'an and Hadith are the sources for them to learn about love.

According to this study, the highest source of learning about love is their friends. This finding is supported by research done by Jumali et. al. (2010) and Muammar (2008) which shows that adolescent is greatly influenced by external factors, including their peer friends. Reading is the second highest source of learning about love. There are a lot of interesting reading materials about love that can be easily found in grocery stores and large supermarkets. Among these are tabloids and magazines that spread the Islamic understanding of love, as in Malaysian context, “I Luv Islam”, “Gen-Q”, “Nur” and “Solusi.” (Syaidatun, Maznah & Fazilah 2014).

Family is the third source for young people to learn about love, contrary to the fact that parents should be the first people to do so. In Malay culture, love or sex are rarely discussed by common parents, except by those who are highly educated. The gap in the relationship between parents and their children, caused them looking for friends or lover to fill the vacancy. Parents should be the first human loved by children, and up to last a lifetime, love of parents should not be faded. In addition, family members such as siblings also should serve to teach the concept of love among each other. The study of the factors the parent-child relationship has deepened further by other researchers focus on the aspects of attachment (see Agars, McClure & Peacock 2003; Miller & Vock 2002).

Educational institutions, namely the school and university occupies fifth place as a resource to learn about love. During this study take place (Syaidatun 2013), researcher found that there is no school or higher institutions of learning in Malaysia offer a subject or a course specifically on love. The researcher identified four subjects that deliver knowledge on love, i.e. Social Psychology, sex education, parenting and *Tasawwuf*. However, these subjects were offered to certain groups only. Schools and Higher Education Institutions only teach love as sub-topics across the curriculum, there is no specific subject of "love" taught in Malaysia, but only in forums, public speeches and reality programs on TV. As the from this study, the researchers felt it is timely to put the subject of love in the Malaysian education system. This coincided with the invocation done by Saqeb (1999) that the education system must be revised

and to include the elements of love, as enshrined in the Qur'an and Sunnah (as cited in Syaidatun, Maznah & Fazilah 2014).

CONCLUSION

Hence, the concept of love should be made clear to all Muslims, so that love will become an effective force in their life. Love can and should motivate positive thinking, which should be directed towards the betterment of the Ummah. Therefore, Muslims should be made aware of the proper understanding of the concept of love so that it can be one of the important impetuses in upgrading the dignity of Islam and the Muslims.

Therefore, Muslims today should be motivated to think in a way that they can once again upgrade the dignity of Islam. By understanding the concept of love in a universal manner, Muslims should sharpen their mind, contribute fresh ideas for change, express optimism, practice good thinking and possess a positive attitude to ensure that they are on the right track for progress, development and prosperity both in this world and in the Hereafter.

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APPENDIX

THE QUR'ANIC VERSES ON ALLAH'S LOVE

No	Surah(s) : Verse(s)	Translations	Content
1.	Al-Baqarah: ١٦٥	Yet there are men who take (for worship) others besides Allah, as equal (with Allah): They love them as they should love Allah, but those of Faith are overflowing in their love for Allah. If only the unrighteous can see. Behold, they would see the punishment: that to Allah belongs all power, and Allah will strongly enforce the Punishment.	2 types of love : false and true love
2.	Al-Baqarah: ١٧٧	It is not righteous that ye turn your faces towards East or West: but it is righteousness to believe in Allah and the Last Day, and the Angels, and the Book, and the Messengers, to spend of your substance, out of love for Him.	Do righteous deeds out of love for Allah
3.	Al-Baqarah: ١٩٠	Fight in the cause of Allah those who fight you, but do not transgress limits; for Allah loveth not transgressors.	Allah do not love transgressors
4.	Al-Baqarah: ١٩٥	And spend of your substance in the cause of Allah, and make not your own hands contribute to (your) destruction; but do good for Allah loveth those who do good.	Allah loves does who do good
5.	Al-Baqarah: ٢٠٥	When he turns his back, his aim everywhere is to spread mischief through the earth and destroy crops and cattle. But Allah loveth not	Allah do not love mischief

		mischief.	
6.	Al-Baqarah: ٢١٦	Fighting is prescribed upon you, and ye dislike it. But it is possible that ye dislike a thing that is good for you, and that ye love a thing that is bad for you. But Allah knoweth and ye know not.	One might love a thing which is bad for him
7.	Al-Baqarah: 276	Allah will deprive usury of all growth, but will give increase for deeds of charity; For He loveth not creatures ungrateful and wicked.	Allah do not love those- who are ungrateful and wicked
8.	Al ‘Imrān: 14	Fair in the eyes of men is the love of things they covet: women and sons; heaped-up hoards of gold and silver; horses branded (for blood and excellence); and (wealth of) cattle and well-tilled land. Such are the possessions of this world’s life; but in nearness to Allah is the best of the goals (to return to).	They are love of things in this world, but the nearness to Allah is the best goal.
9	Al ‘Imrān: 31	Say: “If you do love Allah, follow me: Allah will love you and forgive you your sins; For Allah is Oft-Forgiving, Most Merciful”.	Those who love Allah, must love Muhammad (pbuh)
10	Al ‘Imrān: 32	Say:”Obey Allah and His Messenger”’: But if they turn back, Allah loveth not those who reject faith	Allah do not love those who reject faith
11	Al ‘Imrān: 57	“As to those who believe and work righteousness, Allah will pay them (in full)	Allah do not love those who do

		their reward : but Allah loveth not those who do wrong.	wrong
12	Al ‘Imrān: 76	Nay-those that keep their plighted faith and act aright-verity Allah loves those who act aright.	Allah loves those who do righteous deeds
13	Al ‘Imrān: 92	By no means shall ye give (freely) of that which ye love; and whatever ye give; of a truth Allah knoweth it well.	Allah recognized those who give freely what he loves
14	Al ‘Imrān: 118	O ye who believe! Take not into your intimacy those outside your ranks: they will not fail to corrupt you. They only desire your ruin. Rank hatred has already appeared from their mouths: what their hearts conceal is far worse. We have made plain to you the Signs; if ye have wisdom.	Allah reminded the Muslims not to be close with the <i>Munāfiqūn</i> , and do not love them for they will only bring destruction and hatred.
15	Al ‘Imrān: 119	Ah! Ye are those who love them, but they love you not-Though ye believe in the whole of the Book. When they meet you they say, “We believe”. But when they are alone, they bite of the very tips of their fingers at you in their rage. Say: Perish in your rage; Allah knoweth well all the secrets of the heart.	
16	Al ‘Imrān: 134	Those who spend (freely), whether in prosperity, or in adversity, who restrain anger, and pardon (all) men-for Allah loves those who do good.	Allah loves those who do good.

17	Al 'Imrān: 140	If a wound hath touched you, be sure a similar wound hath touched the others. Such days we give to men and men by turns: that Allah may know those that believe, and that He may take to Himself from your ranks Martyr-witnesses (to Truth). And Allah loveth not those that do wrong.	Allah does not love those who do wrong
18	Al 'Imrān: 146	How many of the Prophets fought (in Allah's way), and with them (fought) large bands of Godly men? But they never lost heart if they met with disaster in Allah's way, nor that they weaken (in will) nor give in. And Allah loves those who are firm and steadfast.	Allah loves firmness and steadfastness, especially in fighting for His way (<i>fī sabīlillah</i>)
19	Al 'Imrān: 148	And Allah gave them a reward in this world, and the excellent reward of the Hereafter. For Allah loveth those who do good.	Allah loves those who do good.
20	Al 'Imrān: 188	Think not that those who exult in what they have brought about, and love to be praised for what they have not done-Think not that they can escape the Penalty. For them is a Penalty grievous indeed.	Those who love to be praised for what they have not done will be penalized by Allah s.w.t.
21	Al-Nisā': 36	Serve Allah, and join not any partners with Him; and do good-to parents, kinsfolk, orphans, those in need, neighbour who are near, neighbour who are strangers, the companion by your side, the wayfarer (ye	Allah does not love those who are arrogant and boastful.

		meet), and what you right hands possess: for Allah loveth not the arrogant, the vainglorious.	
22	Al-Nisā': 107	Contend not on behalf of such as betray their own souls; for Allah loveth not one give to perfidy and crime.	Allah does not love those who commit crimes.
23	Al-Nisā': 148	Allah loveth not that evil should be noised abroad in public speech, except where injustice hath been done; for Allah is He who heareth and knoweth all thing.	Allah hates gossip, mongering, slander or libel.
24	Al-Mā'idah: 13	But because of their breach of their Covenant, We cursed them, and made their hard grow hard. They change the words from their (right) places and forget a good part of the Message that was sent to them, nor wilt thou cease to find them-barring a few-ever bent on (new) deceits. But forgive them, and overlook (their misdeeds): for Allah loveth those who are kind.	Allah loves does who are kind, even to the wrongdoers.
25	Al-Mā'idah: 18	(Both) the Jews and the Christians say: "We are sons of Allah, and His beloved. Say: Why then doth He punish you for your sins? Nay, ye are but men-of the men He hath created: He forgiveth whom He pleaseth, and He punisheth whom He pleaseth.	The Jews and the Christians believed they were the sons of God and loved by Him, but Allah denied.

26	Al-Mā'idah: 42	(They are fond of) listening to falsehood, of devouring anything forbidden. If they do come to thee, either judge between them, or decline to interfere. If thou decline, they cannot hurt thee in the least. If thou judge, judge in equity between them. For Allah loveth those who judge in equity.	Allah loves those who judge in equity.
27	Al-Mā'idah: 64	The Jews say: "Allah hand is tied up." Be their hands tied up and be they accursed for the (blasphemy) they utter. Nay, both His hands are widely out stretched: He giveth and spendeth (of His bounty) as He pleaseth. But the revelation that cometh to thee from Allah increaseth in most of them their obstinate rebellion and blasphemy. Amongst them We have placed enmity and hatred till the Day of Judgement. Every time they kindle the fire of war, Allah doth extinguish it; but they (ever) strive to do mischief on earth. And Allah loveth not those who do mischief.	This verse signifies that the Jews always resort in enmity, hatred, blasphemy, rebellion and war. Allah hates those who do mischief.
27	Al-Mā'idah: 64	The Jews say: "Allah hand is tied up." Be their hands tied up and be they accursed for the (blasphemy) they utter. Nay, both His hands are widely out stretched: He giveth and spendeth (of His bounty) as He pleaseth. But the revelation that cometh to thee from Allah increaseth in most of them their obstinate rebellion and blasphemy. Amongst them We have placed enmity and hatred till the Day of	This verse signifies that the Jews always resort in enmity, hatred, blasphemy, rebellion and war. Allah hates those who do mischief.

		Judgement. Every time they kindle the fire of war, Allah doth extinguish it; but they (ever) strive to do mischief on earth. And Allah loveth not those who do mischief.	
28	Al-Mā'idah: 93	On those who believe and do deeds of righteousness there is no blame. For what they ate (in the past), when they guard themselves from evil, and believe, and do deeds of righteousness-(or) again, guard themselves from evil and believe-(or) again, guard themselves from evil and do good. For Allah loveth those who do good.	We realize His love in loving and doing good to His creatures, and our love to Him is meaning-less without such goodness.
29	Al-An'ām: 141	It is He who produceth gardens, with trellises and without, and dates, and tilth with produce of all kinds, and olives and pomegranates, similar (in kind) and different (in variety): eat of their fruit in their season, but render to dues that are proper on the day that the harvest is gathered. But waste not by excess: for Allah loveth not the wasters.	Allah has given provision for us so that we are grateful. He reminded us not to be wasteful.
30	Al-A'rāf: ﴿٣١﴾	O Children of Adam! Wear your beautiful apparel At every time and place of prayer. Eat and drink, but waste not by excess. For Allah loveth not the wasters.	Allah reminded us not to eat and drink too much. He hates the wasters.

31	Al-A'rāf: ٥٥	Call on your Lord with humility and in private. For Allah loveth not those who trespass beyond bounds.	Allah does not love those who trespass.
32	Al-Anfāl: 58	If thou fearest treachery from any group, throw back (their covenant) to them, (so as to be) on equal terms: For Allah loveth not the treacherous.	Allah does not love who betray their promises.
33	Al-Taubah: 4	(But the treaties are) not dissolved with those Pagans with whom Ye have entered into alliance and who have not subsequently failed you in aught, nor aided anyone against you. So fulfill your engagements with them to the end of their term, for Allah loveth the righteous.	Allah loves the righteous people.
34	Al-Taubah: 7	How can there be a league, before Allah and His Messenger, with the Pagans, except those with whom ye made a treaty near the Sacred Mosque? As long as these stand true to you, stand ye true to them. For Allah doth love the righteous.	Allah loves the righteous people.
35	Al-Taubah: 23	O ye who believe! Take not for protectors your fathers and your brothers if they love infidelity above Faith. If any of you do so, they do wrong.	The priority of love of faith
36	Al-Taubah:	Say : 'If it be that your parents, your children,	Love to Allah and

	24	your brethren, your mates, your kindred, the wealth that you have gained; the commerce in which ye fear a decline, or the dwelling are dearer to you than Allah and His Messenger, and Jihad in the way of God? Then wait until Allah brings about His decision: and Allah guides not the rebellious'	His Messenger should be dearer than love to other things.
37	Al-Taubah: 108	Never stand thou forth therein. There is a mosque whose foundation was laid from the first day on piety; it is more worthy of thy standing forth (for prayer) therein. In it are men who love to be purified, and Allah loveth those who make themselves pure.	Allah loves those who purified themselves.
38	Al-Nahl: 23	Undoubtedly, Allah doth know what they conceal, and what they reveal: verily he loveth not the arrogant.	○Allah does not love those who are arrogant.
39	Al-Nahl: 107	This because they love the life of this world better than the hereafter: and Allah will not guide those who reject faith.	Allah does not guide those who reject faith.
40	Tā Hā:39	“Throw (the child) into the chest into the river. The river will cast him up on the bank, and he will be taken up by one who is an enemy to Me and an enemy to him, but I cast (the garment of) love over thee from Me: and (this) in order that thou mayest be reared under mine eye”	Allah promised His love for prophet Moses to pacify his mother

41	Al-Hajj:38	Verily Allah will defend (from ill) those who believe: verily, Allah loveth not any that is a traitor to faith, or shows ingratitude.	Allah does not love those who are traitors or ingratitude.
42	Al-Qaşaş: 76	Qarun was doubtless, of the people of Moses, but he acted insolently towards them. Such were the treasures We had bestowed on him, that their very keys would have been a burden to a body of strong men. Behold, his people said to him: “Exult not, for Allah loveth not those who exult (in riches).	Allah does not love those who exult in riches.
43	Al-Qaşaş:77	“But seek, with the (wealth) which Allah has bestowed on thee, the Home of the Hereafter, nor forget thy portion in this world. But do thou good, as Allah has been good to thee, and seek not (occasions for) mischief in the land. For Allah loves not those who do mischief.”	Allah does not love those who do mischief.
44	Al-Rūm:21	And among His Signs is this, that He created for you mates from among yourselves, that ye may dwell in tranquility with them, and He has put love and mercy between your (hearts). Verily in that are Signs for those who reflect.	Allah put love and mercy between the hearts of the spouses.
45	Al-Rūm:45	That He may reward those who believe and work righteous deeds, out of His Bounty. For He loves not those who reject Faith.	Allah does not love those who reject faith.

46	Luqmān:18	“And swell not thy check (for pride) at men, nor walk in insolence through the earth. For Allah loveth not any arrogant boaster.	Allah hates those who are arrogant.
47	Al-Shūrā:40	The recompense for an injury is an injury equal thereto (in degree), but if a person forgives and makes reconciliation, his reward is due from Allah. For (Allah) loveth not those who do wrong.	Allah does not love those who do wrong.
48	Al-Hujurāt:9	If two parties among the Believers fall into a quarrel, make ye peace between them. But if one of them transgresses beyond bounds against the other, then fight ye (all) against the one that transgresses until it complies with the command of Allah. But if it complies, then make peace between them with justice, and be fair. For Allah loves those who are fair (and just).	Allah loves those who are fair and just.
49	Al-Hadīd:23	In order that ye may not despair over matters that pass you by, nor exult over favours bestowed upon you. For Allah loveth not any vainglorious boaster.	Allah does not love any vainglorious boaster.
50	Al Mumtahinah: 8	Allah forbids you not, with regards to those who fight you not for (your) Faith nor drive you out of your homes, from dealing kindly and justly with them: for Allah loveth those who are just.	Allah loves those who are just
51	Al-Şaff:4	Truly Allah loves those who fight in His	Allah loves those

		cause in battle array, as if they were a solid cemented structure.	who fight in His cause.
52	Al-Insān:8	And they feed, for the love of Allah, the indigent, the orphan, and the captive.	The believers feed the needy due to their love for Allah s.w.t.

Derived from ‘Abdullah Yūsuf ‘Alī. (1998). *The meaning of the Holy Qur’an*. (9th ed.). Maryland: Amana publications.

**EXPERIENCE TOWARDS RELIGIOUS TOLERANCE: A PRELIMINARY
STUDY IN SELANGOR**

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ABSTRACT

Malaysia is a multi-racial country that consists of various religions. This variety leads to many differences. Failure in handling the differences may result in instability among the society. The most significant way to create a harmonious society is by recognizing similarities and celebrating differences between religions. As tolerance is a wide topic of study, therefore the researcher chooses to focus on a specific area. Hence, this study intends to investigate the experience of youth towards religious tolerance by using an instrument developed by Ahmad Tarmizi (2010). A total of 119 respondents among youth aged between 15 and 25 years in Serdang, Selangor were randomly selected for this study. The results show that the average experience of respondents' religious tolerance is at medium level. Despite being at the average level, the difference between medium and high level is very small. This indicates that the respondents' experience towards religious tolerance is at a good level for most of them live in a tolerant society.

Keyword: Religious tolerance, experience, Selangor.

INTRODUCTION

Tolerance is a policy or action committed without compulsion, not actively accepted or rejected, his freedom is limited and conditional and shown through attitudes, opinions, behaviors and beliefs (Adeney 1926; Ferrar 1976; Laursen 2005). While religious tolerance is mutual respect towards other religions. It is an attitude of allowing and accepting differences in religion to be practiced in a pluralistic society

without discrimination and prejudice (Roni Ismail, 2012; Ahmad Tarmizi et. al, 2013). According to this definition, the researcher concludes that religious tolerance is a respect for the beliefs and practices of other religions which are not conflicting with the norms of the society. However, this does not mean that every person has to admit the truth of doctrine and philosophy embodied in the teachings of other religions (Khadijah Mohd Herzali, 2008).

Religious tolerance is a universal topic that is frequently brought into discussions over the years, yet there are still much to be discussed to ensure a harmonious world (Ahmad Tarmizi & Sarjit S. Gill, 2012; Mohd Roslan, 2011). Further reviews on the academic journals found that many research on religious tolerance and inter-religious relations have been done. However, the study on the experience towards religious tolerance quantitatively is still lacking. Therefore, the researcher is encouraged to make a preliminary review on this study.

RELIGIOUS TOLERANCE IN MALAYSIA

Religious tolerance is the foundation of harmony between nations and a causative factor of division among the community of believers. A variety of issues involving religion has sparked the anger of Malaysians. Among these issues are the use of the word Allah by Christians (Mohd Roslan, 2011), the issue of the teen couple, Alvin and Vivian who insulted Islam (Karmini, 2013), the issue of a pig's head in a mosque in Kuala Lumpur and the issue of cow-head parade in Selangor, etc. (Affandi Rahimin et.al, 2011).

The conflict between believers of different religions can be reduced by increasing the level of tolerance between religions. However, the causes of the lack of religious tolerance should be identified in the first place. Mohd Roslan (2011) suggests that religious believers cannot simply touch on any sensitive issues. Any issues on religious sensitivity that arise should be resolved rationally. Lack of religious tolerance attitude also stems from a lack of respect for the rights of Muslims as prescribed in Article 11 of the Federal Constitution of Malaysia (Khadijah & Mohd Herzali, 2008). Finally, the level of people's understanding of other faiths is also among the factors leading to the lack of tolerance between religious believers (Nur Farhana & Khadijah, 2013).

In order to overcome the problem of inter-religious tolerance, Khadijah and Mohd Herzali (2008), Rahimin Affandi et.al (2011) and Jaffary (2009) have suggested the inter-religious dialogue to create understanding between different religions. The dialogue is not merely done at the level of higher education institutions, schools or among the preachers only, but it should be more comprehensive to the public of all ages and backgrounds.

In creating a high tolerant society, there are some challenges that have been studied by Nur Farhana and Khadijah (2013). The first challenge is the rights between Muslims and non-Muslims are still not clearly defined as there is conflict and duplication between the law of sharia and civil. While the second challenge is the lack of appreciation of non-Muslims to Islam as prescribed by the constitution of Malaysia. Whereas the third challenge is the internal factor of religion as described by Jaffary (2003) that religious tolerance was unable conduct out in Malaysia because of Malay's prejudice to religions other than Islam. Finally, the most severe challenge is the emergence of pluralists who take the opportunity to introduce the thought of religious pluralism as an approach to religious tolerance. In fact, religious pluralism promotes equality of religions which threatens religious harmony in a society.

RESEARCH OBJECTIVE

This study aims to investigate the experience towards religious tolerance among young Malays, Chinese and Indians in Malaysia.

RESEARCH QUESTIONS

- 1) What is the background of multi-ethnic youth in Selangor?
- 2) What is the level of experience towards religious tolerance among young Malays, Chinese and Indians in Malaysia?

SAMPLE OF STUDY

The sample of study consists of 119 young people of various ethnic groups in Serdang, Selangor aged between 15 and 25 years old. This study chose Serdang, Selangor as the location of the study because of its high composition of population, hence the researchers are able to obtain various demographic variables. Based on the

population distribution and the basic demographic characteristics (Department of Statistics, 2010), the percentage of Malays, Chinese and Indians in Selangor are 55.8%, 28.6% and 13.5% respectively. Therefore, stratified sampling is selected for this study with a ratio of 5: 3: 2 for the Malays, Chinese and Indians. This sampling is more efficient for it provides more representative of the respondent, time-saving and economical (Newman & MvNeil, 1998).

INSTRUMENTS

The instrument used in this study was developed by Ahmad Tarmizi (2010), which is namely socio-religious tolerance questionnaire. Experience towards religious tolerance is a part of socio-religious tolerance questionnaire. This part consists of five items and using five Likert scale.

RESULTS

The results of this study will determine the demographic and the level of experience towards religious tolerance among the respondents.

Demographics

Table 1: Demographic

Demographic factors		Frequency	Percent (%)
Religion	Islam	61	50.8
	Buddhism	25	20.8
	Hinduism	20	16.7
	Christianity	9	7.5
	Others	5	4.2
Age	15-18	31	25.9
	19-21	55	45.8
	22-25	34	28.3
Education level	Tertiary education	64	53.3
	College/institute	15	12.5
	Secondary school	33	27.5

	Primary school	3	2.5
	No education	1	0.8
	Others	4	3.3
Types of residential area	Own ethnic group only	29	24.2
	Mix ethnic group	81	67.5
	Other Ethnic group as the majority	10	8.3
Involvement in multi-ethnic group organization	Yes	58	48.3
	No	62	51.7
Number of friends from other ethnic groups	None	12	10.0
	Few	42	35.0
	Many	66	55.0
Frequency in contacting friends of other ethnic groups in a month	Very often	20	16.7
	Often	42	35.0
	Sometimes	50	41.7
	Never	8	6.7

The results show that all Muslims respondents are Malay, while the majority of Indians are Hindus and the majority of Chinese are Buddhists. However, there are also Indians and Chinese among Christians and others. In average, the highest education level of the respondents are educated from the University. The results of the questionnaire also revealed that most of the respondents live in a multi-ethnic community, which have been involved with the association of multi-races, regularly connected with friends and colleagues from other ethnic groups.

Experience towards Religious Tolerance

Table 2: Experience towards religious tolerance

	Malay (N=59)	Chinese (N=36)	Indian (N=24)	Total Mean S.D	Level
Item	Mean S.D	Mean S.D	Mean S.D		

Upholding the Dignity of Islamic Civilization

1. You have been treated fairly by your acquaintances of different religions.	3.7288	3.9167	3.5417	3.7479	high
	1.06400	0.99642	0.77903	0.99335	
2. You have been treated fairly by neighbours of different religions.	3.7797	3.8333	3.5417	3.7479	high
	1.00117	1.02817	0.83297	0.97614	
3. You always get invitations to attend open house events connected with religious festivals held by acquaintances from different religions	3.0847	3.8611	3.5833	3.4202	moderate
	1.34277	1.01848	1.13890	1.25209	
4. You always get invitations to attend wedding functions held by acquaintances from different religions.					moderate
	2.7288	3.5833	3.4583	3.1345	
	1.28426	1.22766	1.10253	1.28831	
5. You are always informed of death wakes of acquaintances from different religions.					moderate
	2.6441	3.1667	3.2917	2.9328	
	1.30994	1.27615	1.08264	1.28043	
Total	15.9661	18.3611	17.4167	16.9832	Moderate
	4.82081	3.74282	3.94436	4.44359	

The analysis shows that the respondents' experience towards religious tolerance is moderate. The Chinese are more experienced in religious tolerance compared to other ethnic groups. While Malays have the lowest mean than Chinese and Indians. However, based on the questionnaire, this indicates that it is the respondents who were treated properly by the others as they are always invited to open houses, attending the opening ceremony of marriage, being informed of someone's death and also well-treated by the others. Thus, the Chinese feel that they are treated nicely by the others. On the other hand, the Malays feel the opposite.

CONCLUSION

The results of this study show that there is no distinction between the respondent's ethnic and religion. For example, all of the Malays are Muslims. While majority of the Indian are Hindus and most of the Chinese are Buddhist and Christian. The respondents among these three major ethnicities are having a good relationship and communication between each other. In average, the respondents have the basic experience of religious tolerance for they are treated well by the others. Since the Chinese score the highest mean of experience towards religious tolerance, this indicates that the Indians and Malays treat the Chinese better than the Chinese treat them. The Chinese are always invited by the Malays and Indians to attend marriage ceremonies and open houses, and being informed of someone's death. Since the Chinese who are among Buddhists and Christians are not bound by strict religious restrictions unlike the Malays and Hindus. The Hindus are forbidden to consume beef, while the Muslims are prohibited to consume pork and wine. This may be the factor that causes the Chinese more experienced against religious tolerance compare the other.

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