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Editorial

Islam is an Arabic word derived from the root SLM which means to submit, to surrender, and to obey. Thus, Islam stands for an unconditional submission to the will of Allah (SWT). A believer submits to the code of life, which Allah (SWT) has revealed for the guidance of humankind. The believers, therefore, love Allah (SWT) the most (2 : 165); put their trust in Allah (SWT) (49 : 15); their hearts tremble when the word Allah (SWT) is mentioned and their faith strengthened when the Qur'an is recited (8 : 2); their eyes are flooded with tears as they recognize the truth in the Qur'an (5 : 83) and they say" in the words of the Qur'an, "my prayer and my sacrifice and my living and my dying are devoted absolutely to Allah (SWT) alone, the Lord of the Universe" (6 : 164).

Islam also literally means peace which can only be achieved by being submissive and obedient to Allah (SWT). Islam is a code of life which when followed brings about peace of mind, tranquility, a sense of well-being, and a relaxed disposition. These characteristics together define what is known as happiness which is a feeling that resides in the heart. The Qur'an is categorical in this respect saying that whoever works righteousness whether male or female, "while he (or she) is a true believer verily, to him We will give a good life (in this world with respect, contentment and lawful provision) (16 : 97). *Surat al-ra'd*, ayah 29 reads : "Indeed it is in the remembrance of Allah alone that the heart of man finds rest –those who believe and act righteously, joy is for them, and a blissful home to return."

The primary aim of life as described in the Qur'an is to achieve happiness in this world as a means of attaining happiness in the hereafter, which is ever lasting. The Qur'an urges man to use the resources in this world to achieve success in the hereafter. However, the Qur'an constantly reminds the believers not "to forget your portion of legal enjoyment in this world' (28 : 77). The question then is how to attain happiness? Al-Ghazali suggests four instruments that would help attain sa'adah or happiness in this world and salvation in the hereafter. These four instruments are as follows :

Al fada'il al nafsiyah (The virtues of the soul). These virtues are basically two : faith (*iman*), and good character (*husn al khuluq*). These goods can be achieved through action (*'amal*). To al Ghazali, *iman* is not simply a profession of belief; it includes knowledge of revelation and most importantly its practical manifestation in human deeds. *Iman*, therefore, can be equated with *'amal*. Faith can bring about happiness in many ways. One, a belief which is pure and free from any defects, will enjoy a tranquil heart. His happiness comes from being happy in whatever Allah (SWT) has ordained for him. He will be thankful for all good things in life and will exercise with patience misfortunes of life. Secondly, faith provides a code of life and a role model in the person of Prophet Muhammad (SAW) to strive for. This keeps the believer away from living a narrow, self-

centered life. A believer who lives not merely for himself but also for the betterment of his fellow creatures finds his life meaningful and beautiful. Finally, faith helps the believer to ward off the things that prevent happiness. The believer will do things which are sanctioned by his belief. The development of the soul, therefore, depends upon the knowledge which is applied. Faith without action is of not much help in assuring happiness. The second aspect of the virtues of the soul is the good character which is usually associated with temperance and justice. In simple language, temperance means to control one's desire and anger and justice means to observe due proportion in all aspects of life. A believer is thus required to observe all the ethical requirements laid down by the *Shar'iah* in all dealings. *Iman* and *husn al khuluq* are considered to be the most important means of achieving *sa'adah* or *falah*.

Al fada'il al jisimiyah (The bodily virtues). These virtues include health, strength, long life and beauty. Health and strength are of great importance in attaining *falah* because they are essential to pursue knowledge of Islam and to put Islam into practice. Health, it may be noted, refers to physical, emotional, mental and spiritual health. Health is needed to attain food, drink, clothing, and transportation. There is also a need to develop a balanced, harmonious, and composed emotional makeup as well as a rational mind. Most important, however, is the spiritual health, to remember Allah (SWT) at all times. This is one of the reasons for making various rites (the prescribed prayers, fasting, Zakah, and the Hajj) obligatory. These obligatory prayers make the worshipper remember his Creator and reaffirm the bond that exist between him and Allah (SWT) *Al fada'il al nafsiyah* cannot be attained without health and strength. Long life provides ample time to pursue *'ilm* and *'amal* while the beauty will make his fellow creatures like him and thus his *da'wah* will be effective. The bodily virtues are essential for happiness but their importance is next only to the good of the soul.

Al fada'il al kharijiyyah (The external virtues). There are four external virtues which include wealth, influence, family and noble birth. Wealth is useful to relieve people from spending all his or her life in the pursuit of necessities of life. Influence makes acting on Islam easier and undeterred. A person's satisfaction with another depends on the esteem that he has for him. Family is definitely important as it provides a conducive atmosphere not simply to rear good children but also assists in performing religious duties. Finally, noble birth refers to be born in a family in which knowledge of the Shari'ah and piety is instilled into all members. To Al-Ghazali, the four external virtues are useful but not essential for attaining *Sa'adah*.

Al fada'il al tawfiqiyyah (The virtues of divine Grace). These virtues consist of *hidayah* (divine guidance), *rushd* (divine direction), *tasdeed* (divine leadership) and *ta'id* (divine strength). This last category of goods is a gift from Allah (SWT) and should come from fulfilling the first three goods.

It is the responsibility of all believers to put their utmost in order to attain the virtues described by Imam al-Ghazali. The absence of such efforts will have adverse effect upon

oneself as well as upon the society as a whole. The four articles in this issue are somehow related to attaining happiness in this world and in the hereafter.

Md. Masudur Rahman's "Contribution of Bengali Scholars to Sirah Literature" is a documentation of the efforts made in Bengali language to preserve the life and times of the model personality, Prophet Muhammad (SAW). The sirah in Bengali language has its beginning, in the 13th century, in the oral tradition which gradually gave way to poems, essays and lyrics which continues till today. Currently, there exists over a thousand popular biographies of Prophet Muhammad (SAW) in Bengali language and can be found in the houses of many Bengali Muslims. Imam Ghazali did emphasize the need to follow the model personality which is well depicted in the biographies listed in this study.

Mohd Abbas Abdul Razak and Nik Ahmad Hisham present Iqbal's philosophy which is centered on the idea that Prophet Muhammad (SAW) was the essence of the spirit of Islamic culture. To Iqbal, religion is the expression of a man as a whole and it has an essential role to play in resolving all other factors and elements through reason and thinking. Iqbal's idea in this regard is the sound extension of al-Ghazali's thinking on religion and philosophy. Iqbal says that the Holy Prophet (SAW) wanted to create a conscious community. To Iqbal religion, more than science, can lead man to the eternal truth through the correct path which does derive its strength from religion. Truth in Islam is based on spirit and it can be reached only through man's endeavours. A material man will have no reality unless he develops spirit within himself. Iqbal believed that the highest that the Self aspires is not to see something but to become something. Iqbal believed that any Muslim can attain happiness if he follows the ultimate principles and spiritual values enshrined in Islam. Iqbal, through his philosophy of *khudi*, encourages the believers to inculcate moral values, develop an integrated personality, and establish relationship with God, environment, society and humanity at large. He enjoins upon the believers to develop their qualities and their own personalities to such an exalted heights that, in the words of Iqbal, "Before every decree, God Himself asks you: Tell me, what is your wish?"

What happens when people deviate from Islamic principles and moral values is the subject matter of Md. Abdullah Al Helal "Extra Marital Affairs and Family Discord: An Islamic Perspective." The author rightly points out that extra-marital affair is adultery and it is morally reprehensible. This disease has taken root in a Muslim majority country like Bangladesh. Extra-marital affair has created, and is bound to create, misunderstandings discord among husband and wife leading ultimately divorce. The children suffer emotionally, psychologically and ultimately question the value of morality. Such affairs if unchecked will result in a society where material self-interest takes pride of place and where family as an institution of love, care and a place for inculcating moral values will wither away. Strong doses of moral education are of great essence; the family, the educational institutions, and the government should do their best to ensure that the people adhere faithfully to the values inherent in Islam.

However, the institutions involved in inculcating Islamic moral values must themselves be clear about the ends desired by Islam. This task is difficult because Islam is much maligned and Islamic principles of justice are either ill understood or deliberately distorted. Three young scholars, Kazi Arshadul Hoque, Muhammad Jalal Uddin, Mohammad Saidul Islam explain this phenomenon by looking at the inheritance rights of women in Islamic law. Islam, they point out, is much maligned and the antagonists of Islam as well as some Muslims question the principle of equality inherent in the inheritance law of Islam. They provide, with painstaking care, justifications for women inheriting in some cases half the share compared to men and shows how Islamic law ensures equality. They point out quite rightly that the alleged discrimination against women is due largely to misunderstanding the law, the prevalent culture of oppression and mainly due to non-implementation of Islamic inheritance law in the society including Bangladesh.

The final section of this issue contains four book reviews dealing with various subjects. It is hoped that this issue of the journal serves the purpose for which it was created and that the readers will appreciate the efforts that went into its production by sending their valuable manuscripts for publication and by subscribing to the journal. May Allah (SWT) guide us to whatever He wills, Amin.

Abdul Rashid Moten

Contribution of Bengali scholars to *Sir'ah* literature

Md. Masudur Rahman*

Abstract: Islam came to be spread in Bengal at the end of the 8th century or the beginning of the 9th century. The preachers resorted to propagating Islam and the life of the Prophet Muhammad (SAW) orally highlighting the spiritual and miraculous events found in the Qur'an and the Sunnah. However, some writers did write poems, essays and lyrics about the life of the Prophet (SAW) in Bengali language before the 18th century, a tradition which continues till today. There are over a thousand books on the biography of Prophet Muhammad (SAW) in Bengali which were published in the last 200 years. Contribution of Bengali scholars to the biography became an invaluable wealth of Bengali literature. Many Bengali Muslims keep at least a copy of the *Sir'ah* literature and consider its reading a kind of a virtuous act. The Bengali scholars presented the life of the Prophet (SAW) to the people with devotion and sincerity and in a pleasant language. This study focuses on the origin of the biographical works of the Prophet (SAW) in Bengal and provides a critical analysis of the contribution of Bengali scholars to the *Sir'ah* literature.

Keywords : Islam in Bengal, Life of the Prophet, *Sir'ah* literature, Bengali scholars.

During the last 1400 years, the life of Prophet Muhammad (SAW) known as *Sir'ah*, has been written in many languages, including Bengali. From the 12th century onward, Bengali poets, wilters, historians, philosophers and theologians have been writing and translating the works on *Sir'ah*. Even though the history of Bengali prose-literature is not more than 200 years old, that of its poetic literature dates back to more than 900 years. Literary history of Bengal proves that Bengali literature began with the study of the life of the prophet producing valuable treasure on his ideal life. His ideal life inspired the Bengali scholars to compose thousands of Islamic books. Later on many Urdu and Persian versions of *Sir'ah* books had been translated into Bengali enriching the *Sir'ah* literature further. The *Sir'ah* literature is very popular in public forums and religious congregations. The *Sir'ah* literature in Bengali has been produced mainly in the form of poetry and prose.

What is *Sir'ah*?

Sir'ah is an Arabic word. According to the *Encyclopedia of Islam* (in Bengali), *Sir'ah* means starting, tradition, story and the life sketch of the ancient people (Khan, 1999 : 81). Another Bengali scholar maintains that *Sir'ah* means character and habit (Bhuiyan, 1998 : 5). In standard term, it is understood as the biography of the Prophet Muhammad (SAW), the

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life story and the history of his contribution to world civilization. This is how it is presented in the earliest works on the Prophet's life entitled *Sirat ibn Hisham* and *Sirat ibn Ishaq*. In other words, *Sir'ah* means the events and facts, immediately before and during the lifetime of the prophet i.e., his prophethood, preaching of Islam, struggle and achievements etc. Therefore, any "written articles, features and books about the life of Muhammad usually are called the *Sir'ah*" (Khaleque, 1986 : Introduction).

Oral tradition of *Sir'ah* in Bengal

It is difficult to identify the exact date of the beginning of the study of *Sir'ah* in Bengali language. But understandably during the time of the second Khalifa of Islam, Umar ibn al-Khattab, the study of *Sir'ah* started along with the spread of Islam in Bengal. At that time the Khalifah sent a group of the companions of the holy prophet to the Indian sub-continent to preach Islam (Talib, 1980 : 59; Karim, 2002: 27) who described the miraculous and revolutionary life of Muhammad (SAW). "Within about one hundred years of its advent, Islam reached the northwestern India, and Arabian traders came into contact with the coastal regions of India, including Bengal" (Islam, 2003 : 309). Many Bengali people were converted to Islam and learnt about the life of the Prophet from the preachers. Later on, the converted Bengali Muslims preached the spiritual life of the prophet to motivate the Bengali people to embrace Islam. "The 'Seerah' of the Prophet Muhammad (SAW) is today, as it always has been, the best single method of effectively projecting the message of Islam" (Rahman, 1981 : xv).-This oral tradition of the *Sir'ah* continued until the 14th century when the written form started to appear.

Classical Bengali literature on *Sir'ah*

Sir'ah study in the written form started with poetry during the 14th century and Shah Muhammad Sagir (1339-1409) is considered to be the pioneer poet of Bengali literature of the time.¹ He started writing praiseworthy poetry about the life of Muhammad (SAW). His poetry work named *Yusuf Zuleikha* in the 14th century contains many verses praising Muhammad (SAW).

In the 15th and 16th centuries, Jainuddin² (d.1481) and Shah Birid Khan (1480-1550) wrote poetry separately and produced identical volumes naming *Rasul Bijoy*³ (victory of

¹ Shah Muhammad Sagir is believed to have served the Gauda King Ghiyasuddin Azam Shah (1389-1410). He was perhaps the court poet of Azam Shah and wrote the volume at request the King. Muhammad Sagir is considered to be the first writer to introduce Perso-Arabic literature to the Bengalis.

² Jainuddin (15th century) writer of *Rasul Bijoy*, was one of the great poets of medieval Bangla Literature. His father's name was Moinuddin. The family claimed to be the descents of Caliph Abu Bakar Siddique. While Jainuddin was composing his poem about the victories of Islam, Maldar Basu composed Srikrishna Bijoy, about the victories of Hinduism. Both these poems provide valuable glimpses of contemporary Hindu and Muslim communities in Bengal during

the messenger) on the life of our prophet. *Rasul Bijoy* is a narrative poem about a war between Prophet Muhammad (SAW) and Jaikum, the emperor of Iraq. The poem, which ends with the victorious Muslims, also includes the Prophet's sayings. The source of the poem is believed to be Persian. Syed Sultan⁴ (1550-1648) is another famous poet of the time who wrote two famous books on the life and works of the prophet entitled *Rasul Charita* (life of the messenger) and *Wafat e Rasul* (death of the messenger).⁵ Sultan was noted as a composer of poems based on oral narratives or scriptures. He wrote several other books, including *Nabi Bangsha* (Family of the Prophet), *Gyanpradin* (Light of knowledge), *Gyan chautisha*, and *Jaikum Rajar Lodai* (Battle of King Jaikum). He composed some poems in couplets. His most noted work is *Nabi Bangsha* and is based on *Qisasul Ambiya* in Persian, and covers the entire range of religions and life of all the prophets till the last messenger of Islam.

In the 17th century, another famous poet named Alaol⁶ (1607-1680) wrote a volume entitled *Padmavati* praising and narrating the life of the prophet. A contemporary is Syed Hamza⁷ (1755-1815) who translated some remarkable *Hadiths* of the Prophet (Helal, 2005 : 18) into Bengali language. So, it is evident that during the classical period of

the 15th century as well as the struggle for power between the native Hindu kings and the migrant Muslim forces.

- ³ It was published at first in 1471-81, later it was printed in 1963 under the Dept. of Bangla, Dhaka University.
- ⁴ Syed Sultan, (c 1550-1648) a poet of classical Bangla Literature, was a resident of Patiya village under Chakrashala Chakla in Chittagong, Bangladesh. The name of his *pir* was Syed Hasan. The poet himself later reached the status of a *pir* (*saint*). Sultan was noted as a composer of poems based on oral narratives or scriptures.
- ⁵ It was also published in 1550-1648, later it was printed in 1949 by the Dept. of Bangla, Dhaka University.
- ⁶ Alaol (c 1607-1680) one of the greatest poets of medieval Bangla Literature, was probably born in 1607 at Fatwabad Pargana under Faridpur district of Bangladesh. His father was a minister of Majlis Kutub, the ruler of Fatwabad. But he was brought up at Arakan in Myanmar. Alaol learnt Bangla, Sanskrit, Arabic and Persian. He was also acquainted with the arts of war and music. Alaol was the most prolific medieval Bangla writer.
- ⁷ Syed Hamza (c 1755-1815) writer of bilingual *Puthi* (a book of verse based on legends). Syed Hamza's paternal house was in Udna, a village in Bhursut Pargana in the district of Hughli in West Bengal. The devastating Damodar erosion took away all their belongings in 1792, which compelled them to take shelter at Basantapur village in Raira Pargana. He started teaching in this village. The two *puthis* *Amir Hamza* and *Jaiguner Puthi* were written about the valorous acts of Hazrat Muhammad (SAW)'s uncle Amir Hamza and Hazrat Ali's son Abu Hanifa', while *Hatim Tai* was based on the Urdu epic *Arayesh Mahfil*. He used innumerable supernatural stories derived from Arabian legends, about the pious Hatim Tai. Both *Amir Hamza* and *Hatim Tai* are massive books of verse.

Bengali literature (1200-1800 CE), a great number of books were on the life of the prophet were written by Bengali poets.

Modern Bengali literature on *Sir'ah*

During the modern age of Bengali literature, hundreds of poets and literateurs composed and wrote on various aspects of the life of Muhammad (SAW). For their great contribution to *Sir'ah*, the biography of the prophet became a part of Bengali literature. Among the famous writers of the time are Mir Mosharraf Hossain (1838-1894), Munshi Mohammad Meherullah (1861-1907), Shaikh Jamiruddin (1870-1937), Shahadat Hossain (1893-1953), Golam Mostafa (1897-1964), Kazi Nazrul Islam (1899-1976), Farrukh Ahmad (1918-1974), Benajir Ahmed (1903-1936), Mohammad Mozammel Huq (1860-1933), Muhammad Shahidullah (1885-1969), and Al-Mahmud (b.1936). Those and other Bengali writers wrote praiseworthy songs, lyrics, poetry, articles and books on the life of Muhammad (SAW).

In 1918, the compilation of poetry named *Islamic Kabitamala* (collections of Islamic poetry) was done by Abul Khair Saifuddin where the poems of famous ancient poets were included (Choudhury, 2005 : 11). Another collection entitled *Khatamon Nabieen* (seal of the prophets) is a compilation of prose edited by poet Benajir Ahmed and was published in 1975. Some other famous works include *Rasulke Nibedita Kabita* (poetry devoted to the Prophet) compiled by Israf Hossain, *Rasuler Shane Kabita* (poetry in honour of the prophet) compiled by Mokol Chowdhury (b.1958) and *Nirbachita N'ate Rasul* (selected songs in praise of the holy prophet) compiled by Asad bin Hafiz (Bhuiyan, 1998). The most prolific of the poets of the modern age is Kazi Nazrul Islam who wrote hundreds of poetries and songs on the Prophet. His famous poetical work on the life-history (finished partially) of the Prophet is called *Maru Bhaskar* (Desert Sun). Kazi Nazrul Islam and the famous folk singer Abbasuddin Ahmed (1901-1959) earned popularity by their many spiritual songs on the prophet.

Modern Bengali prose literature on *Sir'ah*

Towards the end of 19th century, Christian missionaries wrote many books and leaflets on the *Sir'ah* in Bengal where they intentionally distorted the life of the prophet and ridiculed him. This angered the Muslim thinkers and writers of the time who felt the necessity to compose complete and original life of their prophet in prose. In this field, Munshi Mohammad Meherullah (1861-1907) played a vital role in writing to preach the ideal life of the prophet and succeeded to challenge the derogatory works of the Christian missionaries. This created a trend resulting in producing a corpus of Islamic literature by the end of the 19th century. At that time, one of the elements of Bengali Muslim literature was the biography of the prophet and all the authors more or less were composing something about the life of the prophet. In fact, the prose writing of Bengali Muslim literature had begun with the biography of the prophet. "In the beginning of the 20th century, hundreds of the biographies of the prophet were written in Bengali" (Hai and

Ahsan, 2008 : 123). Interestingly enough, it was a Hindu writer by the name Girish Chandra Sen⁸ (1834-1910) who wrote a full biography in prose on the prophet. The title of his book is *Mahapurush Mohammadder Jibon Charita* (1886) (Biography of the great man Muhammad). He also translated the whole *Qur'an* into Bengali for the first time in the history of Bengal (Hai and Ahsan, 2008 : 123).

The first Muslim biographer of the prophet is believed to be Sheikh Abdur Rahim (1859-1933) of Bengal.⁹ The title of his book is *Hazrat Mohammader Jibancharita O Dharmaniti* (1887) (The biography and religious ethics of Prophet Muhammad). As a Muslim scholar, he detected many distorted or inaccurate information in the existing *Sir'ah* literature, so he decided to write an authentic life history of the prophet. He supported his writings with the sayings of the prophet and verses of the *Qur'an*. He rescued the biography of the prophet from further distortion by providing the original and authentic information from the *Qur'an* and the *Sunnah*. He also criticized the Western biographers of the prophet for not being qualified to embark upon such a project.

Another great work of the time is *Mostofa Charita* (1925) (biography of the prophet) by Moulana Mohammad Akram Khan (1868-1968).¹⁰ Many Hindu and Muslim writers

⁸ Girish Chandra Sen (1835-1910), a Hindu but Islamic and religious scholar and translator who made the first creditable and full translation of the holy Qur'an into Bangla, was born in the village of Panchdona at Narsingdi in undivided India. The outcome, a Bangla translation of the Qur'an (1881-86), was his greatest achievement. His keen interest in different religions and his liberal outlook earned him the respect of followers of other religions. Girish Chandra wrote and published a total of 42 books in Bangla. His publications include Persian translations of such works as *Gulistan*, *Bustan*, and *Diwan-e-Hafiz*. He also translated the sayings of the Prophet Muhammad (SAW): *Meskat Masabih* (1892-98). Sen wrote several biographies of Muslim personalities, including the Prophet Muhammad (SAW), the Prophet's grandsons Imam Hasan and Imam Hussain, the four Khalifas etc in *Mahapurushcharita* (1882-87). His famous book *Tapasmala* (1880-1895), based on Sheikh Fariduddin Attar's Persian book *Tazkiratul Aulia*, contains biographies of 96 Muslim saints.

⁹ Sheikh Abdur Rahim, (1859-1931), journalist and writer, was born in 1859 in the village of Muhammadpur in the Basirhat subdivision of 24-Paraganas, West Bengal, India and was son of Munshi Sheikh Golam Yahia. Sheikh Abdur Rahim's writings were inspired by Islamic idealism. He hoped to awaken the backward Muslim society through his writings. Among his many books on Islam and Islamic ideals are *Hazrat Mohammader Jibancharita O Dharmaniti* (1888), *Islamtatva* (1896), *Namajtatva* (1898), *Hajjbidhi* (1903), *Islam Itibrta* (2 parts, 1910), *Namaj Shiksa* (1917), *Khotba* (1932) etc. He also wrote two romantic books: *Alhamra* (1891) and *Pranay Yatri* (1892).

¹⁰ Mohammad Akram Khan, (1868-1969) Journalist, politician, Islamic scholar, was born in village Hakimpur in the district of 24 Parganas of West Bengal, undivided India. Mohammad Akram Khan entered professional life very early as a journalist and worked first with the *Ahl-i-Hadith* and with the *Mohammadi Akhbar*. In October 1936, he published the *Azad*, the only Bengali daily of that time which contributed greatly to generating support for the Muslim League in the pre-1947 days in Bengal. He wrote voluminously. His major works include

highly appreciated the work. The language of this book is of high standard and the book is considered to be a highly scholarly work on *Sir'ah* in Bengali literature. He was neither influenced by any previous biographer nor had impact of any theologian. He was different from previous writers in bringing original sources of the *Quran* and the *Sunnah* to support every opinion and presented strong logic behind his propositions. According to him, Western writers distorted Islam and Muslim history. He protested and refuted their biased arguments. His book is rich with details about prophet's life. Each page depicts the struggle and tireless labour of the author. In the preamble of the book, the author wrote "I struggled hard to accomplish this work day after day, month after month and year after year in a silent place" (Helal, 2005 : 26). In fact, Akram Khan tried to erase superstition and myths from the society of Bengal by the original and spiritual life of the prophet. He also tried to remove the culture of worshipping graves and saints from Bengal through his writings and through this biography (Rahman, 1995 : 107).

Poet and writer Golam Mostafa (1897-1964) is the author of much read book *Bishwanabi* (1942) (the Universal Prophet).¹¹ This book is the epitome of *Sir'ah* in Bengali literature. Since its first publication, 35 editions had been published which proves the acceptance and popularity of this book to the people of Bengal. This book is a result of substantial research and a perfect combination of logical interpretation and heart-touching arguments. "His *Bishwanabi* (1942) is a popular book about the life of Prophet Muhammad (SAW) and is often read aloud at MILADS." (Islam, 2003 : 91). From ordinary readers to intellectuals, every reader gets a heavenly taste and attraction from this book. The author wrote this book in a planned and systematic way. Every page stood on logic and authentic references from the *Qur'an* and the *Sunnah*. So, readers, philosophers and intellectuals may get a clear concept about the life of the prophet. Many Muslim families keep at least one copy of this book at their houses as a symbol of devotion to the prophet and read it at their leisure as a part of religious duty. It occupies a place in the hearts of the Bengali readers. The author cited at least 62 authentic books written in English, Arabic, Persian and Urdu languages.

Samasya O Samadhan, the *Mostafa Charit*, *Amparar Banganubad*. His most significant book, *Moslem Banglar Samajik Itihas*, discusses various aspects of Bengal society such as the influence of *Pirism* and *Sufism* and the reasons for the degeneration of the Muslims of Bengal.

¹¹ Golam Mostafa (1897-1964) poet and writer, was born in the village of Manoharpur in Shaillkupa thana, Jhenaidaha. He earned BA from Ripon College in 1918 and BT from David Hare Training College in 1922. He believed in the ideals of Pakistan and, during the language movement in 1952, supported Urdu as the state language of Pakistan. Though known mostly as a poet, Golam Mostafa was a skilled in prose and poetry. His poetic works include *Bulbulistan* (1949), *Tarana-i-Pakistan* (1956), *Baniadam* (1958), etc. He also translated the writings of the Urdu poets Hali and Iqbal: *Musaddas-i-Hali* (1941), *Kalame Iqbal* (1957), *Shikwa O Jawab-i-Shikwa* (1960). In 1958, he translated the holy Qur'an. His prose works include *Islam O Jehad* (1947), *Islam O Communism* (1946), *Amar Chintadhara* (1952), *Pakistaner Rastrabhasa* etc. His *Bishwanabi* (1942) is a popular book on the life of Prophet Muhammad (SAW).

Islamic Foundation Bangladesh¹² has published a bibliography on the *Sir'ah* and the *Sir'ah Encyclopedia* in Bengali.¹³ It mentioned at least 1028 published books from 1474 to 2000 C.E. in poetry, lyrics and prose. On the other hand, Bangla Academy also published a bibliography which included Muslim authors from 1850 to 1947.¹⁴ It also mentioned more than 500 books on the biography of Prophet Muhammad (SAW). However, there exists many works on the *Sir'ah* in Bengali authored by writers in the West Bengal part of India which are not included in these two bibliographies.

Translation works on *Sir'ah* in Bengali literature

The classical works on *Sir'ah* (in Arabic and other languages) have reached the people of Bengal through translation. For example, Islamic Foundation Bangladesh has published a translation of the Arabic *Sirat e Rasulullah* by Ibn Ishaq (d.151 H.). Likewise, many other works on the *Sir'ah* in foreign languages had been translated and published by private publishers into Bengali.

Many Persian poets and literateurs composed poetry and lyrics in praise of the prophet and these were translated into Bengali. Among those whose works have been translated are Moulana Rumi (1207-1273), Mirza Mazhar (1111-1195), Omar Khayyam (1148-1124), Abdur Rahman Jami (1414-1492), Sheikh Sadi (1175-1295), Amir Khosrow (1253-1325) and Fateh Ali Wasi (1825-1886) are worth mentioning (Bhuiyan, 1988 : 156).

Sir'ah books in Urdu language played a vital role in the field of *Sir'ah* study in Bengali language. Most of the famous *Sir'ah* books in Urdu have been translated into Bengali and widely distributed. As there were lots of Islamic books in Urdu, Islamic scholars of Bengal learnt Urdu and later translated many books from Urdu. Famous books such as *Sirat e Mostofa Sallalloho Alaihi Wasallam* by Idris Khandalovi (1317-1394 H.), *Siratunnabi* by Allama Shibli Numani (1857-1915) and Sulaiman Nadvi (1884-1953), *Khatemul Ambia* by Ashraf Ali Thanwi (1863-1943), *Beladate Nababi* by Abul Kalam Azad (1870-1958), *Sirat e Khatemul Ambia* by Mufti Muhammad Shafi (1314-1394 H), *Aftab e Nabuwat* by Qari Muhammad Tayyib (1897-1983), *Nabi Rahmat* by Syed Abul Hasan Ali Nadwi (1914-2001) have been translated into Bengali. Not only the books, but

¹² Islamic Foundation Bangladesh has published a 27-volume *Islami Bishwakos* (Islamic Encyclopaedia) under the Islamic Encyclopedia Project and has started working on compilation of *Sirat Bishwakos*, a 22-volume encyclopedia on the life of Muhammad (SAW).

¹³ This book contains 120 pages. The author remarked the name of the biographers, first publishing date and place. It is an excellent book and wealth of the researchers. (Helal, Nasir (compiler and editor) (2005), *Bangla Bhashai Sirat Bishayak Grantha Panji*, (The Bibliography on the Life of Hazrat Muhammad (SAW) in Bengali Language) (in Bengali), Islamic Foundation Bangladesh, Dhaka, p. 18.

¹⁴ Bangla Academy is another state owned institution which published '*Bangla Muslim Grantha panji*' (Muslim Bibliography in Bengali), by Ali Ahmed, 1985. It contains 865 pages.

also short articles, lyrics and poetry of famous poets and literateurs of Urdu on Muhammad (SAW) has been translated into Bengali. Allama Muhammad Iqbal (1873-1938), Syed Abul A'la Mawdudi (1903-1979) and Mirza Ghalib (d.1879) are very familiar figures to the Bengali scholars (Ahmad, 2004). *Sirat-e-Sarwar-e 'Alam*, a very scholarly work of Syed Abul A'la Mawdudi has been translated and published as well.

From English language, *Hazrat Muhammad in the Battle Fields* by Dr. Muhammad Hamidullah (1910-1998) and *Muhammad: Encyclopedia of Seerah* by Afzalur Rahman have been translated into Bengali.

Sir'ah in Bengali for children

Children are the future of any nation. Every nation believes that if the children get moral education, they can bring a better future for a country. These teachings can convince their mind and character in future. Prophet Muhammad (SAW) used to love children very much. The life of the Prophet Muhammad (SAW) is full of ideals for the children as well. Based on this understanding, Bengali scholars wrote hundreds of books for the Bengali children, so that through reading these books children can be inspired by the great life of Muhammad (SAW). The famous book *Noor Nabi* (1918) (light of the prophet) by Yaqub Ali Chawdhury (1888-1940) is a charming book written suitably for children on the life of our prophet and an invaluable asset in child literature.¹⁵ It is an integrated creation of poetry, novel, story and prose in Bengali literature. Nobel laureate and poet Rabindranath Tagore¹⁶ (1861-1941) highly praised this book (Bhuiyan, 1998). The writer demonstrated the structure of an ideal man in this writing. This book helped to build Muslim nationalism in the Indian sub-continent. Following him, many Bengali authors became attracted to childrens' literature. The books *Chhotader Mostafa* (1936) (prophet of the children) by Torab Ali (1898-1954), *Chhotader Hazrat Mohammad* (1941) (Hazrat Muhammad for the children) by Muhammad Wajed Ali¹⁷ (1896-1954), were familiar and much read in the Muslim houses of Bengal.

¹⁵ Mohammad Yakub Ali Chowdhury (1888-1940), prose writer and journalist, was born in the village of Maguradanga of Pangsha upazila in the district of Faridpur. Though he wrote mainly on Islamic philosophy and culture, he believed in the amity of Hindus and Muslims. He staunchly supported Bangla when a controversy arose in the 1920s and 1930s whether Bangla or Urdu should be the state language of Bengali Muslims.

¹⁶ Rabindranath Tagore, (1861-1941) is poet, prose writer, composer, painter, essayist, philosopher, educationist, social reformer. It is basically as a poet that he gained fame all over the world. He was awarded the Nobel Prize in 1913, the first Asian writer to have been awarded this prize.

¹⁷ Ali, Muhammad Wajed (1896-1954) journalist and writer, was born in Banshdaha village under Satkhira district, in Bengal. Wajed Ali was greatly influenced by his father's personality. However, influenced by Maulana Mohammad Akram Khan, he became involved in politics

Conclusion

In spite of late commencement of the culture of writing *Sir'ah* in Bengali literature, many articles, poems, songs and books on the prophet have been written till date. During the past two centuries, none other than the Prophet (SAW) received so much of literary attention in Bengali. From 14th century onward, almost every famous Bengali Muslim writer wrote something on the life of Prophet Muhammad (SAW). There have been similar works on the *Sir'ah* authored by Bengali Hindu writers as well. Since the inception of Bengali literature, the Bengali scholars in the classical age wrote praiseworthy poetry and lyrics about the life of Muhammad (SAW) and were patronized by Muslim rulers. Subsequently, the renaissance of Bengali literature in the modern period witnessed a central focus of Muslim literature on the biography of the *Prophet* Muhammad. Hundreds of books about the ancient *Mecca* and *Medina*, the ideal life of the *Prophet* and Islamic history have been written. Several organizations, institutions and individuals contributed much to the field of *Sir'ah* literature. For example : '*Sirat* Academy', '*National Sirat* Committee' and '*Bangladesh Sirat* Mission' publish *Sir'ah* souvenirs every year. Scholarly articles and prose are compiled and composed on the occasion of the 12th *Rabiul Awal* of the Islamic lunar calendar annually. At the government and semi-government levels, programmess of *Siratunnabi* and *Eid-e-Miladunnabi* are arranged with religious fervor. The government of Bangladesh has declared the birth day of the Prophet as a national holiday with newspapers publishing special features and supplementary pages on the Prophet. Some of the biographers sometimes have emphasized a specific side of the life of the prophet; however, in most cases they present the entire aspects of his life - religious, political, spiritual, social, philosophical and so on. Inevitably, the huge corpus of the *Sir'ah* literature in Bengali forms a major characteristic of the Bengali literature.

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and dropped out of college. He then joined the anti-British Non-Cooperation Movement. He took up journalism, and, from 1920 to 1935, worked as an editor in a number of Muslim-owned newspapers and magazines in Calcutta, among them, *Mohammadi*, *Nabajug*, *Sebak*, *The Mussalman*, *Khadem*, *Bulbul* and *Samyabadi*. Although he wrote over 200 articles, the number of his books is small. His eight books, which include biographies of varying lengths and a number of translations, are *Marubhaskar*, *Chhotader Hazrat Mohammad*, *Quaid-i-Azam Mohamed Ali Jinnah*, *Mohammad Ali*, *Mahamanus Muhsin*, and *Syed Ahmad*.

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An exposition of Iqbal's ideas on human nature and personality

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Abstract : Early ideas on human nature and personality were presented by Muslim scholars during the Golden Age of Islam (750-1258). The decline of the Islamic civilization and the dawn of the era of European colonization has somehow dwindled the study on man and his personality until the poet-philosopher Mohammed Iqbal (1879-1938) came up with his philosophy on the Ego (*Khudi*). Using philosophy and poetry as his vehicles, Iqbal called upon the Muslims to pay attention to the development and maintenance of the human Ego. Given Iqbal's fame in the East and West, it is pertinent to explore his ideas on human nature, philosophy of Ego or self, and personality. This study surveys the underlying factors that challenged Iqbal to conceptualize a theory on personality which is very different from others in the Islamic world.

Keywords : Exposition, Iqbal, Ideas, Human nature, Personality.

Introduction

It is generally agreed that among the vast creations of God the Almighty, only man has carved out a personality for him as he passes through the various developmental stages in his life. Although Western scholars have conducted research on man and his personality, they have yet to arrive at a consensus on the true nature of man and the purpose of his creation (Mohd Abbas, 2011). Muslim scholars, however, have almost unanimous opinion on this issue which is well expressed by Iqbal. This study explores ideas presented by Iqbal on human nature and personality. Of necessity, the study begins by analyzing the scenario in the East during the time Iqbal showcased his theory and also on the nature of the personality studies done prior to his time in the Islamic world. Such a discussion would help understand as to why Iqbal came up with his ideas on personality.

Iqbal's philosophy of personality : The context

Muhammad Iqbal (1879-1938) who hailed from the Indian-subcontinent was a great thinker, barrister, philosopher, poet, Sufi and a religious reformer (*Mujaddid*) of the twentieth century. His strong Islamic background, travel and acquaintances with Western scholars had given him the impetus to formulate a new philosophy known as the Ego-

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philosophy. In addressing his ideas on the human personality development, Iqbal preferred to use the term *Khudi*.

Although '*Khudi*' in the ordinary Persian language and in the Urdu literature means arrogance, vanity, pomp, Egotism or selfishness, Iqbal, following his mentor and spiritual guide, Mawlana Jalaluddin Rumi (767-820), gave somehow a different meaning to it. Both to Rumi and Iqbal, the word *Khudi* describes the innermost being of a person, otherwise known as the Self, Self-hood, Ego or Individuality (Schimmel, 1996). Iqbal provided several descriptions to the term in his introductions to '*Asrar-i-Khudi*' (1983), '*Bal-i-Jibril*' (1979) (Gabriel's Wing) and to his other collection of poems. *Khudi*, to Iqbal meant :

- 1 ... an emotional unity of a bright thing of the conscience, by which all human ideas and inspirations are enlightened. This is an eternal reality, which is a binding force or the scattered and unlimited mental state.
2. A silent force but anxious to come into action. By action (again) bound to the cause of action.
3. The abode of the *Khudi* is within your heart as the sky is within the pupil of the eyes" (Iqbal in Nuruddin, 1978 : 32).

At the time when Iqbal first mooted this idea, some Muslim scholars criticized him. But, Iqbal persisted and continued to highlight the weaknesses in the societies of the East and the West. In response to his critics, he wrote:

I am the voice of the poet of To-morrow
 My own age does not understand my deep meanings,
 My Yusuf (Joseph) is not for this market
 I despair of my old companions (Iqbal, 1983 : 4).

The word 'Yusuf' in line three metaphorically means his beautiful and constructive ideas. Professor Nicholson, who translated Iqbal's *Asrar-i-Khudi* into English, wrote that Iqbal "is a man of his age and a man in advance of his age; he is also a man in disagreement with his age" (Nicholson in Iqbal, 1983 : xxxi). Iqbal believed that his new and progressive ideas were Islamic and vital in putting the Islamic Ummah on the true path shown by the Prophet of Islam (SAW). The Western colonization of the Muslim lands aggrieved Iqbal. The plight of Muslims under colonial rule is well described by Javaid Iqbal, in his introduction to his father's 'Stray Reflections' (1992) :

The Ottoman Empire was tottering. The Central Asian Muslim Republics had been absorbed into Tsarist Russia. The old dynasty in Iran was decaying and the economy of the country was collapsing. In China the Muslim provinces had been absorbed into the Chinese Nationalist Empire and Muslims had ceased to exist as a distinct political entity.

In Eastern Europe also the Muslims were gradually being driven out. Egypt was under the heels of the British. France was preparing to seize Morocco. The Dutch were ruthlessly oppressing and exploiting the Indonesian Muslims. After the suppression of 1857 Mutiny the Muslims of the Indian Sub-Continent had given up all hope of regaining their lost freedom and political power (Javaid Iqbal in Iqbal, 1992 : 10-11).

M.G. Husain (1996 : 4) in describes the plight of the colonized Muslims by saying that “the Muslims had tumbled from the top of their political role. Their language was rejected and over shadowed, their culture diminished and their identity threatened. Colonial rules also paralyzed Muslim societies, congealed their thoughts and froze their history.

Demoralized, the Muslims tried to find peace and solace by following the spiritual path laid down by Sufi circles. Iqbal did not oppose the Sufi movements as he himself was a practicing Sufi in modern day clothing. He, however, opposed the pseudo-mysticism which called for the negation of the “Self”/Ego. Iqbal argued that the doctrine of self-denial (*fana*), religious seclusion (*uzlah*) and the advice to stay away from active participation (*zuhd*) in worldly activities had its roots in Pantheism, which has its origin in Neo-Platonism preaching mystical ideas on the existence of God, man and the universe. Neo-Platonism came to the Muslim world when they embarked upon the translation of Greek sciences and philosophies (Abu Sayeed Nuruddin (1978 : 11). The pantheists believe that everything in the universe is the manifestation of God. Another aspect of Pantheism states that the highest objective and ideal in the life of an individual is to lose one’s individuality in the Absolute (God). In modern times, in the West, some aspects of Pantheism have attracted great number of adherents towards its doctrine, namely Spinoza (1632-1677), Bruno (1548-1600) and Hegel (1770-1831).

Iqbal felt that pseudo-mystic ideas would be detrimental to the survival of the Muslims. Consequently, he called for the abandonment of the pessimistic approach in confronting all worldly affairs. He refuted the pseudo-Sufi’s gloomy and pessimistic lifestyle by stating:

Remember that Islam was born in the broad day light of history. The great democratic Prophet lived and worked among intelligent men, who have transmitted to posterity every word that dropped from his sacred lips. There is absolutely nothing esoteric in his teachings. Every word of the Qur’an is brimful of light and joy of existence. Far from justifying any gloomy, pessimistic mysticism, it is an open assault on those religious teachings, which have for centuries mystified mankind. Accept, then, the reality of the world cheerfully and grapple with it for the glorification of God and His Prophet (Iqbal, 1992 : 151-152).

In tracing the origin of the doctrine of self-negation, Iqbal came to the understanding that it was one of the aspects preached by the proponents of *Wahdat al-Wujud* (Unity of

Existence). Though in the beginning, Iqbal agreed with the teachings of *Wahdat al-Wuju'*, which was popularized by Shaikh Muhiyiddin Ibn Al-Arabi (638/1240), later he vehemently revolted against it. To him, he could not reconcile the teachings of *Wahdat al-Wujud* with the true spirit of Islam. He vehemently opposed the idea that man in his highest level of spirituality should lose his own personality in seeking communion with God. Metaphorically explained, the concept of man losing his personality in God is like a drop of water falling into the ocean. Iqbal thought that such an idea was to be found in the doctrine of Nirvana which was not preached by the Prophet of Islam. Iqbal stated that "Unitive experience is not the finite Ego, effacing its own identity by some sort of absorption into the Infinite Ego; it is rather the Infinite passing into the loving embrace of the finite" (Iqbal, 1996 : 88).

Contrary to the doctrine of *Wahdat al-Wujud*, Iqbal believed that the highest struggle of man in his spiritual life is to have the attributes of God in him which are translated into good actions. By doing so, one will be able to lead a good and purposeful life as the vicegerent of Allah on earth. In scrutinizing the Qur'an and Sunnah, Iqbal found out that Prophet Muhammad (SAW) had a dynamic personality, which was anchored in the teachings found in the Qur'an. Throughout his life, the Prophet (SAW) showed great vitality in toiling and struggling together with his companions to propagate the message of Islam. Iqbal was convinced that man as the *Khalifah* (vicegerent of Allah) has a vital role to play in administering and developing this world. Man has to use his God given potentials to bring out the material wealth that lies in the belly of the earth for his spiritual upliftment and development.

In calling the Sufi scholars and the Muslim Ummah to the pristine teachings of Islam, Iqbal was doing what was done by Imam al-Ghazali (1043-1111) in the 11th century. Al-Ghazali called upon the Muslim philosophers (like Ibn Sina, Al-Farabi, and others) to discard the blind imitation of the Greek philosophers. Al-Ghazali appreciated the Greek philosophical thoughts but discarded some fragments of their philosophy, which were contradictory to the teachings of Islam. Al-Ghazali thought such ideas needed to be Islamized before they could be accepted by the Muslims. Similarly, Iqbal, through his *The Reconstruction of Religious Thought in Islam* (1996) called for the resuscitation and revival of the true Islamic spirit and the need to maintain the life of the Ego, which is vital for the development of a strong personality. Unlike al-Ghazali who directed his call and criticism towards philosophers, Iqbal directed his attention towards Sufi scholars. Both, however, succeeded in clearing the mist of misunderstanding that clouded the Muslim minds during their respective times.

Iqbal's concept of human nature

Iqbal was very much disturbed by the situation in India, the birth place of Iqbal. The India into which he was born and grew up was, in the words of May (1974 : 41-42) :

an India torn by caste, by Hindu-Muslim antagonism sharpened by the rise of Arya-Samaj (1875) representing Hindu extremism, (torn by) divided loyalties

among Muslims and Hindu to the older and the newer culture, to or against the British, an India within which had borne modern-type Muslim and Hindu political organizations and where the Muslims had lost their former power, glory, properties, and lust for life. They had sympathy neither from the British who were responsible for the Muslim decadent in Bengal and throughout India nor from the Hindus. Their lot and apathy stirred the deepest strings in Iqbal's sensitive soul. Here therefore, decided early that he would dedicate his life to their improvement.

To solve the problems faced by the Muslim Ummah and to awaken their spirit of the *Jihad* (striving for excellence), Iqbal had to develop a philosophy. This philosophy that will be carried by his poetry and all other philosophical writings was named *Khudi* (Self/Ego). Before spelling out this philosophy, Iqbal studied history and civilization of the past generations and realized that nations that were able to establish and strengthen their Ego were able to thrive and create great civilizations, while those with a weak Ego crumbled and disintegrated leaving no trace behind.

Though Iqbal studied in the West, he was not influenced by the ideas on human nature as perceived by Western scholars. Iqbal's ideas on human nature are purely based on the holy Qur'an. On human beings, Iqbal referred to the on the origin and "fall of man" in the Torah, the Bible and the Qur'an. Reading the Qur'an Iqbal came to believe that Adam and Hawwa were forgiven of their transgressions; that their coming to earth was not a punishment for their transgression; and that this world should not be seen as a torture-chamber prepared for Adam and his progeny.

Moreover, Iqbal contended that Adam, while in *Jannah* (paradise), was still in a primitive state without the challenges emanating from the environment. As such, Adam did not feel the human needs, the ones that were necessary for the flourishing of the human culture. To Iqbal, the "fall of man" had certain positive aspects :

Thus we see that the Qur'anic legend of the Fall has nothing to do with the first appearance of man on this planet. Its purpose is rather to indicate man's rise from a primitive state of instinctive appetite to the conscious possession of a free self, capable of doubt and disobedience. The Fall does not mean any moral depravity; it is man's transition from simple consciousness to the first flash of self-consciousness, a kind of waking from the dream of nature with a throb of personal causality in one's own being (Iqbal, 1996 : 67-68).

Iqbal's views on human nature were built on the following premises :

- i. Among all creations of God, man is the best and the chosen one of God.
- ii. That man, with all his faults, is meant to be the representative of God on earth.
- iii. That man is the trustee of a free personality which he accepted at his peril (Iqbal, 1996).

In support of these premises, Iqbal referred, among others, to surah ta ha (20 :122) :

“Then his Lord chose him (for His grace by showing him the way to repent), and He relented towards him and gave him guidance” (Basmeih, 2007).

Iqbal also referred to surat al-baqarah (2 : 30) and surat al-an’am (6 : 165) respectively to explain the status of *Khalifat Allah fi al-ard* (Allah’s representative on earth) :

And (remember), when your Lord said to the angels : “I am about to place a vicegerent on the earth”. They asked (the wisdom behind God’s decision) : “Will You (Our Lord) put on earth one who will spread corruption and shed blood (killing each other) when we have for so long sung Your praises and sanctified Your name” He said : “I know what you do not know” (Basmeih, 2007).

“And He has made you vicegerents in the world, and exalted some of you above others in rank, so that He might try you with His gifts. Indeed your Lord is Most Swift in punishment, and yet He is Most Forgiving, Most Merciful” (Basmeih, 2007).

“Iqbal also highlighted that man is a trustee. He was given the great responsibility, the Amanah, a responsibility he accepted at his peril. Iqbal referred to the Surat al-Ahzab” (33 : 7 2) :

“We did indeed offer the trust to the heavens, to the earth and to the mountains (to bear it), but they declined to bear it, and were afraid that they would not be able to fulfill it (for they do not have innate disposition to bear it. (Remember that) man is prone to do injustice and to do things in the manner of the ignorant” (Basmeih, 2007).

Understood differently by different exegetes of the Qur’an, the term *amanah*, to Iqbal, meant the human individuality or personality. Despite many shortcomings, man is considered superior to all other creations as stated in various verses of the Qur’an including in Surah taha (95 : 1-4) and Surat al-Isra (17 : 70) :

“By the fig, and the olive, by Mount Sinai, and by this city of security (Makkah), truly, We created man in the best of moulds (and with capabilities and powers suitable with his high and noble station).”

“And truly we have conferred dignity on the children of Adam, and carried them by land and sea by various means of transportation. And we have provided them with good things and exalted them above many of Our creation” (Basmeih, 2007).

Furthermore, Iqbal believed that man is not a static being. By relating to the Qur’anic message that the universe in which man lives is one that is constantly growing, Iqbal

applied the same to state that in man too there is a constant growth (Schimmel, 1998). Iqbal highly valued the role, potentials and creative mind possessed by man. Iqbal's ideas on man perfectly reflect the message found in the Qur'an. Iqbal's positive views on man can be clearly seen in what he said in his *Reconstruction* :

Man, therefore, in whom Egohood has reached its relative perfection, occupies a genuine place in the heart of Divine Creative energy, and thus possesses a much higher degree of reality than things around him. Of all the creations of God he alone is capable of consciously participating in the creation of life of his Maker. Endowed with the power to imagine a better world, and to mould what is into what ought to be, the Ego in him aspires, in the interests of an increasing unique and comprehensive individuality, to exploit all the various environments on which he may be called upon to operate during the course of an endless career (Iqbal, 1996 : 58).

As to philosophical issue on the human mind and body relationship, Iqbal did not agree with many medieval Muslim, early Greek and modern Western philosophers, who conceived of man as being divided into two separate entities opposed to one another. To him, the mind or soul and the body show unity in their working in the real world otherwise known as reality. As such, they complement each other. As he puts it:

The truth, however, is that matter is spirit in space-time reference. The unity called man is body when you look at it as acting in regard to what we call the external world; it is mind or soul when you look at it as acting in regard to the ultimate aim and ideal of such acting (Iqbal, 1996 : 122).

Man being the vicegerent of Allah (SWT) has been imbued with the many attributes. As such, Iqbal feels that the ideal believer in God should be one whom he calls as the co-worker with God. Since Allah (SWT) gave this world to man as a raw and unfinished product, it becomes the duty of man to beautify and complete what is unfinished. This idea of man being the co-worker with Allah (SWT) comes out clearly in Iqbal's *Payam-i-Mashriq* (Message from the East) :

You made the night and I the lamp.

You made the clay and I the cup.

You made the deserts, forests, mountains high,

I flowerbeds and orchards and the park.

It is I who grinds the mirror out of stone.

It is I who makes from poison, antidote (Iqbal in Schimmel, 1998 : 26-27).

Being the co-worker of Allah (SWT), man has to be an active individual who is strong in his will to further develop what has been given to him by Allah (SWT). In this sense, Iqbal has asked man to take a vital role of being in possession or in control of one's

environment. Furthermore, Iqbal believed that it is the duty of man to bring forth the riches from the belly of the earth to be utilized for his spiritual development. In order to do this, man must equip himself with knowledge. As man has been taught by Allah (SWT) and given the faculty of naming things and forming concepts, man must use these gifts to gain dominance over the world of matter for his own spiritual upliftment (Iqbal, 1996).

Iqbal's concept of man is one where man does not passively leave everything to God without making any effort to change his fate. Being one who does not easily surrender to *Taqdir* (fate) man strives hard to improve his life with knowledge, skills, expertise and energy. After doing all within his capacity, such a man leaves the ultimate decision to Allah (SWT). This concept of Iqbal that emphasises vitality and boldness on the part of man in making decision for his survival on earth is something that is in line with the message of the Qur'an. One among the many dynamic verses of the Qur'an that calls for hard work and initiative from man is verse in surat al-ra'd (13 : 11) : "...Allah surely does not change the condition of a people until they change what is in their hearts" (Basmeih, 2007).

Iqbal further explained that man who has been given the creative intelligence should avoid all passivity in life, and an attitude of leaving everything to destiny. To Iqbal, life means living courageously in the midst of the forces of nature. He also reiterated that a passive surrender to destiny does not befit the nature of *khalifat Allah*. Such an attitude can reduce the spirit (Ego) of man from gaining higher level of growth. To quote:

If he does not take the initiative, if he does not evolve the inner richness of his being, if he ceases to feel the inward push of advancing life, then the spirit within him hardens into stone and he is reduced to the level of dead matter. But his life and the onward march of his spirit depend on the establishment of connexions with the reality that confronts him (Iqbal, 1996 : 10).

By considering all of Iqbal's views on man, one would be able to construct a comprehensive picture of man which is without doubt a positive one. Furthermore his ideas give one the actual reason as to why man has been created and put in an exalted position. According to Iqbal, man as the Khalifah has to make good use of all that has been given to him by Allah (SWT). By using these gifts, man has to conduct his life in proportion to the ideal position he is capable of reaching in the sight of Allah (SWT). Only man has the tendency to reshape and recreate his environment and make it more conducive to his survival. To Iqbal, if man can realize the hidden potentials of the human Ego he can lead a more dynamic and productive life in this world and in the next. Iqbal said :

When attracted by the forces around him, man has the power to shape and direct them; when thwarted by them, he has the capacity to build a much vaster world in the depths of his own inner being, wherein he discovers sources of infinite joy and inspiration. Hard his lot and frail his being, like a rose-leaf, yet no form of reality is

so powerful, so inspiring, and so beautiful as the spirit of man! Thus in his inmost being man, as conceived by the Qur'an, is a creative activity, an ascending spirit who, in his onward march, rises from one state of being to another... It is the lot of man to share in the deeper aspirations of the universe around him and to shape his own destiny as well as that of the universe, now by adjusting himself to its forces, now by putting the whole of his energy to mould its forces to his own ends and purposes. And in this process of progressive change God becomes a co-worker with him, provided man takes the initiative (Iqbal, 1996 : 9-10).

As a source of reference to the above idea, Iqbal refers to surat al-inshiqaq (84 : 17-20) :

“And by the night and all that it brings together; and by the moon, in its full perfection: That you shall certainly march onwards from state to state (before meeting your Lord- to be rewarded or otherwise). Why then do they not have faith?” (Basmeih, 2007).

Besides the many positive things he said on human nature, Iqbal also lamented on the situation and reality man has been pushed into in the modern world, particularly referring to the conditions in the West. To him, such a situation does not fit into the true purpose for which man has been created. Though he appreciated the spirit of scientific research of the West, he was not happy with their philosophy of life which was one that is detached from the religion. According to him, though man in the West gains superiority through the use of science and technology, his life lacks the inner peace and harmony. To Iqbal, the reason for this is his attitude of going after worldly things at the expense of neglecting his spiritual needs.

Thus, wholly overshadowed by the results of his intellectual activity, the modern man has ceased to live soulfully, i.e. from within. In the domain of thought he is living in open conflict with himself; and in the domain of economic and political life he is living in open conflict with others. He finds himself unable to control his ruthless Egoism and his infinite gold-hunger which is gradually killing all higher striving in him and trying him nothing but life-weariness (Iqbal, 1996 : 148).

Besides explaining the shortcomings in the West, he also explained the false notion prevalent in the people of the East in facing the world of matter. People in the East, particularly the Muslims, were entangled in the web of pseudo-mysticism. Iqbal described their attitude towards life as follows :

Far from reintegrating the forces of the average man's inner life, and thus preparing him for participation in the march of history, it has taught him a false renunciation and made him perfectly contented with his ignorance and spiritual thralldom (Iqbal, 1996 : 148-149).

Iqbal concludes his criticisms of the East and the West with regards to their attitude towards life as follows :

The East perceived God and failed to perceive the World

The West lost itself in the world and fled from God!

To open the eyes on God is worship!

To see oneself unveiled is life (Iqbal in Saiyidain, 1977 : 91).

Iqbal fervently called upon man to lead the ideal life for which he has been created for. By going through his Ego philosophy, one would sense that Iqbal called for a life which strikes a balance between man's spiritual and his worldly needs. Having such an approach can cater for the Ego's growth and development. Iqbal also believed that the ideal situation for man's progress will be an approach that merges the two good qualities found in the people of the East and West. By complementing '*Zikr*' or spirituality of the East with the '*Fikr*' or intellectual knowledge of the West, it is possible to produce the ideal man propounded in the Qur'an (Ali, 1988).

Iqbal's concept of the human personality

Unhappy with the situation of the Muslims of the past and of his time, Iqbal came up with a new philosophy which can inject new ideas and vitality for life and herald the Muslims to live a dynamic, creative and purposeful life. He summarized his critique of the life-denying philosophy as follows:

To the living the world of living phenomena is welcome;

The world of ideas is meant for the heartless.

The ascetic had no recourse but to flee;

Since he had no strength to face this real world.

The people (Muslims) were corrupted by his soporific;

They slept and took no interest in action (Iqbal in Khan, 1977 : 20).

The new philosophy of life which he came up with is called the philosophy of *Khudi* or Ego philosophy. To his critics, the Persian word *Khudi* means Egotism, selfishness and so on, to Iqbal and his spiritual-guide, Al-Rumi, it means the "innermost being" of an individual or of a thing. Following the Qur'an, Iqbal emphasized action and dynamism through his philosophy. Iqbal believed that action, effort and constant striving in life would be able to open to man the real essence of his being and he too would be able to realize the existence of the self. Iqbal also believed that the Ego can be felt through intuition. Iqbal explains *Khudi* as follows :

Metaphysically the word *Khudi* is used in the sense of that indescribable feeling of 'I', which forms the basis of the uniqueness of each individual.

Metaphysically it does not convey any ethical significance... Ethically the word *Khudi* means (as used by me) self-reliance, self-respect, self-confidence, self-preservation, even self-assertion when such a thing is necessary, in the interests of life and the power to stick to the cause of truth, justice, duty, etc., even in the face of death. Such a behaviour is moral in my opinion because it helps in the integration of the forces of the Ego, thus hardening it, as against the forces of disintegration and dissolution (vide Reconstruction); practically the metaphysical Ego is the bearer of two main rights that is the right to life and freedom as determined by the Divine Law (Iqbal in Khan, 1977 : 19).

Iqbal presented his ideas on the development of the human personality or individuality first in *Asrar-i-Khudi*, written in the Persian language. This idea later saw further development in his *Rumuz-i-Bekhudi*, and finally presented systematically in his *Lectures*. Iqbal's ideas on the human self or Ego is a theme that runs conspicuously throughout his philosophical writings and works on poetry.

Despite Iqbal's clarification of philosophy of the Ego, the *Asrar-i-Khudi* created a storm of protest that came from the Sufi scholars of his time. The protest was also directed towards Iqbal's over veneration on the maintenance of one's personality which is enshrined in his philosophy of the Ego. In the introduction to *Asrar-i-Khudi*, Iqbal stated that the existence of the self is real and he had spent many years contemplating its existence. This assertion was contrary to the existing philosophies in the East. According to these Eastern philosophies, the word 'I' that emanates from the self of the human psyche is something thought to be a mere illusion in the imagination of the human mind. Iqbal realized that what is deemed as an illusion that does not receive attention in the East, is a thing that the West had realized its importance in establishing itself as a domineering power in controlling the East ('Azzam, 1985).

To Iqbal, personality carries the distinctive mark of the individual which is very exclusive or unique to the individual and that no one entirely can be like him in his character, behaviour and personality. The following call for the importance of maintaining personality :

Everything is looking for self-expression;

Every atom is dying for greatness.

Without self-expression this life is no life;

By the perfection of his individuality man becomes like God.

By the force of individuality the mustard is turned into mountain;

When weakened it reduces the mountain into a mustard seed.

Thou (the Ego) alone art real in this universe;

All else is a mirage (Iqbal in Khan, 1977 : 9).

Inasmuch as the life of the universe comes from the power of the Self,

Life is in proportion to this power.

When a drop of water gets of Self's lesson by heart,

It makes its worthless existence a pearl.

When the grass found a means of growth in its self,

Its aspiration clove the breast of the garden.

Because the earth is firmly based on itself,

The captive moon goes round it perpetually.

The being of the sun is stronger than that of the earth :

Therefore is the earth fascinated by the sun's eye.

When Life gathers strength from the Self,

The river of Life expands into an ocean (Iqbal, 1983 : 20-22).

In defining what he meant as personality, Iqbal said :

In man, the centre of life becomes an Ego or Person. Personality is a state of tension and can continue only if that state is maintained. If the state of tension is not maintained, relaxation will ensure. Since personality, or the state of tension, is the most valuable achievement of man, he should see that he does not revert to a state of relaxation. That which tends to maintain the state of tension tends to make us immortal. Thus the idea of personality gives us a standard of value: it settles the problem of good and evil. That which fortifies personality is good, that which weakens it is bad (Iqbal, 1983 : xxi-xxii).

In another place, Iqbal defined personality by taking himself as an example :

My real personality is not a thing, it is an act. My experience is only a series of acts, mutually referring to one another, and held together by the unity of a directive purpose. My whole reality lies in my directive attitude. You cannot perceive me like a thing in space, or a set of experiences in temporal order; you must interpret, understand and appreciate me in my judgments, in my will-attitudes, aims, and aspirations (Iqbal, 1996 : 82-83).

Iqbal was emphatic in his conviction that the *Khudi* or Ego/self-hood is not an illusion but real. Challenging those who did not believe in the existence of the Ego, Iqbal wrote :

If you say that 'Ego' is merely a superstitious thing, and its appearance is just like any other fantastic thing in the world, then tell me who has caused the doubt in your mind? Once look into yourself, and tell me who is the Invisible Being that dwells within you? Obviously the world exists, and still it requires

some arguments for its existence, and it can't be grasped even by Gabriel. On the other hand, however, Ego is concealed (in our mind), and does not require any argument for its existence, - once think well what is the secret behind its activities? Now, take your 'Self' to be a Truth (fact), and don't think there is any touch of Evil in it. Never imagine that 'Self' (Ego) is a Farm without any produce. When your 'Self' becomes mature, it is immortal, for the separation of true lovers is itself a Union (Iqbal & Tariq, 1973 : 146).

To Iqbal, the Ego is the entity in an individual that provides the energy for life. Besides, the Ego dictates one's likes and dislikes. In human beings, the acts like judgments and resolutions are performed by the Ego. Moreover, it is the entity which creates the "will attitude" or "mental attitude" in man. The Ego's existence depends very much on the action, wishing and desiring. An individual who is devoid of these ingredients in his Ego is devoid of life. The Ego in human beings forms the core of their personality. In short the Ego is the centre for all human activities.

Further exploring Iqbal's ideas on the Ego reveal the fact that the life of Ego depends on its established mutual relationship with nature or external world, society or community and the Ultimate Reality. Iqbal also asserted that it is of vital importance for the Ego to relate itself with nature and other Egos living in the society. Iqbal stressed that the Ego cannot grow in isolation and solitude. Though nature can be seen as a hindrance on its way to maturity, it is not seen as an evil. In reality, the obstruction caused by nature can cause the inner potential of man that is within the Ego to unfold. The Ego becomes glorified and reaches its destination when it is able to overcome all obstacles on its path or by conquering the forces of nature. Based on the facts presented in the Qur'an, Iqbal explained three basic principles of his Ego philosophy:

One, the Ego has a place of origin and it came into existence in accordance to the precise time appointed to it. It is only through the command of Allah (SWT) that the Ego came to exist in the spatio-temporal order. Prior to that, it did not pre-exist in this dimension of earthly life. One such reference in the Qur'an stating that the Ego is a creation of Allah (SWT), and it was brought to existence through His directive can be seen clearly in Surat Al-Isra'(17 : 85) :

"They ask you concerning the spirit. Say : "The spirit is of my Lord's command. Little indeed is the knowledge granted to you" (Basmehi, 2007).

Two, the Ego will pass through this earthly life and it is never going to pass through this spatio-temporal order again. This understanding of Iqbal on the human soul is parallel to the Islamic belief which states that each individual is only born once into this world. Muslims do not believe in the idea of the reincarnation of the soul during its earthly life until it reaches a state of Nirvana as taught in Hinduism and Buddhism. This is evidently true when referred to the many verses of the Qur'an in relation to the life of the Ego. *Surat al-Muminun*, verses (23 : 99-100) reads :

Until when death comes to one of them from among the disbelievers, he will say : “O Lord, let me go back (to life again in the world)- so that I may work righteousness in the things that I neglected. “Never! It is only a word which speaks out. Behind them there shall be a barrier till the day they are raised up (on the Day of Judgment)” (Basmeih, 2007).

Three, upon its resurrection on the Day of Judgment, the Ego will meet Allah (SWT) as a single irreplaceable individuality and it will be shown the fruits of its labour done during its earthly life. A state of reward or punishment awaits the Ego after it has been judged of its previous actions. In stating this view, Iqbal referred to Surah Maryam (19 : 93-95) and (Surat al-Isra’ (17 : 13-14) respectively :

There is none in the heavens and on the earth but shall come to (Allah) Most Gracious as a servant. Certainly Allah has kept strict count of all (with His absolute knowledge) and numbered them all exactly in detail. And each one of them will come to Him on the Day of Judgment, alone (Basmeih, 2007).

And we have tied everyman’s fate around his neck; and we shall produce for him on the Day of Judgment a book (of his deeds) spread wide open (for him to see). (Then we commanded him) : “Read your book (of deeds). Enough for you this day that your own soul should call you to account (on all the matters that you have done (Basmeih, 2007).

Iqbal also discussed the issue of the Ego’s immortality. According to the Islamic belief, the human body of an individual disintegrates after the death but the soul goes on to live on a new dimension of life. Parallel to what has been stated in the Qur’an, Iqbal in his philosophy stated that the Ego can reach a state of immortality. Iqbal also stressed that this state of immortality is not the Ego’s right, but it is a state that the Ego has to earn. Since the state of immortality of the Ego is not a God given right and man is just a candidate for attaining it, each individual has to work hard to attain it. The Ego in its progress, growth and development will be able to reach the status of immortality when it undergoes actions that were termed by Iqbal as “Ego-sustaining deeds”. Among the Ego sustaining deeds which also can be seen as elements that can strengthen the Ego will be love, *faqr*, courage, tolerance, performing creative and original works. By performing the Ego sustaining deeds, one has to abstain from all “Ego-dissolving acts” such as fear, dependency, slavery and pride of ancestry (Iqbal, 1996).

In further explaining the nature of the human self, Iqbal divided it into two aspects: the “efficient self” and the “appreciative or affective self”. Between the two, it is the efficient self that enters the world of space and time. In conducting itself to the demands of the external world, it lives as though it is outside itself. It is the nature and activities of the efficient self that continuously keeps an individual busily immersed in the demands of the external things that often push the affective or appreciative self to the background. Iqbal further elaborates on the two aspects of the human self :

We weave a kind of veil around the appreciative self which thus becomes completely alien to us. It is only in moments of profound meditation when the efficient self is in abeyance that we sink into our deeper self and read the inner centre of experience (Iqbal, 1996, p. 38).

Iqbal also explained that it is during the five daily prayers and other prayers done either individually or collectively that the Ego is constantly reminded of its origin and the link that it has with the Almighty. As such, prayer in Islam, in a way depicts the scenario of an individual Ego reporting to the Ultimate Ego of its activities and its God-centered life in conducting its affair in the material world :

As a means of spiritual illumination it is a normal, vital act by which the little island of our personality suddenly discovers its situation in the larger whole of life... and it must be regarded as a necessary complement to the intellectual activity of the observer of Nature (p. 72) The timing of the daily prayer which, according to the Qur'an, restores 'self-possession' to the Ego by bringing it into closer touch with the ultimate source of life and freedom, is intended to save the Ego from the mechanizing effects of sleep and business. Prayer in Islam is the Ego's escape from mechanism to freedom (Iqbal 1996 : 87).

Another interesting aspect of Iqbal's concept of the human Ego is that it has the "freedom of will" which enables it to choose between what is good and evil, right and wrong. Upon the death of an individual, the Ego departs leaving the body to decompose, while it moves on to live in the next dimension of life through the force it has cultivated during its companionship with the body. It passes through the new dimension of life either in pleasure or in pain based on what it has accumulated during its earthly life before finally appearing in front of its Creator (Bilgrami, 1966). In stating the Ego's freedom of choice Iqbal referred to Surat al-Isra' (17 : 7) and Surat al-Kahf (18 : 29) respectively :

If you do good it shall be to your own advantage; but if you do evil, you shall sin against yourselves... (Basmeih, 2007).

Say (O Muhammad) : "The truth is from your Lord. Let him who will, believe in it, and him who will, disbelieve in it." For the wicked, We have prepared a Hellfire which will encompass them like the walls and roof of a tent. When they cry out for relief by reason of thirst, they shall be showered with water like molten brass, which will scald their faces. How dreadful a drink, how evil a place of rest (Basmeih, 2007).

Any discussion on Iqbal's concept of the human Ego will be incomplete if it does not touch on its relationship with God as the Infinite/Ultimate Ego. Iqbal by making reference to God as the Ultimate Ego states that all Egos proceeded from God. By stating this, he did not subscribe to the pantheistic view that the Ultimate Ego is the only reality and all other Egos which are finite in nature have no independent existence apart from the

Infinite Ego. He also disagreed with the idea that the Ultimate Ego exists in isolation without having any contact with the finite Egos. Iqbal believed that the existence of the Ultimate Ego engulfs the finite Egos in His own Self without negating their independent existence and selfhood. Iqbal clarified the relationship between the finite Egos and the Infinite Ego as follows :

I have conceived the Ultimate Reality as an Ego; and I must add now that from the Ultimate Ego only Egos proceed. The creative energy of the Ultimate Ego, in whom deed and thought are identical, functions as Ego-unities. The world, in all its details, from the mechanical movement of what we call the atom of matter to the free movement of thought in human Ego, is the self-revelation of the 'Great I am'. Every atom of Divine energy, however low in the scale of existence, is an Ego. But there are degrees in the expression of Ego-hood. Throughout the entire gamut of being runs the gradually rising note of Ego-hood until it reaches its perfection in man. That is why the Qur'an declares the Ultimate Ego to be nearer to man than his own neck-vein. Like pearls do we live and move and have our being in the perpetual flow of Divine life (Iqbal, 1996 : 57-58).

Iqbal's statement that God is closer to man than his jugular-vein is a reference found mentioned in Surah Qaf (50 : 16) : "And indeed!, We have created man, and We know the promptings of his soul, and We (by Our knowledge) are closer to him than his jugular vein" (Basmeih, 2007).

According to Iqbal, the personality of a person becomes stronger when he or she is closer to God. On the contrary, the personality becomes weaker when one is further away from God. The word "further away from God in this earthly life" means one who does not pay attention to the do's and the don'ts in the Qur'an. It also means that one who does not submit to the will of God and does not take the role of Allah's Khalifah in managing his life on earth. Far from being the *Khalifat* Allah, his character and behaviour will all be contrary to the things mentioned in the Qur'an and Sunnah. To Iqbal, the condition of one who is far away from God will be placed under the category of those who are weak in their personality. This idea of Iqbal is in line with the teachings of Holy Qur'an, according to which those who purify their souls are those who are successful in the eyes of Allah, and those who pollute their souls are deemed as those who have failed. This idea has been mentioned in many verses with different variations in the style of its narration, though they relate to the same message. One among the many Surahs which has stated this is Surah Shams (91 : 7-10) : "By the Soul, and the proportion and order given to it; and its enlightenment as to its wrong and its right; truly he succeeds that purifies it, and he fails that corrupts it!"

Seen from another perspective, man being God's vicegerent on earth has also been imbued with the divine attributes of his Creator. By getting closer to God by performing

acts of righteousness man can actualize these divine attributes. Through the actualization of the divine attributes man can gain a higher level of self-consciousness. By displaying such consciousness, the act of an individual comes parallel to the dictum of Socrates, "know Thyself" and also to what has been stated by Sayyidina Ali ibn Abu Talib, "awareness of self is awareness of God" (Kazmi, 1995).

Ideal society and stages in personality development

To Iqbal the development of individuality is important, and he carried this message in almost all of his philosophical writings and poetry. In studying his Ego philosophy, one would discover that though he emphasized a great deal on the Self, he nevertheless, did mention the important fact that the human Ego cannot fully develop in isolation without interacting with other Egos of the society. Due to this reason, the individual member of a society needs to mingle and interact with other members of the society. In other words, an individual Ego blooms, grows and develops to maturity through mutual cooperation and collaboration with other Egos of the society.

Iqbal believed that the society in which an individual lives is very important because the society is the place where the Ego draws its spiritual strength. For this reason the individual Ego has to participate actively in all social activities organized by the society. In relating to the life of an individual, Iqbal's ideas on the Ego and its relation with the society reflect the idea that an individual becomes weak, powerless and aimless without his association with the society. It is the active participation/involvement of an individual in the society that gives him a sense of belonging and identity. It is this relationship that gives him the vitality to strive for a higher purpose in life. His feelings and aspirations to live within values set by the society can enrich the Ego of an individual. Iqbal in stressing the importance on the relationship of the Ego with the society wrote the following:

The Individual exists in relation to the community.

Alone, he is nothing!

The wave exists in the river,

Outside the river it is nothing! (Iqbal in Saiyidain, 1977 : 56).

When a word is taken out of its verse,

It causes the sense to be lost.

The green leaf that falls from the branch

Loses all hopes of enjoying the spring.

He, who does not drink from the fountain of society,

Will find that the fire of his melodies dies out in him (Iqbal in Ali, 1988 : 240).

Besides stressing the importance of the relationship between the individual and the society, Iqbal went on to expound on the nature of the society. According to him, in order for the human Ego to develop healthily, an individual should live or be placed in a very conducive social environment suitable for the growth of the Ego. He believed that the nature of the society has great impact on the growth of the Ego. Under the influence of a good and healthy society, the human Ego develops in a more enriching manner. To Iqbal, the ideal society for the development of the human Ego is one that is God conscious which abides by all the religious and moral values. On the contrary, when the society's philosophy is detached from the religious and moral values, it no longer becomes ideal for the development of the Ego. Iqbal lists the following eight criteria which will be conducive for the growth of the Ego :

- a. It must be based on spiritual considerations like monotheism.
- b. It must centre round inspired leadership or prophethood.
- c. It must possess a code for its guidance.
- d. It needs a centre.
- e. It must have a clear goal towards which the whole society should strive.
- f. It must gain supremacy over the forces of nature.
- g. The communal or collective Ego must be developed in the same way as the individual Ego is developed.
- h. It must safeguard maternity (Vahid, 1960 : 34).

Iqbal through his Ego philosophy not only explained the life of the Ego, elements that strengthen and weaken it, the ideal society for its development, but also explained on the stages the Ego has to pass through in order to reach its ideal level of maturity. Like education and any other process of learning which normally starts from the simple and moves on to advance and complex levels, Iqbal also conceptualized three stages that an individual has to pass through in order to reach the stage of *al-Insan Kamil*. The three stages emphasized by Iqbal in his theory of personality development are :

- a. Obedience to the Law.
- b. Self-control, which is the highest form of self-consciousness or Ego-hood.
- c. Divine vicegerency (Iqbal, 1983 : xxvii).

Conclusion

In conclusion, it may be noted that Iqbal's theory on the personality development comes as a response to the prevalent condition (especially the colonization) of the Muslim Ummah of his time. His philosophy of the Ego, the *Khudi*, is eclectic combining the ideas he has taken from the philosophers of the West and East. His theory of the self is in line with the basic principles stated in the holy Qur'an. To Iqbal, the Ego is a soul-substance

that provides energy and vitality for an individual. The Ego has two aspects: the appreciate Ego and the efficient Ego. In order for the Ego to bloom and grow into its fullest potential an individual has to indulge in Ego-sustaining activities. Iqbal also emphasized that the human Ego can grow and develop in an ideal state. Lastly, personality is the reflection of the *Khudi*/Self of an individual through his mental attitude and behaviour. This reflection is the outcome of the interaction of an individual's Ego with the environment/nature, society, and the relationship with Allah (SWT).

It should be evident that Iqbal presented a positive theory on man and his personality development. In the history of Muslim intellectual contribution to the world, Iqbal who occupies a position midway between the early and contemporary Muslim scholars presented a philosophical and modern version on man and personality by not cutting away from the past Islamic heritage. By relying on ideas mentioned in the Qur'an and Sunnah and to some early Muslim and Western scholars he erected the edifice of his theory on personality. He was careful in the sense that whatever he has taken from the Western scholars were elements that did not contradict with the Islamic teachings. In fact, he justified that such elements are the Muslims' past dynamism and heritage which were taken by the West during the glorious days of Muslim intellectualism. Iqbal's ideas are in line with the process of Islamization of knowledge. What makes Iqbal's theory interesting is that he not only gave details on the characteristics of the human psyche but also laid down in his poetry and philosophical writings on matters like, what elements can strengthen and weaken personality. Moreover, Iqbal also explained on what should be the ideal environment for the growth of personality and the stages one has to pass through in order to reach the status of a true *khalifat Allah*, the vicegerent of Allah (SWT).

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Extra marital affair and family discord : Way-out in Islam

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Abstract : Extra marital affair is one of the major factors leading to family disputes in Bangladesh. Simply stated, extra-marital affair is adultery and it is morally reprehensible. Studies have found that this illicit affair has resulted in the loss of trust between the husband and the wife, which is the foundation of conjugal life, leading eventually to divorce. Additionally, there are instances of suicide and murder related to these extra marital affairs. Indeed, the children are the worst victim. Studies also found that, relaxation of religious values is the root cause of this evil and it can be eradicated through faithful adherence to the values inherent in Islam. This paper documents this incidence of extra-marital affairs in Bangladesh and is based on both the primary and secondary sources.

Keywords : Family dispute, Marriage, Extra marital affairs, Islamic values, Divorce, Death.

Introduction

Marriage is commonly understood as relatively enduring relationship between male and female as husband and wife (Rao, 2000). It is a bond by which a man and a woman gain the religious, social and legal recognition to live together. It creates mutual obligations between husband and wife. Marriage is a universally recognized system to regulate sex life which sanctions procreation of children. No religion permits to satisfy this biological need outside the wedlock. Sex outside the marriage is adultery and is known as extramarital affairs. Extra marital affairs can be defined as relationships outside of marriage characterized by an illicit romantic or sexual relationship or passionate attachment between two people of opposite sex. In some cases, extra marital affairs are kept secret thus breaching the fundamental conditions of fidelity. Extra marital affairs may begin benignly i.e., without a physical relationship but may later evolve into a sexual relationship posing a threat to the marital relationship.

Extramarital affairs involve the infidelity (physical, emotional, mental) of someone who is married. It damages the trust, the foundation of relationship, among spouses. Trust is the predicator of a long-term relationship. The role of trust in enduring marriage relationship is vital. If the illicit affair does not end and trust is not rebuilt then it would adversely affect marriages and lead to divorce. In earlier times, poverty, dowry etc. were

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the causes of family discord. But now extra marital affair of husband or wife have emerged as a cause of grave concern among the people. Evidence shows that, it is not only destroying family but also leading to murder and suicidal death. Thus, it has added a new dimension to the social degrading that is really a shame for a civilized society. An enduring conjugal life and a healthy family system necessitate that avoiding or arresting illicit affairs. This study provides ample information regarding the magnitude and consequences of extra marital relations and explores the social degradation occurring due to this affair.

Literature review

Extra marital affairs have received some scholarly attention. Uchenna, Ohiri (2010 : 15) found that infidelity is a breach of good faith that applies in a number of contexts. In the context involving a close relationship, infidelity is referred to as cheating which is any violation of the mutually agreed upon rules or boundaries of a relationship. Another term for marital infidelity is adultery. The facts about marital infidelity (sexual unfaithfulness to a spouse) are worth noting. Though a majority of married people disapprove of extramarital relationships, national survey indicates that 15% of wives and 35% of husbands have experienced extramarital sexual affairs. These numbers increase by 20% when emotional affairs and sexual relationships without intercourse are included. Uchenna, Ohiri also found in his study that marital infidelity (sexual unfaithfulness to a spouse) can influence divorce among couples.

K.M.A. Aziz (1979) observed that while the level of women's premarital sexual activity may be significantly, but not hugely, below that of men, extramarital sex is probably much less frequent for women than for men. In Bangladesh, in contrast to the Middle Eastern Muslim societies, but probably in common with other South Asian societies, the sanctions against married women having sex outside marriage are much stronger than those against premarital sex.

Khan and Arefeen (1989) reported that married men had sex outside their marriages with the relatively small number of local women who wanted extra money or presents, who were bored with their husbands or hostile to them, or whose husbands were away for long periods. Some men also visit prostitutes when working alone in the cities. Seema Amin (2012) said that euphemistic use of the word 'affair' itself in Bangladesh—in a society where extramarital relations and divorces are increasingly common, we continue to use the word 'affair' for any romantic or sexual relation at all. This is an ironic indication of the continued power of orthodox cultural norms, where romance and particularly sexual 'affairs' function in a there-not-here world of silence.

A pilot study was conducted by ICDDR (2006) in one urban area and in one rural area during December 2004 - January 2005 among men aged 18-49 years in three purposively selected urban areas (Dhaka metropolitan, Chittagong metropolitan, and

Bogra town) and three rural areas (Faridpur, Rajshahi, and Cox's Bazar districts) of Bangladesh. The findings show that, Overall, 17.5% of the respondents ever had pre- or extra- marital vaginal/anal sex (non-marital sex) in the past year. The corresponding figures were 9.9%, 8.6%, and 2.2% respectively for sex with female sex workers, casual female partners, and males/transgenders. This survey has revealed higher levels of non-marital sex - almost 27% of never-married men, and 13% of ever-married men reporting non-marital sex in the past one year-compared to reported rates of non-marital sex in the 12 months preceding the survey ranging from 8-24% (Bhuiya et al., 2004). On the other hand, several small sub-national surveys have found 47% (Caldwell *et al.*, 1999) and 56% (Hawkes *et al.*, 2002) of males had pre-marital and extra-marital sex respectively. These data are either too scanty or not nationally representative for modeling HIV.

Societal norms act to discourage and even to deny the existence of sexual relations outside marriage. Nearly 90 per cent of Bangladesh's population is Muslim and most of the remaining ten per cent is Hindu. The tenets of both these religions strongly condemn extramarital sexual activity and indeed any overt expression of sexuality. The behaviour of women is particularly affected. Among both Muslims and Hindus, women who are judged to be too open in their relations with men are likely to be condemned as immoral, effectively proscribing any relationships of easy friendship. Muslim society, in particular, has been marked by the institution of *purdah* (veil) in which women are expected to seclude themselves from the company of unrelated men. This concern for the reputation of women was in part responsible for early marriage : until recent times the great majority of girls married in their early teens (Caldwell and Indrani, 1999).

Z. Sachedina (1990) viewed that, Islam, in contrast to the often qualified views of Christianity and Hinduism, places no strictures on the enjoyment by men of sex, provided it is within marriage; indeed Islam regards sex within marriage as one of the good things of life.

Extra marital affairs : A qualitative study

As discussed above, no social system permits extra marital relationship and hence those involved in this illicit affair would not like to make their activities to public. This has to do with social condemnation and punishment. The affair comes to public attention only when these lead to murder, suicide or violence. As such it is difficult to gather information from the respondents about their extra marital relationship. Consequently, this research relies upon secondary sources to explore the linkages between extra marital affairs and family dispute and to analyze Islamic values and injunctions which provide solution to the crisis emanating from this illicit affair. This study is based upon information gathered through scanning news papers, journals, books, and through browsing internet. The author also visited the Bangladesh National Women Lawyers Association (BNW) to collect their documentation on extra marital affairs.

Extra marital affairs at the global level

Recent studies show that 45-55% of married women and 50-60% of married men engage in extramarital sex at some time or another during their relationship (Atwood & Schwartz, 2002). Shirley Glass (2003), a marriage and family therapist, in her 20-year practice found that 46 percent of unfaithful wives and 62 percent of unfaithful husbands had affairs with someone at work (London Gal, 2012). It is the most significant reason for separation between husband and wife. The official divorce rate according to the latest US Census Bureau is 3.6 per 1000 total population; latest research suggests that it could be as high as 50% of all marriages that take place. Increasingly, infidelity figures as the chief cause of marriage break down. L Betzig (1992), a researcher on anthropology, wrote a paper titled "Causes of conjugal dissolution : A cross-cultural study" which found infidelity to be the single most cited cause of divorce in over 150 cultures including the US. An interesting fact about extramarital affairs and divorces is that the divorced spouses rarely marry the paramour who caused the marriage breakup and even when he/she does, the resulting marriage is far from a happy one. Extra marital affairs are also linked to murder and suicidal death. For example, in England and Wales, about 100 women are killed by partners or former partners each year; 21 men were killed in 2010. In 2008, in France, 156 women as against 27 men were killed by their intimate partners. Statistics shows that about 40-70% of murders of women were committed by their husbands or boyfriends. In addition, a woman is beaten every 18 minutes in the USA. In Peru, 70 per cent of all crimes reported to the police involve women beaten by their husbands (Shariar, 2012). In 2011, almost 1,000 Pakistani women were murdered in the name of honour-killing of whom 92% were for alleged extramarital affairs (Tariq, 2012). Furthermore, straying spouses who seek a new romance to send the pulse racing again could get more than they bargained for as extramarital sex increases the risk of a heart attack. Dr Graham Jackson, a heart specialist at St Thomas's Hospital in London, found couples in long-term relationships were far less likely to suffer heart attacks while having sex than those having affairs or one night stands. He found that 75 per cent of the cases of sudden death during sexual activity involved people who were taking part in extramarital sexual intercourse.

Extra marital affair and the family system in Bangladesh

When a family declines, ancient traditions are destroyed; the spiritual foundations for life are lost, and the family loses its sense of unity (Agha, 2012). In recent times, it has raised a grave concern among the conscious people of the country due to the rising family discord caused by this illicit affair and its attendant features. Extramarital affairs affect families in a multitude of ways. The man or woman who gets involved in extra marital affairs forgets that it might adversely affect the future of her/his family members. Like all other countries, extra marital affairs are the major factors leading to divorce in Bangladesh. This is due to the fact that extramarital affairs damage the trust in a

relationship and trust is the predicator of all long-term relationships. There is tremendous damage done to the sense of trust between the partners that may never be recovered. According to the Dhaka City Corporation (DCC) report, in 2005, the number of divorce registered was 5,525. During 2006 to 2011, the figure for divorce stood at 43,007 (Kaler Kontha, January 7, 2012). The major determinant of divorces in these cases is extra marital relations of either the wife or the husband. Habibur Rahman conducted a study on suicide in Jhenidah, where the highest number of suicides occurs in Bangladesh. He also found, extra marital affairs causing suicide in association with poor economic condition, illiteracy, dowry etc. (Daily Star, 2006). Evidence shows that husbands beat and, in extreme cases, kill their wives for involvement in illicit affairs. There are also reports of men being murdered for their involvement in extra marital affairs. Very often these incidents are reported in daily news papers and local satellite channels. To stop the menace of adultery, husbands kill their wives and the latter, with the assistance of their relatives, kill their husbands. Those involved in extra marital affairs even kill their innocent children in order to prove their love to the second party. Wives finding out the illicit affairs of their husband s and being helpless commit suicide. According to the report of Dhaka Metropolitan Police, extra marital relationship is the major factor in most murder cases across the country. On June 05, 2010 at Adabar, Dhaka, a child named Samiul was murdered because of extra marital affairs. This case created great uproar in the country. The investigation found that Samiul's mother, Ayesha Humayra, killed her son in collaboration with her lover in order to maintain secrecy about their illicit affair. On July 30, 2010, a mother, Bilashi, committed suicide with her two sons at Shahjanpur; on August 10, 2010 at Banani, a mother committed suicide with her two sons under train; on August 4, 2010 a child, Tanha, was killed at Sipaibagh; on June 10, 2010, Rita committed suicide with her 12 year old son, Pabon, and 10 year old daughter, Payel, at Jurain. All these suicides and murders were caused by extra marital affairs (Daily Kaler Kontho, January 7, 2012).

Factors influencing extra marital affair

Extramarital sex never had moral acceptability in Islamic societies, in particular, and other societies in general. The spouse who engages in extra-marital sex is guilty of adultery and is subject to the punishment of stoning to death according to Islamic law. In open and liberal societies, immorality of changing partners is becoming a norm (Agha, 2012).

People resort to extra-marital affairs for several reasons. As gleaned from various newspaper reports and documents, extra marital affairs are due to lack of emotional bonding between the husband and the wife. Marriage is supposed to bring about emotional attachment between the couples so that each depends on the other for comfort and caring, understanding and cooperation. The couples need to take in each other's interest into consideration, each other's work, hobbies and activities. Marriage requires love, compassion and understanding and communication. If the couple fail to

communicate their feelings, desires and expectations, their marriage will be adversely affected which may compel the partners to seek emotional bonding and peace outside the marriage.

Religion and religious practices may also contribute to extra marital affairs. If both spouses have good grounding in religion and if they are practicing Muslims then the chances are that they would stay away from infidelity. Religion and religiosity is important in a relationship as religion teaches morality and sense of dealing for a happy conjugal life. There are many examples where religious people are seen to treat their spouses in a very pleasant way. Several studies have shown religious practices to be inversely related related to extra marital affairs.

Women in financially independent and higher positions of power are also likely to be unfaithful to their partners. It is found that women, just like men, when they are working hard in stressful jobs, and are gainfully employed or are financially well-off, tend to make different decisions about how faithful they want to be. It has been observed quite frequently that financial independence is the single, biggest factor contributing to a woman having an extra marital affair.

Yet another factors contributing to extra marital affairs is the mass media which reaches far and wide and is extremely popular. Of significance in this respect is television which has an impact on its viewers. Relatively uncontrolled electronic media in Bangladesh has led to equally uncontrolled flow of cultural programmes which has adversely affected the value system of Bangladeshi citizens irrespective of age and gender. There have been constant calls from the public asking the government to regulate the content of television and electronic media and to save Indian cultural attitude from wholesale transformation. However, these calls fell on the deaf ear. In the meantime, western cultures continue to penetrate the society thus changing thr food habits and sexual orientation to the young and old. Western satellite TV channels have eroded the religious values and promoted a secular type of world where relationships are shared and extra marital affairs are not considered a relationship that has to be abhorred. The anonymity and easy availability of online dating now results in many more spouses looking for love outside marriage.

Effects of extra marital affair on children

On an average, 80 mentally disturbed people visit the hospital a day. About 40 per cent of them become mentally disordered due to such extramarital relationships (Shahriar, Sakib: 2012) However, The children are usually affected the most. They feel insecure in staying with such parents (Arzoo, 2010). They feel as if they have suddenly lost the parent they always trusted and the love which belongs exclusively to them has been taken over by an outsider. They are traumatized by the change in the emotional climate in the home. They may develop regressive problems such as physical illness or night terrors. They may

withdraw or act out in an effort to get their parents stop the affair. Their distress may result in school related problems, anxiety, depression, bullying, and victimization.

Extra marital affairs also negatively impact the identity and moral development of adolescents. The adolescents look to their parents as role models and expect that they be given training to behave as normal people and develop and retain stable relationships with people of their age groups. Parents characterized by infidelity cannot fulfill the functions of a role model and hence adolescents find no ideal to strive for. From here it is just an easy step to venture into dysfunctional relational patterns leading to promiscuity, dishonesty, and a belief on the appropriateness of jettisoning love and trust.

Islam : culture, marriage and family

Islam is the only approved religion to Allah (SWT). Qur'an and Sunnah is the foundation of Islam. Islam is not only a religion but also a complete code of life. It lays down clearly the principles of conduct for family, society and life. The greatest beauty of Islam is its distinct culture, '*thaqafah*,' which is based on the Qur'an and Sunnah as well as on great human experience and learning (*a'raf* and '*adat*'). The Islamic Culture is theocentric, upholding strict *Tawhid* (monotheism), emphasizing worship and devotion as well as the *Halal* and avoidance of the *Haram*. It also emphasizes equality, truthfulness, honesty, modesty (*Haya'*), and cleanliness or *Taharah*. Islamic culture emphasizes patience and reminds the believers to work in a steadfast manner and put their trust in Allah, the Lord and Sustainer of the universe.

Marriage is sanctified in Islam. According to the Qur'an: 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 (30 : 21). This verse makes it absolutely clear that the Creator in His infinite wisdom has created human beings in pairs, in two sexes with different physical structures and different emotions and desires. Allah, the Almighty has then willed harmony between the two that each is a perfect counterpart of the other. This is beautifully expressed as : "Your wives are a garment for you, and you are a garment for them" (2 : 187). In other words, the relationship between a husband and his wife is supposed to be one of mutual protection and adornment. They should love each other, complement and support each other and lead a healthy, prosperous life. A married life lived in love and trust for the sake of Allah (SWT) is considered ibadah, a continuous worship. The Prophet (SAW) is reported to have said that when a man gets married, he has completed half of his religion!

The Qur'an clearly and unequally prohibits extra marital affairs. The Qur'an, in Surah 17, al Isra, verse 32, says : "Do not go near adultery, surely it is an indecency, and an evil way [of fulfilling sexual urge]. Islam has closed all the ways by which marital fidelity steps into human society. In this regard Allah (SWT) says, (24 : 30) "Enjoin

(O Muhammad) believing men to lower their gaze and to preserve their chastity; It is what is most pure for you. In truth, God is fully aware of their acts” (24 : 31). “And enjoin believing women to lower their gaze and preserve their chastity, and not to reveal any of their attributes of beauty except that which is [manifestly] apparent, and to draw their veils over their chests”.

The Qur’an teaches that all circumstances which can lead to extramarital sexual affairs must first remove. All laws and regulations in this regard can be summarized as follows: One, men and women are to dress decently. As sight constitutes the prime motivation of the sexual impulse in man, women are not to dress in such a fashion as to display their beauty. Two, there should be nothing in society which is of a sexually provocative nature. Indeed, in an Islamic society, cabarets, dance centres, beauty contests and the like are not permitted. Three, the unrestricted mingling of the sexes, which ultimately leads to adultery, is also disallowed. Four, the use of sex as a profession is completely forbidden. For in an Islamic society, prostitutes, call-girls, sex-bombs, nude models and the like are an impossibility. Five, men and women (excepting the husband or any relative with whom marriage has been prohibited) are not permitted to travel together. Six, men and women are not to converse freely except in the presence of a third person. Seven, unless they have become mates through the institution of marriage, men and women are not to gaze at each other with lewd passion. Eight, they are not to speak, or flirt, in a manner that evokes lust. Finally, in case of the men who cannot find contentment in a single woman, there is also the provisions - albeit, a conditional one -to marry more than one woman (Akbar, 2012).

The Prophet (SAW) in emphasizing the importance of chastity and integrity is reported have said that Allah (SWT) will shade seven types of people in His Shade on the Day including two men who love each other for Allah’s sake, meeting for that and parting upon that; a man who is called by a woman of beauty and position [for illegal intercourse], but he says : ‘I fear Allah’... and a man who remembered Allah in private and so his eyes shed tears’ (Sahih Bukhari, Vol. 1, No. 629, p. 356). It is worth remembering that humanity was created to serve Allah (SWT) and, as Khalifatullah (Vicegerent of Allah) on earth, is entrusted with relating to fellow creatures and all other creations in the best way possible. All human actions carried out in accordance with the Shari’ah are acts of worship (ibadah).

Conclusion

It is evident from the presentation made above that marriage is a sacred institution aimed at populating the world with good souls. Extra marital affairs not only destroy the trust between husband and wife but also lead to divorce among them. Those involved in such illicit affairs are found sometimes to kill their children and quite often drives the other partner crazy to the extent that she commits suicide. Marriage leads to the establishment

of family. None can deny its significance in providing social status, upbringing and socialization of the children and in creating a morally sound and healthy society. But this basic institution of the society is in great peril due to the prevalence of illicit affairs among the married people. So, in order to protect this noble institution and to maintain a healthy family life, the enforcement of Islamic prescription for family life is indispensable.

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Inheritance rights of women in Islamic law : An assessment

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Abstract: Islam is not merely a religion but also a complete code of life based upon the principles, among others, of tawhid (unity of Allah, SWT), risalah (prophethood of Muhammad, SAW), adl (justice) and musawat (equality). Most of these principles have been accepted by all, the principle of equality has been contested by non-Muslims as well as secular Muslims. The issue of inheritance of women has particularly been cited as an example of inequality in which women are oppressed by Islam. This study, applying the analytical approach, provides justifications for women inheriting half the share compared to men and shows how Islamic law ensures equality. The alleged discrimination against women observed in the society is due to non-implementation of Islamic inheritance law in the society.

Keywords : Inheritance rights, Women, Islamic law, Equality, Justice.

Islam is a comprehensive way of life covering all aspects of life, spiritual, social, political economics and others. It has taught people that men and women are created equal and given equal standing in all respects. The Qur'an is categorical in this respect:

“Every soul will be (held) in pledge for its deeds” (Qur'an 74 : 38).

“So their Lord accepted their prayers, (saying) : I will not suffer to be lost the work of any of you whether male or female. You proceed one from another”... (Qur'an 3: 195).

“Whoever works righteousness, man or woman, and has faith, verily to him will we give a new life that is good and pure, and we will bestow on such their reward according to the their actions” (Qur'an 16 : 97; 4 : 124).

Allah (SWT) has created man and woman from one single source and has abolished all the previous unjust laws that deemed women as inferior in quality and nature. Islam ensures equality between the two sexes in rewards and punishments, equality in financial dealings and ownership of property. Definitely a question arises as to whether equality has been maintained in the right of inheritance as the Qur'an (4 : 11) declares : “Allah command you as regards to your children's inheritance; to the male a portion equal to that of two females.” On the basis of this verse, many Westerns and some Muslims argue that women are denied equal rights of inheritance with men which is a clear example injustice

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and discrimination. This misunderstanding of inheritance rights is due to reading only one verse in isolation. The need is to take into consideration all legislations regarding the property rights of women and various obligations of men. This study analyzes the legislation on inheritance in its totality and thus aims at dispelling the misgivings on women's right of inheritance.

The inheritance rights of women in Islam

One of the radical changes brought about by Islam is the principle of inheritance rights of women who in pre-Islamic era were not only denied to inherit but were treated as objects to be inherited by male. It is narrated by al-tabari (1984) that a woman (the wife of Sa'ad bin Rabi'a) complained to the Prophet (SAW) that she and her daughter were prevented from inheriting property left behind by her husband. Her husband's brother justified his action by saying that women do not mount horses, do not endanger themselves going into battle, therefore they should not inherit. To this, Allah (SWT) revealed the verse : "men shall have a share in what parents and kinsfolk leave behind, and women shall have a share in what parents and kinsfolk leave behind, whether the property be small or large- a determinate share" (Qur'an, 4 : 7). The verses that followed specifies the share of the individual : "*Allah (thus) directs you as regards your children's (inheritance) : to the male, a portion equal to that of two females. If only daughters, two or more, their share is two-thirds of the inheritance. If only one, her share is a half... and Allah is All Knowing, All Wise*" (Qur'an, 4 : 11). It also clarifies the inheritance rights of wife and husband as well as brothers and sisters: "*In what your wives leave, your share is a half, if they leave no child. But if they leave a child, ye get a fourth, after payment of legacies and debt. In what ye leave, their share is a fourth, if ye leave no child. But if ye leave a child, they get an eighth, after payment of legacies and debts...Allah is All-knowing, Most Forbearing*" (Qur'an, 4 : 12). The inheritance rights of the collaterals have also been indicated in the Qur'an (4 : 176) : "*...If there are both brothers and sisters, then male shall have the equal of two female...*"

The jurist A. A. Asaf Fyzee, (1974) explains that the property left behind by the deceased person will be inherited by the following three categories of people :

1. Zav-il-furuz meaning those heirs whose share has been defined in the Qur'an in Ch- 4, V-11-12.
2. Asabah those heirs whose share have not been fixed but they take from what is left after satisfying the claims of those whose share have been fixed in the first class. The principle of distribution of the second class is male takes the double share of female (2 : 1).
3. Zav-il-Arham i.e. Distant Kindred if there are no heirs of the deceased in the first or second class.

In the first category, there are twelve heirs : Husband, wife, father, true grandfather, mother, grandmother, daughter, son's daughter, full sister, consanguine sister, uterine sister and uterine brother. It is clear that in this category, female dominates constituting 8 out of 12 heirs. In the second category, there are three women.

Maulana Muhammad Abdur Rahman (2009) states that according to the general rule of distribution, property of a deceased under shariah law is distributed in any one of the following ways :

1. Equal grade of male and female where female inherits but the male does not inherit:
 - (i) where a person dies leaving his maternal grandmother and grandfather, the grandmother inherits but the maternal grandfather does not inherit; (ii) where a person is survived by a son's daughter and daughter's son then son's daughter inherits but daughter's son does not; (iii) In another case, where a deceased woman is survived by her husband, mother, full brother and two uterine sisters, now husband takes $\frac{1}{2}$, mother $\frac{1}{6}$ and the two uterine sisters $\frac{1}{3}$, excluding their counterpart brother (See Coulson, 1971).
2. Parallel grade of male and female where relatives take equal share in the following cases : (a) when a person is survived by his son or more than one daughter, his father and mother. Father will take $\frac{1}{6}$ and mother $\frac{1}{6}$ and son $\frac{2}{3}$, although father and mother are the heirs of parallel grade of opposite sex; (b) the uterine sister with uterine brother gets equal share i.e. single uterine brother or sister takes $\frac{1}{6}$ and two or more uterine brothers or sisters inherit $\frac{1}{3}$ from the deceased (Qur'an, 4 : 12); (c) where a person dies leaving his father and a daughter, the daughter as a Qur'anic heir takes $\frac{1}{2}$ and father $\frac{1}{6}$ as Qur'anic heir and $\frac{1}{3}$ as agnatic heir total $\frac{1}{2}$ of whole property which is equal to the share of the daughter; (d) if a woman dies leaving her husband and full sister then both of them get equal share at the rate of $\frac{1}{2} : \frac{1}{2}$; (e) where the deceased has only paternal grandfather and a daughter then paternal grandfather gets $\frac{1}{2}$ and the daughter gets $\frac{1}{2}$.
3. Cases where female inherits a larger share than that of male. Yusuf Al Qaradawy (1998) says that there are cases where a woman is entitled to a larger share than a man. i.e. where a person dies leaving a husband, mother, two brothers and a uterine sister, in this situation the single sister gets $\frac{1}{6}$ and the two brothers jointly get $\frac{1}{6}$ and individually $\frac{1}{12}$ which is half of a sister's share or when a person dies leaving his daughter and two brothers, now daughter get $\frac{1}{2}$ and two brothers jointly get $\frac{1}{2}$. Yekini (2008) says that the fairness in the distribution of the property of the deceased has been maintained in Islam as shown in the following cases where a woman takes more than her male counterpart (see Table 1) : (i) Where a woman is survived by her husband, father, mother and two daughters or sons and leaving property valued at 60,000 taka (1 taka equals U.S. \$ 0.013), the distribution will be as follows :

Table 1: Property Distribution

Category	Share	Taka	Category	Share	Taka
Husband	$\frac{1}{4}$	12000	Husband	$\frac{1}{4}$	15000
Father	$\frac{1}{6}$	8000	Father	$\frac{1}{6}$	10000
Mother	$\frac{1}{6}$	8000	Mother	$\frac{1}{6}$	10000
Two daughters	$\frac{2}{3}$	32000	Two sons	R	25000

So in this case daughters get more than the sons. Preference is given to the female heir then the male heir in similar situations as follows :

- i. Where a woman is survived by her husband, mother, father and two sisters or brothers, the sisters get more than the brothers.
- ii. Where a woman is survived by a husband, father, mother and daughter or son, the daughter is entitled to more share than the son.
- iii. If a woman is survived by her husband, mother and sister or brother then sister gets more than double the share of her brother.
- iv. Where the deceased person is survived by wife, father, mother, daughter and son's daughter or son's son, the son's daughter inherits more than the son's son.

In some cases female inherits and male does not inherit anything from the deceased, i.e. (i) where a woman is survived by her husband, father, mother, daughter and son's daughter or son's son, here son's daughter as a Qur'anic heir inherits from the deceased but son's son as an agnatic heir does not inherit anything; (ii) where a woman left her husband, sister and consanguine sister or consanguine brother, the consanguine sister as a Qur'anic heir inherits but consanguine brother as an agnatic heir is de facto excluded.

4. Male receives a share equal to two female's share : in certain cases, a male gets double the share of a female i.e. (i) a son inherits double share than that of an equal daughter; (ii) a brother with equal sister takes double shares; (iii) Husband takes the double of wife's share. This unequal distribution in few cases has been highlighted as evidence of discrimination by non-Muslim and some Muslim modernists.

However, it is clear that women do not always inherit half of a man's share. In one case, the four female heirs (daughter with son, son's daughter with son's son, brother with sister and consanguine brother with consanguine sister) take the half of a male's share and in another case, where wife is survived by her husband, husband takes double of that what his wife would have inherited if he had survived by his wife, (Ameer Ali, 1985). These situations have been taken as manifestations of injustice and discrimination against women in Islam. Many people, inside and outside the Muslim community, view this as discriminatory, unequal, unfair and unreasonable provision of Islam and that it does not benefit women economically.

Rationale for men inheriting more than women

Jawad (1988) vividly describes that prior to revelation, inheritance was the prerogative of man only and woman had no say or role in this matter. When a man passed away, his eldest son inherited his father's widow. Then he had the liberty to marry her, if she was not her real mother, or ask his brother or nephew to marry her. Islam rescued women from these disgraceful situations and bestowed upon her all rights including inheritance right. Islam with its egalitarian message has secured the legal rights of women to inherit. But in certain cases, as discussed earlier, a woman inherits less than half the share. Both Muslims and non-Muslims critics refer to verses IV : 10, 11, 12 and 176 as discriminatory and clear evidences of considering women as inferior to men. This contention is fallacious because there are sound justifications in Islam for giving less than half the share to women in certain circumstances. The Qur'an in verse 4 : 33 spells out that "this determined share is calculated by Allah Himself and cannot be changed. To everyone, we have appointed shares and heirs to property left by parents and relatives..." In another verse (4 : 32), the believers are told : "Do not covet the bounties Allah has bestowed more abundantly on some of you than others.

Tehrani (1999) narrates that Muhammad ibn Yaqub al Kulayni stated that Imam Ja'far b. Muhammad as-Sadiq was asked regarding the inequality in inheritance between men and women where women gets less than the men. He replied that a man has more responsibilities and he must go to war, and endure many expenses in the process. Aside from his own expenses, a man must also take upon himself the expenses of his spouse and children. What's more, he must give money to the family of a person accidentally injured by one of his family members. Shehzad Saleem (2009) states that the justification for less than half the share of women has been stated by Allah (SWT) in Surat al-Nisa' (4 : 11): "With regard to your parents and children, you do not know which of them is of more benefit to you." On the basis of this verse, Saleem says that the person who provides more benefits to a person is entitled to more share from the property left by the deceased. In Islamic family system, the male is the head of the family : "*men are in charge of women*" (Qur'an, 4 : 33). Men serve and take care of their parents while women leave their parents' house after marriage and reside in her husband's residence and hence cannot fully serve their parents. So, it is apparent that the son provides all the benefits to the parents by taking the responsibility of maintenance of the parents. As a result, a son is entitled to more share than that of a daughter.

Sayyid Qutb (1952), explaining the verse 11 of *surat al-nisa'* says that the Sura explains the Islamic system of Inheritance. It starts with an order, made in the form of strong recommendation, made by Allah (SWT) Himself to parents, to maintain justice among their children. This order shows that Allah (SWT) is kind, fair and merciful to the children than the parents. So when He assigns share to them He gives them better than what parents would normally give to their own children, so His distribution is above all questions and for the benefit of the children. He further says that by giving one share for the girl and two shares for the boys, Islam did not favor one sex over another. The apparent disfavor will soon be replaced by a comprehensive treatment of the respective

position of man and woman and their mutually complementary duties. A basic rule in Islamic system states that “*gain is commensurate with duty*”. In Islam, a man is required to pay the dower money to his wife at the time of marriage and he is to support his wife and children and old aged or needy parents and relatives in all situations. The least that can happen to a man who is negligent of this duty is that he be imprisoned. A man is required to pay the ransom and compensation for accidental death or injuries caused to others by any member of the family, while a woman is exempted from all these activities. Moreover, a man is required to support the insolvent and those who are unable to earn their living in his family, while a woman is exempt from the duty of mutual family support. Thus, the Islamic system is a comprehensive one, which distributes inheritance according to the liabilities. Since man bears more liabilities, his share of inheritance is greater. Usually, it is all a matter of maintaining justice and balance between the responsibilities of a male and those of a female within the family. Islam, exempts the women from all types of liabilities, and ensures their individual ownership. The Qur’an (4 : 32) says : “*men shall have a benefit of what they earn and women shall have a benefit of what they earn*”. By ensuring the individual ownership of woman, Islam has protected her inherited property, dower money, self acquired property and other incomes as intact as it comes to them and on the other hand a man can rarely save anything from his inherited property after the fulfillment of all the liabilities imposed by Islam (Kutb, 1952). Accordingly Tabataba’i, in his commentary of the Holy Qur’an in *Tafsir al-Mizan*, vol. 4 has said : “Based on this Islamic rule, women possess one third of the total property of the world with the other two thirds also owned by them under their husband’s supervision. Men have various responsibilities to take care of whereas, women, free from their family’s financial obligations, can freely take the control of their own portion (one third) as if their husband’s possessions are all theirs as well”.

Jamal (2005), however, believes that the criticism of inheritance law may be deemed justified, if the relevant verse is read in isolation. However, *surat al-nisa’*, Verse : 11, 12, should be read together with other relevant verses to see the balance and the value behind the regulations outlined in. It will then become evident that Islamic provision regarding inheritance between men and women is quite justified. A person, either male or female, gets property from many sources and priorities are given to women in most of the cases and only in one case male is given more portion than female, this difference in inheritance is to implement a sort of balance between rights and responsibilities of each group and for protecting the women’s property. In verse 11 of surat al-nisa’, Allah (SWT) declares that a male takes two shares while a female takes one share. This imbalance between men and women in inheritance has been balanced by other verses, as Allah (SWT) says “Give women their dower as a free gift...” (Qur’an, 4 : 4). So, it is the responsibility of man to provide dower to his wife and not the other way round of woman giving dower to her husband. After marriage, Allah (SWT) imposes another liability on husband: says “Men are the protectors and maintainers of women, because Allah has given the one more (strength) than the other, and because they support them from their means” (Qur’an, 4 : 34). Another obligation imposed upon a man when he becomes a father : declares “The mothers shall give suck to their offspring for two whole years, if the

father desires to complete the term. But he shall bear the cost of their food and clothing on equitable terms” (Qur’an, 2 : 233). It is a clear that the father is to provide the maintenance for the children and the mother is not required to supply any food or clothing to her children from her property. In Islam, a man is required to provide support for his mother, father, sisters and younger brothers and his close relatives if they are insolvent. Women are exempted from such responsibility. This is clear from the Qur’anic verse (2 : 215) : “They ask you, O Muhammad, what they should spend. Say, “Whatever you spend of good is [to be] for parents and relatives and orphans and the needy and the traveler. And whatever you do of good - indeed, Allah knows of it”.

Therefore, it is essential to read verse 11 of *surat al-nisa'* with all the relevant and related verses to arrive at the conclusion that Islam has maintained perfect justice between two sexes by giving a single share to woman and two shares to man. The Qur’an’s injunction giving half share to the women in inheritance and balancing it through other ways is a perfect mercy for women. Because they are delicate and vulnerable, as a result their earning capacity is less than that of men but their consumption of wealth is usually more than that of men. So if a woman would have been given equal share to a man’s share and simultaneously imposed upon her all responsibilities then she would not been able to support and protect herself. But Islam giving her the prescribed share in inheritance created affection and compassion in the minds of her brother, father and husband and her property has been protected from all types of possible expenditure. Azizah (1997) is quite right in observing that what a woman earns by inheritance is her net earning without any expenditure and what a man earns is his gross earning subject to many expenditure.

Rationale for the double Share of men

The principle of equality and non-discrimination among people of same sex and different sexes represent twin pillars or cornerstones upon which the whole edifice of Islamic law is established. But a male taking double the share of a female from the property left by the deceased seems an apparent inequality and discrimination against women. Intellectuals who relying on reason reflect upon the divine laws and compare them with their own ideas, directions, and understandings, find the divine prescriptions to be against justice, truth and rectitude. This is because of their deficiency in understanding, paucity of discretion and lack of knowledge about the essence of the secrets of the divine law (Towhidul, 2004). Iqbal (1989 : 134) says in this respect:

... the share of daughter is determined not by any interiority inherent in her but in view of her economic opportunities and the place she occupies in the social structure of which she is a part and parcel ...While the daughter according to Mohammedan law is left to be full owner of the property given to her both by father and husband at the time of her marriage: While further she absolutely owns her dower money, the responsibility of maintaining her throughout her life is wholly thrown on the husband. If you judge the working of the rule of inheritance from this point of view you will find that there is no material difference between the economic possession of sons and daughters, and it is

really by this apparent inequality of their legal shares the law secures the equality.

Gustave Le Bon (1884) says : The principles of inheritance which have been determined in the Qur'an have a great deal of justice and fairness. Robert Brodrick, Mukhtar Karimand and Rami Cheblak, Trowers & Hamblins (2008) describe where there are both male and female heirs; the share of a male is usually twice that of a female heir. The main reason for this disparity is to reflect the relative economic burdens on the individuals that is the man is burdened with dower, maintenance of wife, father and mother, children, sister and in some cases needy relatives, expenditure for social activities and paying ransom etc, but has only two sources of income, on the other hand a woman has been exempted from all these responsibilities but has more sources of income, i.e. inheritance, dower, maintenance, income from her own exertion etc. A detailed analysis of these justifications may remove the controversy regarding inheritance right of women in Islam.

Maintenance right of women before her marriage

A female child gets maintenance from her father till her marriage and all the expenses for arranging her marriage will also be borne by the father even if she has some sources of income. Additionally, a father is liable to provide maintenance to his male child up to the age of fifteen (Hedaya, 1870). Clearly, the daughter gets maintenance for a longer time than that of a son.

The maintenance of a woman after marriage

After marriage, the wife gets maintenance from her husband. In other words, the responsibility for the maintenance of the female shifts from the father to the husband. The husband is bound to supply to her wife all those things which are necessary for the support of her life such as food, clothes and lodging, (Hedaya, 1870). A modern Arab scholar has defined the maintenance as follows :

It is the right of the wife to be provided at the husband's expense, and on a scale suitable to his means, with food, clothing, housing, toilet necessities, medicine, doctor's and surgeons' fee, baths and also in necessary servants where the wife is of a social position which does not permit her to dispense with such services or when she is sick (Serajuddin, 1999). The Qur'an (65 : 7) says : "let the men of means spend according to his means : and the men whose resources are restricted let him spend according to what Allah has given him". Hossain (2006) is of the view that the husband, in all cases, must bear the maintenance of his wife. Ali (1985,) says : whether he is healthy or suffering from illness, whether he is abroad or in his own land, whether he is rich or poor, he must pay maintenance to his wife. Ali (1985) further describes that even if she resides in her father's house or in any separate apartment with lawful cause, he is bound to maintain his wife. If the wife is deprived from maintenance during certain period then she is entitled to her past maintenance from the date of her deprivation (It is the unanimous view of Imam

Shafi'i, Ahmad bin Hanbal and Imam Malik). It is clear that husband is to spend a lot for her wife under the Islamic law. Contrarily, the wife earns much as maintenance from her husband.

Right to dower of a woman

At the time of marriage or afterwards, the husband is bound to give dower to his wife as a token of respect (Hedaya, 1870). The dower belongs exclusively to her and she can dispose of her property as she wishes and husband has no right to impose any restriction on the disposition of her property. As the Qur'an (4 : 4) states, "Give women (wives) their dower with no strings attached. If they themselves give some of it back to you then consume it with good cheers." Fyzee (1974) says in no case, husband can deny paying the dower to his wife because it is a legal obligation upon the husband and is not dependent upon any contract between the parties. So where there is marriage there is dower whether the amount of dower is mentioned in the marriage contract or not. Where either husband or wife dies or divorces before the payment of dower, in that case also wife is entitled to her dower. The wife has a very exclusive right to refuse the conjugal right of husband if the prompt dower is not paid on demand (Faiz-uddin, 2008). In *Maina Bibi V Chaudhari vakil Ahmed*, 1924 case, it was held that where husband dies leaving unpaid dower money and the wife is in possession of his estate then the widow has the right to retain the possession of all the property of her husband until the dower is paid by his heirs and all the benefits accrue from such property belong to her. So it is clear that it is a very important source of income for the wife and by imposing this incumbent duty on husband, Islam has vividly upgraded and ensured the status and right of women.

Income from women's own exertion

Income from the investment of her own property and jobs exclusively belong to the women and no one can interfere in her property. The Qur'an (4 : 30) declares : "The man is allotted what they earn and to women is also what they earn" This verse clearly addresses that women have also the right to take jobs and earnings from it completely belongs to her. Al-Tabarani says women have the right to work in order to earn money as men do (Haji Faisal, 1993). In addition to the aforementioned sources of income the women also have another important source of income that is the inheritance which has been discussed earlier.

Responsibilities of a man in brief

These are the five sources of income for a woman without any obligation; whereas a man has only two sources of income : one through his own exertion and another is inheritance from the relatives. A man, however, has many obligations which are as follows :

Firstly, the maintenance of sisters where father is unable to shoulder the responsibility of taking care of his daughter or is dead and the sister is unmarried. A man has to bear all the expenditure necessary for the marriage of his sister. Secondly, a man has to pay the dower to his wife. Thirdly, a man is responsible for the maintenance of his children. Fourthly,

when the parents become old, the son is under the obligation to provide proper maintenance and to ensure their proper care. In no situation, son can refuse to provide maintenance for his parents irrespective of his financial or other benefits from his parents. Fifthly, a man has to participate in many social functions and thus incur a vast expenditure. As Qaradawy points out, the disparity of shares between men and women in inheritance is manifestly due to the difference in the duties and costs that each has to bear by virtue of the Islamic teachings. Islam has completely exempted the women from all types of financial duties and costs while all such responsibilities and obligations have been vested on men.

Discriminatory practices of inheritance in Bangladesh

It is true that Islam has granted equal rights for all without any type of discrimination on the bases of sex, caste, language etc, but the various rights of women are neglected in different ways all over the world especially in Bangladesh. Quite often women are badly treated by their husbands and are deprived of all types of common rights, i.e. property right, freedom of movement, freedom of expression of opinion in the family matters. Indeed, women are denied their inheritance rights. Keddie (1991 : 6) says, in general, rural and urban women do not inherit as the Qur'an and Muslim Law says they should, though, "in return" they get permanent protection from their natal family, and in some cases their sons may get all or part of their shares. It has been observed by Freedman (1991, pp. 24-25) that although a certain share has been granted to women by Islamic Law of Inheritance but almost always it is usurped by the male member of the family or it is relinquished by the women in hopes of securing the future protection of her brothers or male relatives. In Bangladesh, it is known that the rural women don't claim their inheritance from their father's estate but exchange it for the continued right to visit the paternal home (World Bank, 1990, 21).

The interviews conducted with a sample of 300 married women reveal interesting facts. Most of the females think that if they demand their inheritance they will lose the love and affection from their brothers. In few other cases, the female heirs disclosed that the silence regarding inheritance is the safe way for maintaining harmony and love among the brothers and sisters. Especially in rural areas, some women deem that taking inheritance (commonly referred to as *Duhuttori*) from brother is an inauspicious sign and the persons who take *duhuttori* will inevitably face a calamity. In majority of the cases, women believe that to claim inheritance from father's property is an act of dishonoring their paternal family. In certain cases, the women have to tolerate some extra torture from their nuptial family members for not asking the inheritance from paternal property. Through informal discussion with some females, the authors found that some old aged women, at the last stage of their life, collect inheritance from their brothers or brothers' son under pressure from their children. Most of the women relinquish their inheritance share willingly and do not regret for doing so. The interviews conducted with 300 married women provide a revealing picture of discrimination, exploitation and deprivation of

women in Bangladesh. Some 22% of women interviewed confirmed to have succeeded in getting full share in inheritance. Another 16% of them received a part of their inheritance. A vast majority (62%) of women could not obtain anything from the deceased's property as inheritance. It is found that the discrimination is more in the rural areas where only 13% women got inheritance from their relatives, 9% women succeeded in getting partial share and 78% of women were deprived of their inheritance right for many reasons. Clearly, Bangladeshi women do not get inheritance as prescribed in Islam. Men do not think it an offence to deprive their sisters of inheritance rights which has now become a custom.

Khan, a Law professor, in an interview, said that Islam has maintained justice between men and women giving half share in one respect and ensuring more rights in all other respects and making them free from all types of financial responsibilities. He also said that if equal rights and obligations have been imposed on men and women, then women would be loser as they would be earning less but need more than men need. He regretted that the golden rule of Islam is not practiced in Bangladesh; most of the husbands do not pay the dower money to their wives; and very few males and females have proper knowledge of maintenance right of women. As a result, women are deprived of their proper maintenance.

Ex-District Judge Md. Jashim Uddin, when contacted, disclosed that during his long service life, he received only few cases on inheritance right of women. According to him, women in Bangladesh are not interested to take inheritance from their brothers and brothers are also doing not intend to give the due inheritance to sisters.

Md. Jafor Ullah Talukder says women in Bangladesh should be treated as equal to men and the right to inheritance must be given as prescribed in the Holy Qur'an. Md. Mohiuddin Khaled, Associate professor of law and Islamic law expert, is of the view that inheritance right of women is a hollow promise for women in Bangladesh. The government should enact laws prescribing punishment for non-payment of inheritance rights of women.

Conclusion

It is clear from the discussion presented above that a woman earns from at least four sources with no obligation and a man earns only from two sources with many obligations. A male is given more shares in inheritance only for their many responsibilities but in any exceptional situations when the male does not provide proper support to the parents and female takes the responsibility to provide maintenance and services to the parents then the parents can make a gift in favor of the daughter just to make a balance between men and women. It is observed that the rights bestowed upon women in Islam are not taken seriously Bangladesh. The women are usually deprived of their dower, maintenance and most commonly inheritance rights. To ensure the inheritance right of women the following steps can be taken by the state.

1. Like birth, marriage and divorce registration, death should also be registered to maintain the records of deaths where the date of death, the names of the living heirs (both male and female) and amount of his property must be included.
2. In every upozila, an inheritance monitoring centre should be established headed by a legal expert and other members whom the government thinks necessary. This body will accept application from the victims and dispose of them, collect information on the transfer of inheritance, after the death of a person, distribute the deceased's property among the heir according to law and issue a certificate. For creating awareness among the women they should conduct seminars, symposia, mass gatherings and group discussions and disseminate this information through the printed media.
3. The state may telecast and broadcast the issue of women's inheritance rights through electronic and printed media.
4. A chapter on inheritance right of women should be included in the curriculum of the Secondary and Higher Secondary Schools.

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Book Reviews

Inside Al-Qaeda and the Taliban : Beyond Bin Laden and 9/11. By Syed Saleem Shahzad, Pluto Press, 2011, pp. 260. ISBN : 978-0-7453-3101-0 (paperback).

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‘Terrorism’, though most studied, suffers from three problems (Colin Wight, 2007: 99). First, it defies definition; second, it is difficult to obtain primary data due to various obstacles; and finally, it has attracted major attention of policy makers without studying the phenomenon itself. Colin, therefore, suggests adopting a structural approach rather than the present psychological approach, and studying the phenomenon in a historical context rather than concentrating on its contemporary manifestations (p. 100). Saleem Shahzad’s *Inside Al-Qaeda and the Taliban*, by and large, complies with Colin’s suggestion. It provides the picture of Al-Qaeda and traces its historical roots, its arguments, as well as explores its different parts. The author highlights the implication of ill-understanding the subject in the light of series of developments from 1996 to 2010. The book was launched on May 24, 2011, and its author was kidnapped allegedly by the Pakistan’s intelligence agency on May 29, 2011, and his body was discovered the next day far from his home.

The book is about Bin Laden and Mulla Omar’s colleagues, their strategists, and ideologues. At the very beginning, Salim reminds the readers that “there is more to Al-Qaeda than just Bin Laden” (p. ix). The book focuses on three groups or elements who contributed to the development of Al-Qaeda in its contemporary form. First, those ideologues who transformed a service-providing organization namely *Maktab-e Al-Khidmant* into the most effective international non-state actor. Saleem considers a minor role for Bin Laden, instead finds that Al-Qaeda owes much more to a group of Egyptian Muslim Brotherhood militants, particularly Aimen Al-Zawaheri (pp. 74-79). According to Saleem, it was Zawaheri and his colleagues who drew Al-Qaeda’s dialectic of struggle, by arguing that “the concept of ‘No God but Allah’ does not only have ritualistic connotations,” rather “symbolizes a rebellion against any human-made system” such as democracy, socialism etc. (p. xv). Based on this notion, a Marxist-like dialectic was developed, initially polarizing the society into two poles of “practicing Muslims” and “non-practicing Muslims”, and then defining two levels of struggles: Islamists versus polytheists in the Muslim world; and in the last stage, Islam versus the West (p. xvii).

Second, those who reorganized Al-Qaeda which was “believed to be buried under the rubble of the Tora Bora mountains as a result of the U.S. bombing in 2001” (p. x). The writer mentions a group of Pakistan’s army officers known as *pir bhaee*, who had their allegiance to some Jihadi spiritual mentors (p. 8). Besides, there were some self-retired army men who had joined Al-Qaeda. Among them he specifically focuses on the role of two brothers—Khurram and Haroon—in formulating Al-Qaeda’s post 9/11 strategies, which revolutionized Al-Qaeda in terms of capacity, and equipments (pp. 82-91). Even the night vision glasses arrived in Pakistan in President Mushraff’s official car (p. 88).

Third, those warriors and guerrilla commandos in the tribal areas of Pakistan and Kashmir who were fighting against NATO forces on the ground. These people had two different orientations. One group was the product of the Pakistani military establishment expanding Pakistan’s strategic regional agenda. The author claims that the military establishment of Pakistan has been convinced that within five years, the U.S. would leave the region, therefore, Pakistan would need these militants as strategic assets to pursue a proxy war in the region. But, these so called strategic assets fell on the lap of Al-Qaeda as they were too big to be controlled by Pakistan anymore (p. 185). The other groups comprised of fighters who were directly attracted to Al-Qaeda, following Pakistan’s military operation in its autonomous tribal areas against Al-Qaeda elements. Shahzad argues that Al-Qaeda was not interested to extend the theater of war to Pakistan as it needed its tribal areas as safe-havens, as well as recruiting field (p. 11). Yet, Al-Qaeda knew that Pakistan would operate against them as a result of the U.S. pressure. So, it was also prepared for the second scenario. When Pakistan went to war against Al-Qaeda, the latter’s message from “fight the U.S.” was changed into “fight the Muslim regimes allied with the US” (pp. 9-10).

The writer notes that the Al-Qaeda was always a step ahead of its enemies. It had a good understanding of how to exploit the situation in its favour. For instance, while the Pakistan army was conducting operation against them in Pakistan’s tribal areas, as result of a religious decree prohibiting the burial of soldiers fighting against Al-Qaeda in Muslim cemeteries, some parents refused to receive their bodies, and some middle rank officers preferred court martial rather than going to war against the Taliban and Al-Qaeda elements (pp. 40-43).

Saleem argues that while the commentators on Al-Qaeda due to their lack of understanding about the internal dynamics of Al-Qaeda, would horrify the world with a nuclear-armed Al-Qaeda, they missed the point that “Al-Qaeda’s arsenal is not its weaponry, but its uncanny ability to exploit unfolding events to engineer the collapse of its hi-tech enemies” (p. xi). He argues that “the militants always had a broader macro strategy in their minds whereas the Pakistan Army carried out operations within a much narrower prism.” This point ended up in Al-Qaeda’s favour (p. 184). In some places the

writer's pen turns fierce, and he writes "A befuddled Pakistan Army danced to the tune of the militants. They were dragged in the direction the militants wanted them to take" (p. 186).

Although Pakistan, and the U.S have succeeded in killing some of the Al-Qaeda leaders so far, the writer asserts that both the U.S and Pakistan missed the point that "Al-Qaeda did not rely on individuals," as its dynamic strategy, behind the personality on surface, "had raised a motivated cadre that could both perpetuate the war against the US-NATO forces in Afghanistan" (p. 6). In addition, Al-Qaeda strategy went beyond its material strength (p. 77).

The author also explains a less-addressed question of why Al-Qaeda is so determined to retain Afghanistan at any cost? He believes that this determination is based upon a *Hadith* by the holy prophet (SAW), which says that the ancient Khurasan (currently Afghanistan, Central Asia, Afghanistan and some parts of Iran and Pakistan) would be the first theater of war (p. xvii). From a strategic point of view, the author finds that Al-Qaeda aimed at engaging the U.S. in a region with stone-age condition, and then defeat it through a war of attrition (p. xi). Therefore, "the 9/11 attacks were organized for a particular purpose: to provoke the United States and bring it into the Afghan trap" (p. 138).

While some analysts do not differentiate between Taliban and Al-Qaeda, Salim makes it clear that they should not be considered identical, as AL-Qaeda has a global agenda while Taliban are only fighting to control Afghanistan. In other words, while the conflict in Afghanistan is assumed as war by Taliban, to Al-Qaeda it is a single battle of wider global war (p. xviii). He argues that the Al-Qaeda did not fight in Afghanistan, as the strategy was to save the energy for the second phase of resistance once the U.S got well-rooted in the field, at time exhausted after fighting with the Taliban; hence, Al-Qaeda retreated to Pakistani tribal areas and engaged in capacity building for its broader agenda (pp. 183-184).

The writer reveals when Taliban succeeded to establish their Islamic Emirates, they were recognized as member of international community by some countries. Even China was about to recognize them. But it did not sit with Al-Qaeda's strategy, as it was planning to make Afghanistan as a trap for the U.S., the way the latter had previously used Afghanistan against the Soviets (p. xix). Perhaps it was the second misfortune of Afghanistan. In their book, *Bear the Trap : Afghanistan's untold story*, Muhammad yousaf and Mark Adkin narrate a similar story, and show that when the Soviet Union was defeated and the Mujahedin were close to victory, their struggle were sabotaged by the Americans and the West and thus was converted into a civil war. In the same way the writer reveals that, when the US 2007 wanted to initiate a dialogue with moderate Taliban, the inside informants had already alerted the Al-Qaeda leaders, so, it sabotaged the plan (pp. 62-64). In a more recent development in Pakistan, the All Party Conference

resolved that the government should enter into dialogue with Taliban, but few days later the Pakistan's interior minister claimed that some were trying to sabotage the plan (see: Abbas Ansari, 2013). It shows there are still some forces to whom peace with Taliban is equal with their insecurity.

Salim Shehzad's book is a potential contribution to the studies of terrorism. His insights are unique and first hand. As an investigative journalist he has collected his information directly from the field. He has tried to open a new window for understanding the phenomenon of terrorisms at the cost of his own life.

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Islamic civilization in South Asia : A history of Muslim power and presence in the Indian subcontinent. By Burjor Avari. London : Routledge, 2013, p. xviii+317. ISBN 978-0-415-580625 (Paperback)

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In *Islamic Civilization in South Asia*, Burjor Avari analyses the history of Islam and Muslims in South Asia. The book attempts to articulate "dispassionately the issues concerning the Islamic past of South Asia" (p. xvii). It consists of eleven chapters in addition to a preface and concluding remarks.

Chapter One provides a brief description of terms like 'Muslim', "South Asia", "Indian subcontinent", 'India', "Islamic Civilization", and Muslim 'Power' and 'Presence'. Starting with the advent of Islam in Arabia, Avari provides a brief history of major Islamic events from the Prophet's (SAW) first revelation to the pinnacle of the Islamic empire which later facilitated Europe's "cultural transition from the dark ages to the renaissance" (p. 4). In this chapter, while discussing the subcontinent's cultural legacy, Avari points out that "political India is a new nation, but cultural India is an ancient regional civilization" (p. 5). The first chapter provides the gist of the book but may also be considered a prelude to subsequent chapters.

Chapter two covers the early Muslim expansion as a formative phase in the early cultural encounter in Southern India, following the arrival of the Arab traders on the Malabar Coast and Kerala. This early encounter produced a unique blend of Islamic culture. It should be mentioned here that “long before the rise of Islam” Arab “traders and seafarers, along with the Persians, had been engaged in the Indian ocean commerce” (p. 17). According to the author, in Northern India, it was the military conquests of Muhammad bin Qasim that helped spread Islam and “a conscientious Mussalman need not be ashamed” of this (p. 26).

Chapter three deals with the Turkish power and their presence in India. During this period, the ‘Persian’ culture triumphed in India, and Ghaznavids and Ghurids—being the torch bearers of Persian culture—provided an “exciting stimulus to the multicultural society of India” (p. 38). Avari attempts to portray the character of Mahmud Ghazni in a balanced way. Thus, he points out that although Mahmud was a looter and marauder, he also provided patronage for people of culture, like the great scientist, Ibn Sina, the scholar al-Beruni, and the poet Firdausi. Avari states that “without Mahmud’s patronage and support these men’s learning might have gone unrecognized, and history would have been poorer” (p. 51).

Chapter four narrates the establishment of the Delhi Sultanate. The author argues that “it was the force of personality that made or deposed a sultan” (p. 60). Although the lack of a systematic policy of succession to the throne indicated the instability of the political system, the sultans were so far-sighted that they “charted out a balanced strategy of survival and domination in an alien religio-political landscape” (p. 57). The fifth chapter deals with the Mughal period in which the Muslim power and culture witnessed a dynamic change. After the dismantling of the Delhi Sultanate, it was Babar—the pioneer/founder of Mughal Empire—who made his way to India, and his conquest of India did not come to be expressed in religious monuments but “pervasively as the imperialism of landscape architecture” (p. 96).

Chapters six and seven concentrate on the Mughal ascendancy and its disintegration. The author records that the “Muslim power reached its apogee during those years” (p. 101). He supports Akbar’s secular views and liberal policies “from the hindsight of history”, and considers his religious liberalism as a visionary project, that “attempted to create a unique pre-modern secular model” (p. 114). Therefore, the author terms Akbar as a “great unifier of communities” (p. 123). After the Mughal Empire become excessively bigger under Aurangzeb, it fell into decline, partly born out of internal strife and partly owing to foreign interventions, particularly the British interference in India’s affairs. As Avari puts it, “the East India Company simply stepped in to fill the vacuum left by the dying and powerless empire” (p. 127). He, however, points out that apart from these political upheavals, art and architecture continued to flourish in the Indian Subcontinent under the Mughals.

Chapter eight discusses at length the position of Muslims under the East India Company. The Company played a decisive role in three successive phases, namely through trade, politics, and military the last being the focus of this chapter. The East India Company, however, had “institutionalized discrimination almost from the beginning” (p. 158). This hurted both the Hindus and the Muslims, but it was particularly hard for the latter to forget that their 1000 year-old domination had come to an end. The author gives a detailed background of the policies of the Company that were resented. These policies ultimately led to the revolt of 1857.

Chapters nine and 10 deal with British colonial politics. Chapter nine is composed in the backdrop of territorial states and colonial rule; the accommodation and pressure of integration and difficulties of Muslim culture in the colonial setting. This period, therefore, was “a time of enormous political, social, economic and cultural change awakened a spirit of nationalism” (p. 176). The rift between Muslim pluralism and individuality is the focus of Chapter 10. After communal hatred had broken out between the Hindus and the Muslims, partition of the Subcontinent was inevitable. However, according to the author, what is worth noting is that both India and Pakistan “lost valuable human resources”, and one of the bitter fruits of this division is the Kashmir issue—which has “dragged on until today” (p. 214).

Lastly, Chapter 11 (the Epilogue) briefly examines the problems of ‘security’, the impact of ‘shariah’, and “Muslim law” on women after the emergence of two new independent states of India and Pakistan in 1947. For Pakistan, the problem of concern for Avari, is “the democratic deficit of the political system” (p. 233) that has resulted into the break-up of Pakistan in 1971 and the emergence of Bangladesh. It is not an exaggeration to argue that Pakistan has constantly been oscillating between democracy and dictatorship.

A number of specific shortcomings of this book need to be pointed out. First, the title of the book seems inappropriate. It should have been “Muslim Civilization” rather than “Islamic Civilization” which the author has tried to portray it as a secular one. Second, a major weakness of the book is its reliance on mostly secondary sources. Leaving aside these shortcomings, this book, overall, is a modest attempt by the author to present as comprehensively as possible the history of Islam and Muslims in South Asia. The author’s presentation is simple, lucid, and accessible; he has tried to focus on the social, cultural, political and economic history of the Muslim past in South Asia. Maps, plates, and excerpts at the end of each chapter help readers to comprehend the text. An extended bibliography located at the end of the book is good indication of the depths of the author’s scholarship. All in all, *Islamic Civilization in South Asia* is a good read and should find a place on the shelves of the libraries of students, research scholars and those interested in the history of South Asia alike.

Profit/loss sharing method of finance: An empirical study in a western country. By Jalaluddin Abulkhair, Kuala Lumpur: A.S. Noorden, 2011, pp. xvii + 254. ISBN : 9789830653105

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This 254 page book explores the profit and loss sharing (PLS) method of finance used by small firms and financial institution in Australia. The main objective of the book is to find out the attitudes towards PLS, and motivations for and probability of using PLS by small business firms and financial institutions in Australia.

The book is organized in 12 chapters under three broad parts. Part one consists of “profit/loss sharing method of finance vis-à-vis traditional methods of finance”. This part focuses on the current methods of financing small business firms in Australia, the impact of high interest rates on bankruptcies of small business firms in Australia, and profit/loss sharing method of finance. Part two presents views of small business firms. This consist of profile of the sample surveyed, the attitude of small business firms, the profit/loss sharing methods and probability of applying profit/loss sharing method of finance by Australian business firms. Here, the author uses logit and probit to determine the probability level. The last part of the book determines the views of financial institutions on financing based on PLS. Like previous part, this part contains salient features of the sample of the financial institutions surveyed, their attitude towards PLS method of finance and conclusion and recommendations.

The author’s study area and sample are drawn from Western society (non-Muslim country). The findings will be useful in applying PLS as an alternative to predetermined interest based financial system in those societies and in other Muslim countries. The book identifies five major motivating factors for small business firms to borrow funds using the PLS as business support, risk sharing, risk of default in the conventional system, cost of borrowing and suitability of PLS. However, majority of small business firms in Australia are motivated to use PLS because of its risk sharing characteristics in situation of loss/business failure.

Similarly, the author establishes that a number of financial institutions in the Western world may favour the PLS simply because of its potential increase in demand for loans from small business firms with small equity and relatively higher risks. Similarly, on profitability side, the PLS may exceed the existing interest based return because of a greater risk attached to PLS and the higher the risk the higher the return. However, it should be noted that applications of PLS depends heavily on the regulations of a country, awareness of stakeholders and profitability among others.

The author highlights the traditional lending techniques and its assumptions. It basically lends money to small business firms on fixed interest, regardless of the market situation the borrower has to pay back the interest over and above the capital borrowed. In a situation of economic downturn, which is part of business life cycle, it will create hardships for the borrower. It was found that fixed interest charges may create hardships for businesses especially small business firms during economic slowdown. In addition positive correlation was established between interest rate and business bankruptcies during 1975-1995 and this should serve as lessons for borrowers and lenders. In addition, 59.5 per cent of the businesses surveyed expressed their intention to borrow on PLS. This is motivated by the five factors mentioned earlier. However, there are firms that object to the use of the PLS due to their perceptions on: (i) Some terms and conditions of PLS such as taxation and vigorous auditing by the lenders; (ii) Interference in management such as risk sharing, disclosure of confidential financial records to lender and the like; and (iii) that lender's return would be higher at the expense of borrowers' profit. It was found that 41 percent of financial institutions expressed their willingness to lend on PLS. The motivating factors for this intention are : (i) Business support such as control of loan repayment, low bad debts, improvement in business efficiency and commitment to succeed by borrowers; (ii) the method of PLS could increase demand for funds especially small business firms that are risky; and (iii) perception of interest payment in creating difficulties for borrowers

However, the reasons they shun from PLS are i) Fear of losing depositors ii) Unfamiliarity of the PLS and possibility of taking excessive risk by the borrowers. Interestingly, it was found that growth in the demand for fund is the most significant predictor in discriminating between the financial institutions that are prepared to lend on PLS and those that are not. Some of the recommendations by the author are: (i) Central monetary authority should allow PLS to operate in financial market given the huge potential demand; (ii) financial institutions should find some ways to minimize the concern of depositors over investing their funds in PLS rather than shun from it; (iii) financial institutions should investigate through research areas of simplified business performance, monitoring, auditing and record keeping to minimize the cost of PLS; and (iv) applications of PLS could be done in stages such as sharing profit first and then full fledged profit/loss sharing.

However, the author did not highlight the role of the dominant players of Islamic financial services such as Muslim Community Cooperation established in 1989 which is non-bank financial service provider; Islamic Cooperative Finance Australia; established in 1998 and Iskan Finance Pty Limited established in 2001. Abu Umar (2010) highlighted the divergence of Islamic financing practices from traditional Shari'ah in Australia. According to him, "Islamic finance has emerged as a potential area for further expansion of Australian trade with its neighbours such as Malaysia and Indonesia." Abu Umar also argues that a regulatory regime in compliance with Shari'ah principles can increase

significantly the domestic investment and attract capital inflow from Muslim majority countries. In addition, Islamic banking and financial contracts are treated as buying and selling properties and hence are taxed twice. In UK and Singapore this has been abolished, so Australia could follow, although, this was discussed slightly by the author.

The book has many interesting findings such as the positive relationship between interest rate and business bankruptcy; huge demand of PLS among small business firms in Australia as an indicator of “natural path” of doing business rather interest-based loan dominated arrangement; the need for knowledge sharing to speed up the theory and practice of Islamic finance across the globe; the emphasis on business skills and development as a way to mitigate risk from entrepreneurs rather than just shifting the business risk on third party among others. In fact, Australian monetary authority could learn from Britain Financial Services Board’s policy of non-discriminatory regime whereby it provides, as stated by Kettell (2011, p. 93) “a level playing field” in dealing with applications from conventional and Islamic firms. The book has achieved its objective and is worth reading by scholars and practitioners in the area of Islamic banking and finance.

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Islamic banking and finance in South-east Asia : Its development and future (3rd edition). By Angelo M Venardos, Asia- Pacific Business Series- Vol. 6, World Scientific Publishing Co. Pte. Ltd., 2012. ISBN-13 : 978-981-4350-42-6 (pbk), pp. 235

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In the preface to the 3rd edition published in 2012, Angelo M Venardos has clarified that this book focuses largely on the development of Islamic Banking and Finance in the South-East Asian context and does not contain the technical and philosophical parts of Islamic Banking and Finance. This book was one of the first few books on the subject in South-East Asia published in 2005. Venardos - a non-Muslim and a banker by training -

has contributed significantly in the industry through his scholarship, exchanging experience he has gained over the last 4 decades as a corporate finance lawyer, and witnessing many of the major developments in the financial services market in Singapore and South-East Asia. The book has been well received by the readers. It has been translated into Arabic by King Saud University, Saudi Arabia.

The book is organized into 14 chapters. In the introduction, the author discusses briefly the key features and principles of Islamic banks that distinguishes it from any other conventional bank, responses of non-Muslims to the Islamic finance, socially responsible future of Islamic banking and finance as an important new opportunity for growth and development of an economy, and development of Islamic banking and finance around the world in general and in South-East Asia in particular covering the experiences of Malaysia, Indonesia, and Brunei Darussalam. Chapter one provides a brief account of the Islamic history covering an introduction to the Qur'an, the five principles of Islam, the mosque, Muhammad and the origins, spread, golden age, decline and fall of Islamic civilization. This is followed by a discussion of topics like the revival of fortunes, middle-eastern oil issue, Islamic nationhood in the late twentieth century, the Iranian revolution and aftermath, and Islamic banking and Islamic revival.

Chapters two and three are an anthology of laws pertaining to Islamic banking and finance. Chapter two discusses *Shari'ah law and Islamic jurisprudence* featuring the obligatory and forbidden aspects in Islam, interrelationship among the *Qur'an*, the *Sunnah*, and the *Hadith*, the five major schools of Islamic law, classical Islamic jurisprudence and the process for ascertaining the law, the concept of *fatwa*, scholasticism and the formulation of doctrine, *Ijtihad*, and *Shari'ah* and state law in the modern era; and later discusses on Islamic commercial law covering a close historical connection between Islam and commerce, prohibition of interest and its rationale, treatments of deposits with interest, profit and loss sharing, profit-sharing enterprises, Islamic contract law and types of contract, Islamic finance in contemporary setting, and the problem of uncertainty (*gharar*).

Chapter four introduces Islamic financial products both from Islamic equity-financing and debt-financing side while former includes profit-sharing contracts (*uqud al-ishtirak*) of Trustee profit-sharing (*al-mudharabah*), Joint-venture profit-sharing (*al-musharakah*) and other similar contracts and latter includes financing the acquisition of assets through deferred installment sales (*Al-Bai Bithaman Ajil*), financing the use of services of an asset through leasing (*al-Ijara*), fee-based syndication services (*Al-Ujr*), Letters of Credit: deferred lump-sum sales or cost plus (*Al-Murabaha*), financing working capital : deferred lump-sum sales or cost plus (*Al-Murabaha*), financing the acquisition of assets in the future : forward purchase (*Salam*), and lending without interest such as benevolent loan (*al-qard al-hasan*). Moreover, there are three methods of Islamic debt securities which are debt-based financial instruments: Firstly, Deferred Contracts of

Exchange (*Al-Bai Bithaman Ajil*), deferred sales (*Bai Al-Murabaha*), and leasing (*al-Ijara*); secondly, loans i.e., benevolent loans (*al-qard al-hasan*); and thirdly, refinancing of Assets i.e., *Bai al-Inah*, and debt financing (*Bai al-dayn*). Apart from discussing the Islamic financial products, it also gives an account on the emergence of Islamic banking, goals of Islamic banking, rationale of the permissibility of investment products under Islamic *shari'ah* law, *Shari'ah* investment principles, equity-financing and debt-financing in pre-Islamic Arab society, and Islamic insurance.

Chapter five deals with the issues and challenges of Islamic banking in contemporary times. It discusses several obstacles to the application of Islamic law to present day banking including : derivation from revealed sources, methodological differences, pluralism of *fatwahs*, the problem of applying Islamic law in a western legal environment, accounting and corporate regulatory practices, depositors and regulators, regulators' concerns, legal challenges, developing an efficient regulatory framework, special requirements of Islamic banking, assessment and management of Investment risks, proposals for a regulatory framework for Islamic banking.

Chapter six examines the advents of Islam in South-east Asia, the European rivalries, colonization, and the road to independence. New world order in post-independent Philippines, Indonesia, Malaysia and Brunei and Islam in South-east Asia are discussed as well. Chapter seven deals with Colonial Legacies: Islam and State Law in South-east Asia. This chapter gives a historical note on law in British Malaya, and the introduction of English common law to Malaya. Then, it discusses the Muslim law and its conflict with English common law. Finally, post-independent Malaysian law is discussed.

The development of Islamic banking in Malaysia, Indonesia, Brunei, and Singapore are discussed in chapters eight, nine, 11 and 12 respectively. Each chapter deals with the jurisdiction of Islamic banking and finance, key Islamic banking legislation, and financial industry in respective countries. Chapter 10 provides a case study on Labuan as a growing niche in Islamic finance. This chapter talks about the Labuan Islamic Financial Services and Securities Act 2010 (LIFSSA), currency and exchange control and tax incentives of Labuan Offshore companies, Islamic finance (*sukuk*, *takaful/retakaful*) in Labuan.

Chapter 13, dealing with Islamic succession planning, is a new topic added in this 3rd edition. Here, the author argues that while Islamic banking is generally about accumulating and managing wealth, Islamic succession planning is about the distribution of one's wealth upon death in the form of *waqf*, *wasiat*, and *hibah*. Finally, he argues that Malaysia is the most developed marketplace in South East Asia in the provision of Islamic succession planning citing the contributions made by CIMB, Maybank Islamic and Bank Islam Trust Company (Labuan) Ltd.

Chapter 14 concludes the book where he raises a question whether Islamic financial system is truly strong enough to be resilient during major crises such as the subprime

crisis and provides affirmative answer from *shari'ah* perspective saying that Islamic fiancé does not deal with interest and is closely linked to the real sector. He also summarizes Islamic Financial Services Board (IFSB) response in this regard through setting standards for Islamic Financial Services Industry (IFSI). Furthermore, he highlights *Shari'ah* innovation in the development of Islamic financial products and developing the Islamic financial infrastructure that supports the risk management and governance of Islamic financial institutions as the two major strategies that can strengthen the resilience of the Islamic financial system during crises. Finally, he praises the leading regulatory authorities IFSB and central banks of South East Asia for their contributions to long-term sustainability of Islamic Banking and Finance in South-East Asia.

Several observations, however, are in order. Though the book has 14 chapters, only five (chapters 8 to chapter 12) are devoted to the theme highlighted in the title of the book. It means that two-thirds of the book is very general and is not the major concern of the book. Chapter one covers a brief history of Islam in two paragraphs which is inadequate. This chapter could have been omitted without affecting the logical flow of the book. Chapters two and three are also relatively short without doing justice to the Islamic law. Though Chapter five is well written featuring issues and challenges of Islamic banking today, it only covers the legal and regulatory aspects. The author should have focused on how far Islamic banking deviates from its genuine practices and finding out the causes which are the most pressing challenges of Islamic banking today and needs to be answered in a manner that leads to genuine Islamization. Chapters six and seven, dealing with Islam and the impact of colonial legacies on Islam and state law in South-East Asia, needs re-positioning and merging it with beginning chapters.

Despite the limitations, the book will be of benefit to those who want to know about the development of Islamic financial institutions in the South-East Asian countries generally. This book may be a source of primary reference but must be supplemented with other books to gain a deeper understanding on the issues of Islamic banking and finance.

Conference Reports

Growth, Equity and Stability : An Islamic Perspective

The Ninth International Conference on Islamic Economics and Finance (henceforth 9th CIEF) was held on 9th and 10th September 2013, in Istanbul, Turkey, under the theme “Growth, Equity and Stability : An Islamic Perspective”. This conference was held at a time when the world could not recover from the global financial crisis and subsequent economic downturn. Financial and economic development in most of the developed as well as developing countries is in the grip of persistent risks. Wide income and wealth inequalities, high poverty and unemployment rates, large macroeconomic imbalances, deteriorations in sovereign credibility, increasing food price volatility and food shortages, and lack of access to basic infrastructure further intensify and magnify these risks. Hence, financial, economic and political stability are still-unrestored in many regions and it has become even more challenging to achieve the Millennium Development Goals (MDGs) set by the United Nations for many countries.

The existing structure of the economic and financial system, therefore, is seriously being challenged and questioned at the highest level of intellectual and political discourse. The structural problems of the current system are being highlighted as is evident from the fact that the experts are emphasizing ethics and morality in economic and financial transactions and seeking more durable alternatives.

In this backdrop, to highlight some and more of these issues, the Ninth ICIEF was jointly organized by the Statistical, Economic & Social Research and Training Centre for Islamic Countries (SESRIC), a subsidiary organ of the Organisation of Islamic Cooperation (OIC), the Islamic Development Bank (IDB) Group through its Islamic Research and Training Institute (IRTI), the International Association for Islamic Economics (IAIE), and the Qatar Foundation’s Hamad Bin Khalifa University through its Qatar Faculty of Islamic Studies (QFIS), with the support of other stakeholders.

This conference was the most prestigious academic events in the discipline of Islamic economics making a significant contribution to conceptualizing the theory and practice of contemporary Islamic economics and finance through research and intellectual dialogue over the last four decades when the First Conference in the series was held in Makkah Al Mukaramah, Kingdom of Saudi Arabia in February 1976 under the auspices of King Abdulaziz University, Jeddah and it marked the start of development of Islamic economics and finance as modern scientific disciplines. The Second Conference was held in Islamabad, Pakistan, in 1983 under the auspices of the International Islamic University, Islamabad. The Third Conference was held in 1992 at the International Islamic

University, Selangor, Malaysia. The Fourth Conference was held in 2000 at Loughborough University, Loughborough, U.K. The Fifth Conference was held in Bahrain under the auspices of Bahrain University, Bahrain in 2003. The Sixth Conference was held in 2005 in Jakarta under the auspices of the Indonesian Ministry of Finance and the Central Bank of Indonesia. The Seventh Conference was held in Jeddah under the auspices of King Abdulaziz University in 2008. Finally, the Eighth Conference was held in 2011 in Doha, State of Qatar.

Organizing such a mega event is always hard and tiresome job and there were three committees, this time, to organize the 9th ICIEF. Firstly, Steering Committee was composed of 6 persons in order to take all policy decision with respect to the Conference. Secondly, an Academic Committee was set up comprising 12 persons for managing the theme development, dissemination of call for papers, soliciting proposals and draft papers, reviewing draft papers, and selecting papers for presentation. Academic committee inducted other members as needed. There were over 70 reviewers involved in the conference. Finally, Organizing Committee was composed of 6 persons for making all local arrangements for the Conference. It formed sub-committees, as needed, for various tasks such as transportation and hospitality, audio-visual arrangements, etc.

Papers, both in Arabic and English languages, were selected in 3 phases through a very rigorous process. Firstly, authors were asked to submit abstracts with biographies. The Academic Committee received an astounding number of 1,600 abstracts this year out of which 600 authors were invited to submit their research papers. Secondly, invited authors were requested to submit first drafts and final drafts on or before the dates specified. Thirdly, limited number of papers was finally selected after careful review and consideration with respect to quality. Papers not selected for the conference presentations were sent back to the authors with the reports of two blind-reviewers so that they can improve the quality of their papers and publish subsequently.

The Conference provided a distinct opportunity to discuss various pressing issues in Islamic economics and finance where more 133 papers were presented and discussed in 30 sessions. Of these, 86 papers were written in English and presented in 20 sessions while the remaining 47 papers were in Arabic and presented in 10 sessions. The authors of these papers were academicians and post-graduate students from 32 countries around the world. Moreover, the conference had two plenary sessions, a workshop and a symposium along with as usual opening and welcome concluding session and conference communiqué. The first plenary session was on “Islamic Economics - is there a discipline? How can its content contribute to making policies work in the OIC Region?” Dr. Abdullah Qurban Al Turkistani, Dean, Institute of Islamic Economics, KAAU chaired the session and leading Islamic economists Prof. M.U. Chapra , Prof. Volker Nienhaus, Prof. Adem Esen, Prof. Nevzat Yalcintas, Prof. Monzer Kahf were the panelists. The second plenary session was on “Empowerment and inclusive economic development – how can Islamic social and market driven finance help in making policies work in the OIC Region?” and the session was moderated by Dr. Humayon Dar where reports by the

Islamic Research and Training Institute (IRTI) were presented. Only Workshop on “Integration of Waqf and Islamic Microfinance Institutions for Poverty Reduction” in the conference was held at the final session of day one which was chaired by Prof. Dr. M. Aslam Haneef and speakers were Prof. Dr. Ataul Huq Paramanik, Dr. Mustafa Omar Mohammed, Dr. Aliyu Dahiru Muhammad, and Md. Fouad Bin Amin. They presented a model entitled “Integration of Waqf – Islamic Microfinance Model for Poverty Reduction: The Case of Bangladesh”. Symposium on Islamic Economics and Finance Education was held in the second working sessions of day two under the chair of IRTI Director Prof. Dr. Azmi Omar where a number of academic and research institutions namely, QFIS; INCIEF; Durham; KAAU; HILSP; IIUM; Sabahattin Zaim University; IRTI; SESRIC; and Sakarya University were represented.

The conference was packed with many outstanding scholars and researchers in this discipline who played various roles i.e. chairing sessions, presented paper and constructive participation. To name of a few among the notable Islamic economists were Abdul Azim Islahi, Asad Zaman, Abbas Mirakhor, Abdulrahim Alsaati, Mohamad Akram Laldin, M. Kabir Hassan, Masudul Alam Choudhury, Mehmet Asutay, Mohammed El-Gammal, Zamir Iqbal, Nabil Dabour, Salman Syed Ali, Tariquillah Khan, and Volker Nienhaus.

Over the last four decades, the series of this Conference achieved numerous significant progresses enriching the literature and the agenda for contemporary research in Islamic economics and finance. Thus, this conference promotes the official global recognition of Islamic economics and finance as a modern scientific discipline. Particularly, being a modern scientific discipline, Islamic economics and finance has attracted global attention showing a high potential as a new paradigm in the aftermath of the latest global financial crisis and given the current economic and political changing environment in the Muslim countries. In this connection, the Conference is considered as a platform for dialogue and discussions between academics, researchers, graduate students, policy-makers, and practitioners, with a view to contribute to the process of mobilizing quality policy-oriented and basic research in the field of Islamic economics, banking and finance. Particularly, 9ICIEF focused on issues related to inclusive economic growth, equity, poverty alleviation and macroeconomic stability.

Providing an overview of all papers is beyond the scope of this report and it is also not necessary because the committee has made available all the papers of 9ICIEF as well as the proceedings of all the previous eight conference for free download at <http://conference.qfis.edu.qa/agenda/agenda>.

In the resolution, the conference reevaluates the significant progress that has been made over the last four decades though admitting that the focus of research has moved primarily to Islamic banking and finance and working on economic theory has been sidelined. Hence, the conference emphasized to work more on economic theory and its applied and practical applications from an Islamic perspective. In this regard, educational institutions can play a vital role enriching the literature and the agenda for contemporary

research in Islamic economics. More top of that, they can promote and enhance the production of basic and applied research to support the Islamic financial industry. Moreover, the conference underlined that the role of Islamic finance in economic development and the potential of zakat, awqaf and voluntary sectors in promoting financial inclusion and contributing to policy discourse on poverty alleviation need to be highlighted.

Specially, the Islamic economists should make serious efforts in practice to ensure the realization of the institutional and policy aspirations of the original Islamic economic thinking. In particularly, funds should be mobilized and allocated in the process that can generate productive real economic activity based on the profit-loss sharing principle in line with the basic fundamentals of Islamic economics and finance.

Finally, the Qatar Faculty of Islamic Studies (QFIS) of the Qatar Foundation's Hamad Bin Khalifa University and the International Association of Islamic Economics (IAIE) offers to organize and host the 10th ICIEF in Doha during December, 2014 and the participants welcomed the decision with joy.

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International Conference on Teacher Education in the Muslim World (ICTEM), 2013

ICTEM, 2013 was organized by the Institute of Education (INSTED), International Islamic University Malaysia (IIUM). It was held on 12 - 14 November 2013 at a hotel Royale Bintang Damansara, Malaysia. The main theme of the ICTEM 2013 was "Redesigning Pedagogy: Transformative Value Based Education".

The main objectives of the conference were to share experiences and develop scholarship on teacher education in the Muslim world; to establish a global network of collaboration among Muslim teacher educators, policy makers, scholars and administrators and also to initiate collaboration among Muslim countries for developing a quality assurance framework for the accreditation and certification of teacher education programs in the Muslim world.

The subthemes of the ICTEM were Teacher Education and its related topics such as :

1. Philosophy, Policies and Programmes
2. Accreditation and Certification of Teacher Qualifications
3. Teachers and Teacher Educators

4. Systems of Teacher Education
5. Different Levels of Teacher Education
6. Specific Subjects: Mathematics, science, and technology teacher education; language and literacy teacher education; social studies and Islamic religious education teacher education; ICT and teacher education.
7. Leadership and Supervision Training: Lifelong Learning
8. New Technologies
9. Vocational Education

The expected outcomes of the conference were: Publication of edited books on teacher education in the Muslim world; Formulation of acceptable standards of teacher education and training in the Muslim world; Initiate efforts towards the accreditation and certification of teachers in the Muslim world; The establishment of a network among Muslim teacher educators for collaboration in areas related to research and innovation; Launching and first AGM of the International Society of Muslim Educators (ISME).

First day started at 0800 with the registration followed by parallel session-I. In this session paper were presented briefly on the topics- Paradigm Shift, Interracial Interactions, Instilling Murabbic Values, Measurement Model of Motivation, Action Research, Teacher's Worth, Muslim Personality Scale and 4 other papers on Accreditation and Certification of Teacher Qualification in Arabic.

Conference Welcoming session began at 10.50 with Negaraku (Malaysia's National Anthem), IIUM song and recitation from Al-Qur'an. Chairman of ICTEM 2013 Associate Professor Dr. Siraje Abdallah Ssekamanya presented the welcoming remarks followed by the speech by Professor Dato' Sri Dr. Zaleha Kamaruddin, Rector, IIUM. This session concluded with valuable Keynote address of Yang Amat Berbahagia Tun Dr. Mahathir Mohamad, the 4th Prime Minister of Malaysia. In his speech, he suggested educators to give emphasize on English, Maths, Science and new technology. Ethics and character Education process begins with training a teacher. So educators have to pay sufficient time for moral education and have to re-examine the context. According to Dr. Mahathir being able to help the country is being Nationalism,

Next Parallel Session continued from 1430 to 1545. Presenter from different countries presented paper on Teacher Training and Leadership. The topics were Language Skills, Integrating Islamic Values, Moodle-Based Home Assignments, Religious education, Transformational Leadership, Imam Zarnuji, Knowledge Management, and Organizational Culture. 4 papers were presented in Arabic on Teacher Training.

A valuable key note address was presented by Professor Laurence . Splitter (splitter@ied.edu.hk) on the Topics "Dealing with the tensions between a transformative value -based education and cultural traditions. How philosophy can help." Professor Splitter (D.Phil, Oxon) is currently Director of General Education and Philosophy at the Hong Kong Institute of Education. He is a renowned scholar and educator in the field

of Philosophy for Children. This session concluded with a worthwhile question-answer session.

The first day of conference terminated after a delicious tea- break at 1730.

On 13 November, Wednesday 2nd day of conference begins at 0900 with Parallel Session-III. Topics of the papers of this session were Functional Syllabuses, Pedagogy of Philosophical Inquiry, Redesigning Evaluation, Virtual Classroom, Using 2.0 Technologies, Flipped Classroom, Metacognitive Strategies, Bloom's Taxonomy, OAACC (Observations, Association, Ask, Concluding and Communicating) Methods on Mathematics Learning, Quranic Education, and Learning Arabic Language.

Next Parallel Session- IV continued 1030 to 1145. Discussion of this session was based on the topics : Creative Drama and Story Telling in Enhancing Thinking Skills, The Needs of Autism students, Psychology based on the Quran and Sunnah, Parental involvement on Students' Learning Motivation, Pre-Service Teacher Education, Critical Learning, Effective Teaching of Novice Teachers, Professional Learning Activities for Physics Teachers, The Relationship of Academic Self-Regulated Learning Strategies and Test-Anxiety among Trainee Teachers, Women as a Leader in Traditional Peasantry. 4 other papers were in Arabic and 3 in Malayan language.

3rd Keynote address was presented by Prof. Ryoko Tsuneyoshi on the topics "*Japanese Character Education*". Ryoko Tsuneyoshi is a professor of comparative education at the University of Tokyo. She has a Ph.D. in Sociology from Princeton University in 1990. As she described the Japanese elementary schools reward effort rather than achievement. The focus is on the whole child, not just on his or her intellectual development. Character formation and social skills are considered as important as progress in academic subjects.

After Lunch and *Juhr* break began Parallel Session V. It continued 1430-1545. This session included Problem- Based Learning to Enhance Students' Understanding and Motivation, Learning Disabilities among Pre-service and In-service Teachers, Educational Experiences of Malaysian Students attending Australian Schools, Muslim Counselors in Dealing Muslim Effeminate, Ummatic Global Education for the 21st Century, Lifelong Teacher Development in Teaching English, Enhancing Reading Skills via CARE(Computer Assisted Reading) Programme, Conceptions of Autonomy in Language Learning from a Cultural Perspectives Using Q Methodology, Value Education in Teacher Training Curricula of Bangladesh, Technology and Morality: The Development of Information and Communication Technology and Junior High School Students' Delinquency. There were more four papers in Arabic Language on Teacher and Teacher Education. Four Papers on Malayan Language on 'Training Teacher on Specific Subjects' and 'Teacher and Teacher Education'.

Parallel Session VI started at 1545 with 6 presentations in Arabic, 4 in Malayan Language on new technology, teacher education and educational philosophy and other 4 in English.

The title of the papers were 'Why Teachers use Malay Language in Arabic Language Classroom', 'Disclosure of Akhlaq Construction Students' Akhlaq Assessment', 'Barriers of Moral Development among Adolescents : A Content Analysis of Empirical Literature', 'Quality of Teacher Education : An Approach of Motivation towards Learners'. 2nd day sessions ends with afternoon tea at 1730.

Day 3 was on Special discussion on the Inauguration of the 'International Network of Muslim Educational Researchers' (INMER). Discussing with all the participants objectives and committee members were selected. The objectives of the INMER are to collaborate with all the educational researchers of the Muslim world and to disseminate the findings. Professor Dr. Rosnani Hashim has been selected as President and Assoc. Prof. Dr. Ssekamanya Siraje as Vice-President. Dr. Shafeeq Hussain Vazhathodi al-Hudawi faculty member of University Teknologi Malaysia (UTM) has taken the responsibility to co-ordinate the researchers of South Asian regions.

After having a tea-break Parallel session VII continued 1030 to 1145. The presented papers were Quranic Education, Curriculum & Ideology : The Bloodless Coup of Salahuddin, Kh. Imam Zarkasy's Concept of Moral Education, Prophetic Literature Learning towards Politeness and Character, Fillal Piety, Family/Cohesion and Spiritual Well being among Malay Adolescents. 8 other papers were in Malayan and Arabic language. This session ends with a question answer session.

Keynote address IV was presented by Prof. Glenn Hardaker. He is a National Teaching Fellow (HEA) and Professor of Innovation Management at the University of Huddersfield, UK. He has been a teacher and researcher of innovation and learning for 20 years. The topic of discussion was "Islamic Education: Bridging the gap between tradition and Innovation." Prof. Hardaker discussed on transformative education i.e. modern education fix with Islamic one. He identified some aspects of Islamic pedagogy like Kinesthesia (Action -learning), Oral learning (al-Qur'an), Embodiment (Spirituality with Physical activities- belief with rituality). According to him education has to be a basic from Suratul Fatiha. A very basic thing to know is the Lord of the world and Straight Path from Suratul Fatiha. This session ended with a fruitful question- answer discussion.

This 3 days conference, ICTEM 2013 came to an end with the concluding speech by Prof. Dr. Rosnani Hashim, Dean, INSTED, IIUM, advisor of ICTEM. More than 100 presenters from all over the world bring the ICTEM 2013 a great success. The participants and presenters were from Australia, Bahrain, Bangladesh, Brunei, Egypt, India, Indonesia, Iraq, Kuwait, Libya, Malaysia, Nigeria, Oman, Saudi Arabia, Sudan, Turkey, UAE, and Yemen. After Juhur and Lunch ICTEM2013 committee arranged a guided tour for the participants and the presenters to Kualalampur city and International Islamic University Malaysia (IIUM). Follow-up of the outcome of this conference will bring a great success in Education field.

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Books

Moten, A.R. *Political Science : An Islamic Perspective* (London : Macmillan Publishing Company, 1996), 72.

Al-Faruqi, I. R. & al-Faruqi, L. L. *The Cultural Atlas of Islam* (New York : Macmillan Publishing Company, 1986), 32-37.

Chapter in a Book

Alias, A. "Human Nature" in N. M. Noor (Ed.), *Psychology from an Islamic Perspective : A Guide to Teaching and Learning* (pp. 79-117) (Kuala Lumpur : IIUM Press, 2009), 72.

Iqbal, Justice Javid. "The Concept of State in Islam" in Mumtaz Ahmad (Ed), *State and Politics in Islam* (pp. 37-50), (Washington: American Trust Publication, 1986), p. 42.

Journal Article

Ahsan, Abdullah. "Pakistan sinc Independence: An Historical Analysis," *The Muslim World* 93, no. 3&4 (2003) : 357.

Nancy M. Somerick, "A Strategy for Protecting the Integrity of an Internship Program," *Public Relations Quarterly* 46, no. 3 (2001) : 40-43.

First and subsequent notes for a source

For subsequent references to a source already cited, simply give the author's last name, a short form of the title, and the page or pages cited

Moten, *Political Science*, 27.

In case of two consecutive notes from the same source, use 'Ibid' and the page number

Ibid., 147.

The Qur'an

Qur'an 18 : 1-3.

Hādith

Al-Bukhārī, Muhammad ibn Ismā'īl, *Ṣaḥīḥ al-Bukhārī* (Beirut : Dār al-Fikr, 1981).

The Bible

Matthew 12 : 31-32

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