



Image courtesy of Berita Daily

ISLAM IN BRITISH HISTORY

By the early eighth century Islam was already in Europe, eventually ruling most of modern-day Spain, Portugal, parts of France and Italy, Malta and Gibraltar. Tariq ibn Ziyad, the Berber Muslim general who to this day gives his name to Gibraltar – Jabal Tariq, the rock of Tariq – assisted by the dispossessed sons of the recently deceased Visigothic King of Spain, Vitiza, and Spanish Jews who had been persecuted under Christian rule, quickly took territory in Europe and established Muslim rule under the Umayyad caliphate.

(contd. p. 3)

Fatwa on ASB/ASN: Recent Developments

The question as to whether it is permissible to invest in Amanah Saham Bumiputra (ASB)/Amanah Saham Nasional (ASN), from an Islamic perspective, continues to receive polarised responses in Malaysia. It came up again recently at the Penang Fatwa Committee meeting (15 August 2017) and the Selangor Fatwa Committee meeting (27 April 2017) when two fatwas were issued declaring ASB/ASN investments to be permissible for Muslims.

(contd. p. 5)

Microtakaful in Indonesia: Where Are We Now?

Indonesia is one of the most attractive Islamic financial markets in Asia, as it is home to the world's largest Muslim population and Southeast Asia's biggest economy. The country has huge potential for growth in Islamic finance, including the microtakaful.

(contd. p. 10)

The Place of Wisdom in Today's Environmental Education

Wisdom (*hikmah*) can be identified in a variety of connotations: the art of understanding knowledge properly, the ability to make correct judgements and decisions, and making the best of available knowledge. In its best form of manifestation, one is presumed to be a prominent expert in certain areas, demonstrating clear-sighted intelligence, solid reason and experience.

(contd. p. 11)



Prof Kamali with Datuk Seri Jamil Khir Baharum at the Seminar Kebangsaan Mahkamah Syariah 2017

In This Issue

- Articles
- Humour without Malice
- Event Report
- Quotable Quote
- Hikmah
- Photos

Connect With Us

- Join our mailing list
- Facebook

اللَّهُمَّ إِنَّا نَسْأَلُكَ وَالسَّلَامَةَ وَالسَّلَامَةَ وَالسَّلَامَةَ وَنَسْأَلُكَ بِرَحْمَتِكَ وَأَرْحَمَ رَحِمَاتِكَ وَأَدْخِلْنَا دَارَ السَّلَامَةِ وَأَدْخِلْنَا دَارَ السَّلَامَةِ وَالسَّلَامَةَ وَالسَّلَامَةَ وَالسَّلَامَةَ

O GOD: YOU are Peace, YOU are the source of Peace, Peace belongs to YOU. So welcome us (in the Hereafter) O LORD with the salutation of 'Peace!', and admit us into Paradise the Abode of Peace. Blessed and Exalted are YOU our LORD, Possessor of Majesty and Reverence.

(Hadith from al-Tirmidhi and al-Nasa'i)

EDITORIAL



*Professor Mohammad
Hashim Kamali*

Warm Greetings! Welcome to the 40th issue of the IAIS Bulletin, for September and October 2017, in which we bring seven articles. In my Focus article, “Islam in British History” I outline the origins of Islam in Britain. Contrary to a popular misconception, Islam was present in the UK from the very beginning. William Quilliam and Muhammad Marmaduke Pickthall, the translator of the Qur’an, were among the early and most well known converts. The next article is about “Fatwa on ASB/ASN: Recent Developments,” by Dr Mohamed Azam, Deputy CEO of IAIS who delves into the question whether investing in ASB/ASN is permissible from the Islamic point of view, and concludes that it is on the grounds primarily of public interest and the avoidance of harm. IAIS Research Fellow, Dr. Shahino Mah Abdullah’s article “Preserving the Environment with Smart and Sustainable Agriculture,” argues in favour of the adoption of “smart farming” methods to maintain agricultural productivity in Malaysia and elsewhere. Next, in “The Importance of Shared Ideals in Nation-Building,” IAIS Research Fellow Ilham Ramli emphasises the need for common values for the purpose of maintaining peaceful co-

existence, especially in a country as culturally diverse as Malaysia. IAIS Research Fellow Tengku Ahmad Hazri speaks in turn, on “Islam, Nationalism and anti-Colonialism in Burhanuddin Helmy’s Political Thought,” and explores the way in which Burhanuddin Helmy reconciled Islam with his understanding of nationalism. In his article “Microtakaful in Indonesia: Where Are We Now?” IAIS Research Fellow, Dr Mohammad Mahbubi Ali explores the current status of microtakaful in Indonesia and says that the potentials for growth are considerable. Finally, in “The Place of Wisdom in Today’s Environmental Education,” Research Fellow Adha Shaleh calls for the teaching of wisdom to be incorporated in all subjects on environmental education.

We also present an event report prepared by Tengku Ahmad Hazri, who summarises the launch of Burma Human Rights Network Report, ‘Persecution of Muslims in Burma’, which was hosted by IAIS Malaysia on 29 September 2017.

I wish to thank the IAIS Bulletin team and all our staff for their support and wish our readers a happy reading! We end the Bulletin with Humour without Malice, Quotable Quotes, and Words of Wisdom as well as photos from various events at IAIS Malaysia.

Mohammad Hashim Kamali
Chief Editor

ANNOUNCEMENTS

- **Free online access for all issues of the ICR.** In keeping with our policy of implementing open access, we are pleased to announce that all issues of the ICR are now available on our Website for free.
- **Our bulletin is also available online** on our website; www.iais.org.my

Bulletin Editorial Team

Mohammad Hashim Kamali, Abdul Karim Abdullah, Tengku Ahmad Hazri, Norliza Saleh

Published by: International Institute of Advanced Islamic Studies (IAIS) Malaysia, Jalan Ilmu, Off Jalan Universiti,
59100 Kuala Lumpur | Tel: 03 - 7956 9188 | Fax: 03 - 7956 2188 | www.iais.org.my

Printed by: Vinlin Press Sdn Bhd, No. 2, Jalan Meranti Permai 1, Meranti Permai Industrial Park, Batu 15, Jalan Puchong, Selangor Darul
Ehsan | Tel: 03 - 8061 5533 | Fax: 03 - 8062 5533

Islam in British History

by Mohammad Hashim Kamali

cont'd from page 1

The Anglo-Saxon King Offa of Mercia, who ruled most of modern-day England from Northumberland to Dover, including East Anglia, during his reign from 757 to 796, commissioned a gold coin bearing the Islamic declaration of faith, 'There is no God but Allah alone'. Sake Dean Mahomed, an Indian Muslim who came to England in 1784 with Captain Baker of the East India Regiment, took *halal* hygiene to a whole new level when he was appointed 'Shampooing Surgeon to his Majesty George 4th'.

And more recently Queen Victoria, whose loyal subjects included many millions of Muslims in what is modern-day India, Pakistan and Bangladesh and who granted the then Ottoman Sultan Abdul Aziz the Order of the Garter, developed a keen interest in Islam through her close and trusted relationship with her munshi, her valued and respected servant, Abdul Karim from Agra. She supported him in bringing his extended family to England, had a cottage, named Karim Cottage, built especially for them at Balmoral and arranged for meat to be slaughtered for him according to the Islamic tradition. Indeed, the monarch's over-reliance on and interest in the ways of her munshi raised eyebrows and concerns in her court.

In the eighteenth and nineteenth centuries there were a number of high-profile converts to Islam amongst the English upper classes, including Edward Montagu, who served as a member of parliament and was the son of the British ambassador to Turkey. Indeed, some of these converts attempted to spread the faith amongst their countrymen and women. Academics, politicians, mayors and aristocrats found in Islam an alternative religious life.

A significant few stand out:

William Quilliam, later known as Abdullah Quilliam, was a solicitor born into a wealthy Liverpool family. After his own conversion to Islam in 1887 he converted hundreds of fellow Brits. His book, *Faith of Islam*, is said to have been ordered by Queen Victoria for her grandchildren. In 1894 the last Ottoman ruler, Sultan Abdul Hamid II, appointed him Sheikh-ul-Islam of the British Isles, the only grand mufti British Muslims have

ever had, and he was recognised by the Shah of Persia and the Emir of Afghanistan as the leader of British Muslims.

He established the Islamic Institute in Brougham Terrace in Liverpool around the same time as the first purpose-built mosque was established in Woking in 1889. The Institute was eventually sold off and became a Council registry office for births, deaths and marriages, and eventually fell into disrepair before being acquired by the Abdullah Quilliam Society. Its renovation and restoration once more as a place of worship and cultural centre is still underway, although the mosque formally opened its doors again in 2016.

Henry Edward John Stanley, third Baron of Alderley, for whom formal Islamic funeral prayers were held, and Rowland George Allanson-Winn, fifth Baron Headley, also known as Shaikh Rahmatullah al-Farooq, converted to Islam in 1913 and became president of the British Muslim Society. Muhammad Marmaduke Pickthall, born Marmaduke William Pickthall, became famous for his English translation of the Qur'an. The son of a clergyman, a Harrovian and a friend of Churchill, he declared his conversion to Islam in dramatic fashion after delivering a talk on 'Islam and Progress' on 29 November 1917 to the Muslim Literary Society in Notting Hill, West London. His translation, *The Meaning of the Glorious Qur'an*, was authorised by Al-Azhar University, and praised by The Times Literary Supplement.

Early British converts faced both outwards to new lands, fostering connections and serving as emissaries for and to Britain, and inwards, combining their English culture and heritage with their faith, despite the prejudice they sometimes faced. "These founding fathers of British Islam proved" as Baroness Sayeeda Warsi wrote, in her 2017 book, *The Enemy within; A Tale of Muslim Britain* "that Islam is not ethnically, geographically or culturally specific, it is indeed a river which takes the colour of the bed over which it flows." (p. 12)

But Britain's relationship with Islam prior to the twentieth century was not merely the preserve of the travellers, adventurers and the converts but was woven through some of its most iconic pieces of literature, art

and architecture. The dozens of references by Shakespeare to Islam, such as in *The Merchant of Venice* and *Othello*, are but some examples.

Chaucer's renowned literary school text, *The Canterbury Tales*, fascinated many with his intellect and wit that underpinned Chaucer's characters. His 'Doctour of Phisyk' draws on the knowledge of the Muslim intellectuals 'Razis', 'Avicen' and 'Averrois'. His references to the Prophet Muhammad as 'Mahoun our prophete' and the Qur'an, 'the holy laws of our 'Alkoran', in 'The Man of Law's Tale' are further examples.

The Crusades are probably the single most widely known period of Britain's contact with Islam, and they weren't pretty. Started under the Papacy of Pope Urban II in 1096, a series of 'holy wars' were fought by the western Christian allies both in defence of the Byzantine empire and their brothers and co-religionists the Eastern Christians and for their own economic and political ends against 'the Muslims'.

The next two centuries (176 years) saw successive attempts by European kings and clergymen to battle the 'barbaric' Muslims. Some battles were won whilst others, because of infighting, inadequate planning and ineffective troops, ended in compromise or defeat. In 1191, Richard I, the Lionheart, King 1189-99, led one of the most successful crusades against an enemy, the Kurdish Muslim political and military leader Saladin (Sallahuddin Ayubi). Saladin is often described as a man of great virtues: learned, brave, compassionate. At the height of his power he ruled

modern-day Syria, Egypt, Yemen, North Africa and parts of Saudi Arabia, Turkey and Iraq and most importantly he captured and controlled the holy sites in Jerusalem. He was a man idolised by Muslims and westerners alike: Dante referred to him as 'a virtuous pagan' and King Richard called him his 'favourite opponent'.

These two icons, the Lionheart and Saladin, grew to respect each other and even in battle amidst 'holy war' found compassion and humanity. Saladin's sending of fruit and ice to assist King Richard's recovery when he fell ill and a replacement horse when Richard lost his in battle are two of the many memorable stories.

To quote Baroness Warsi:

If the prism through which individuals, society and policy-makers view British Muslims is set by a terrorist act, if we see our Muslims not as the diverse, complex and varied lot that they are, with the same concerns, anxieties and joys as the rest of us, if we see them as somehow responsible for the actions of terrorists rather than as likely as the rest of us to be victims of them, then we are telling three million people that they are part of the problem. And that makes the challenge of fighting the real issue of terrorism more problematic.

The Muslims are not new to Britain, nor Britain to them. And although Muslim migration to Britain in any significant way is just over half a century old, an awareness of Islam has been in Britain almost since the inception of the faith in Arabia in the sixth century.

Hikmah

Prophet Muhammad (peace be upon him) said: By his good character, a believer will attain the degree of one who prays during the night and fasts during the day.

– Reported by Abu Dawood

Meet the people in such a manner that if you die, they should weep for you, and if you live, they should long for you.

– 'Ali ibn Abi Talib

My sin burdernald me heavily. But when I measured it against Your Grace, O Lord, Your forgiveness came out greater.

– Imam Shafi'i

Knowledge exists potentially in the human soul like the seed in the soil; by learning the potential becomes actual.

– Imam al-Ghazali



Fatwa on ASB/ASN: Recent Developments

cont'd from page 1

by Mohamed Azam Mohamed Adil

This ruling, however, raised another set of questions, especially when the same two committees had previously prohibited ASB/ASN investments due to the presence of *riba* (interest or usury) transactions, which arguably rendered them shariah non-compliant.

The reverse decision made by both respected Penang Fatwa Committee and Selangor Fatwa Committee recently, seemed to echo the position taken by the National Muzakarah Fatwa Committee for Religious Affairs (3 February 2008) and 12 other states, including the Federal Territories of Kuala Lumpur, Labuan and Putrajaya.

These states have maintained that investing in ASB/ASN is permissible mainly due to its significant economic impact and potential in regards to the Malay Muslims (the majority of Muslims in Malaysia). Such considerations are particularly important in view of the worrisome socio-economic realities of the Malay Muslims. ASB/ASN remains the only institution that has a positive track-record in yielding consistent and considerable returns to its majority Malay Muslim investors.

Another point brought up is that if Permodalan Nasional Berhad (PNB), which is the investment agent for ASB/ASN, pulls out its share from Maybank (due to its shariah non-compliant portfolios), doing so would have a major negative economic impact on the Malay-Muslims. Moreover, due to the position of Maybank as the largest bank in the Asia Pacific, such actions could potentially harm the overall Malaysian economy.

It is also important to note that PNB investments have already steered clear from investment in *haram* industries, such as gambling and liquor. Currently, 70% of its investments are already shariah-compliant. The remaining 30% comprise the aforementioned Maybank shares, but even then they are strictly monitored by shariah advisors appointed by PNB.

The National Muzakarah Fatwa Committee for Religious Affairs also pointed out to the *fiqhi* agreement across Hanafi, Maliki, Shafi'ie and Hanbali juristic schools that permit investing in companies that involve both *halal* and *haram* activities under certain circumstances, such as considering the wider public interest (*maslahah ammah*) and the avoidance of harm (*mafsadah*).

Prioritising public interest (*maslahah ammah*), and avoiding harm (*mafsadah*) are part of the higher goals of shariah, also known as the *maqasid al-Shari'ah*. This position is in line with the majority opinions of Muslim scholars, rooted in the Quranic verses: "And We have not sent you, [O Muhammad], except as a mercy to the worlds" (Quran, Al-Anbiya' 21:107) and "O mankind, there has to come to you instruction from your Lord and healing for what is in the breasts and guidance and mercy for the believers." (Quran, Yunus 10:57).

The higher objectives of shariah are categorised and prioritised in various ways. The traditional method classified the *maqasid al-Shari'ah* based on the levels of necessities, namely the essentials (*dharuriyyah*), complementary (*hajiyyah*) and embellishment (*tahsiniiyyah*).

The category of essentials (*dharuriyyah*) covers the basic human necessities in both the mundane and religious matters that, if unfulfilled, will lead to extreme hardship or grievous loss. Islamic scholars have expanded the scope of such 'essentials' to include the preservation of religion, life, intellect, lineage, dignity and property.

In our case of ASB/ASN investment, taking into account the worrisome low participation of Malay-Muslims in financial investment and the ensuing economic predicament, if PNB, a majority shareholder in Maybank, were to pull out its shares, the issue of partial and relatively minor non-compliance in its investment portfolio can be regarded as of secondary importance. Thus, keeping the Maybank shares in the hands of PNB can be regarded as an essential (*dharuriyyah*), and in line with the goals of shariah to serve the *maslahah ammah*.

At the second level of necessity, the category of needs (*hajiyyah*) also plays an important role when arriving at a *fiqhi* ruling. Despite it not being essential (*dharuriyyah*), neglecting *fiqhi* dimensions that fulfil our 'needs' will cause much difficulty. This is contrary to the Islamic ideals of alleviating as much hardship and difficulty as possible, as illustrated in the manifold rulings that appeal to *rukhsah* (removal of hardship), despite not being a pressing concern (e.g. dry ablution in the absence of water, shortening and combining of prayers during travels, and so forth).

The ruling on the permissibility of ASB/ASN investments coincides with the goals of shariah to offer opportunities to Malaysian Muslims wanting (*hajiyyah*) to enhance their financial stability, increase quality of life and discover their potential, among others. There is no compulsion or restriction if one wishes to invest elsewhere in other Islamic institutions or, indeed, not to invest at all. Therefore, the principles of needs (*hajiyyah*) provide a certain flexibility and freedom (although not absolute) for the individual to choose.

In conclusion, the permissibility of ASB/ASN is a prime example on how *fiqhi* rulings incorporate the perspective of public benefit (*maslahah 'ammah*), and the avoidance of harm (*mafsadah*) in its decision making. Among the crucial factors warranting serious attention are the dire socio-economic realities of the Malay-Muslims, the high level of shariah-compliance in the current ASB/ASN portfolio as well as the latter's efforts towards full compliance, and finally the huge potential benefit that it offers to the Muslim community.



Preserving the Environment with Smart and Sustainable Agriculture

by Shahino Mah Abdullah

The agricultural sector was one of Malaysia's option to confront the world economic crisis. Tun Abdullah Ahmad Badawi led the revival of the Malaysian agricultural sector in facing the world economic crisis 2007-2008. It was intended to propel the country's economy through agriculture-based industries. He expressed his concern to develop the agricultural sector in the rural areas, which are predominantly populated by Muslims, so that they would not be left behind.

The recent progress in Malaysia's agricultural agenda is notable in the increasing use of emerging innovative technology, namely Internet of Things (IoT) and big data, to initiate smart agricultural practices. By leveraging IoT, smart agricultural systems can help farmers and harvesters to manage their irrigation equipment remotely. It can also facilitate the monitoring of soil moisture, crop growth and the level of livestock feed, without their presence. Smart agriculture is expected to address a number of issues that modern agricultural industries are facing today, including biodiversity degradation and environmental pollution. According to Nature News, agriculture and food production contribute up to one-third of global greenhouse gas emissions, one of the main contributors to global warming, which in turn triggers climate changes. Conversely, climate change could lead to the increase of temperature that can cause drought or heavy rainfall that may destroy crops and lead to the reduction of global acreage for cultivation.

From the writer's point of view, we should look for more ecological farming practices with the assistance of smart agriculture technology that encourages sustainability. Ecological farming (EF), in general, promotes sustainable

agricultural practices with the introduction of symbiotic farming species. It regenerates the following 'ecosystem services': the prevention of soil erosion, water infiltration and retention, carbon sequestration in the form of humus, and increasing biodiversity. EF also enables the production of healthy food without compromising the environment, public health, or community and animal welfare.

In this regard, we should learn from the wisdom of Prophet Yusuf's (pbuh) agricultural management system. He taught a crucial aspect of food sustainability through systematic food production planning. There are verses in the Qur'an (Surah Yusuf 12:43-49) that already revealed a strategy based on Prophet Yusuf's interpretation of Egyptian King's dream. The strategy, which Prof Abdul Hamid Mar Iman called 'The Seven-Year-Cultivation Rule of Thumb', described the agricultural cycle programme of crop rotation, food rationing and the stockpiling of surplus production, which is believed to be one of the early contributing sources of ecologically sustainable farming.

The above highlighted that ecological farming entails applying a systemic approach that recognises the environmental *fitrah* (natural disposition) of life. It signifies the systems view of life and nature, and it should be seen as a shariah-compliant agricultural technique. The present writer recommends that the current technological advancement be synergised with an ecological farming system, in order to establish 'smart and sustainable agriculture' that would eventually preserve the well-being of both humankind and the environment. To do so will be conducive to the advancement of the *maqasid* of preservation of life and that of the living environment (*hifz al-nafs & hifz al-bi'ah*).



The Importance of Shared Ideals in Nation-Building

by Ilham Ramli

In August and September this year, we celebrated Merdeka Day and Malaysia Day to commemorate the independence of Malaya and the formation of Malaysia, respectively. Those born in the 1960s onwards may be less nostalgic, being unable to appreciate the significance of these two historic events in our history. The absence of collective memory concerning the struggle and determination of fighting for the independence of Malaya and the formation of Malaysia among the younger generation may be mitigated if there is a dream and aspiration that citizens may share.

Unlike in countries such as India, Ireland and the United States of America, there is a marked absence of a preamble in our Federal Constitution. A preamble is an introductory statement that would normally state the source from which the constitution derives its authority, and contain the guiding purposes and principles of the document. Whilst the technical implication of the non-existence of a preamble in constitutional interpretation is a matter of academic interest, one may nonetheless argue for the need for a statement that sets out the shared hopes and aspirations of the people as well as the ideals of our nation for the purpose of national unity and nation building.

The struggle to secure independence from the British was not an easy task. The fact that the demography of Malaya fundamentally changed with the influx of immigrants of Chinese and Indian origin, from a predominantly homogenous Malay society to a multi-racial and multi-religious one, only exacerbated the complexity of the matter. It was evident during the pre-independence negotiation that a lot of effort went into ironing out differences of opinion between these groups on many issues. Despite conflicting demands and competing communal interests among the various segments of society, the Constitution of the Federation of Malaya was ultimately approved. Divisive issues such as language, citizenship and special privileges of the Malays were finally resolved after a laborious process of intense negotiation, lobbying, and compromise by all the relevant parties because everyone had a common goal of gaining independence. Post-independence, there has to be a shared vision among the people so that we can continue living peacefully together and address our differences in the same manner.

In the Malaysian context, let us recall and reflect upon the concluding part of the solemn declaration of independence on 31st August 1957 by Tunku Abdul

Rahman, which may be considered an underlying ideal of the Federal Constitution and a basic unifying rubric of our society. Tunku Abdul Rahman proclaimed that this country “is and with Allah’s blessing shall be forever a sovereign democratic and independent State founded upon the principles of liberty and justice and ever seeking the welfare and happiness of its people and the maintenance of a just peace among all nations.” Arguably, the gist of Tunku Abdul Rahman’s declaration of independence can be summed up as the ethos of a just and benevolent nation.

There are at least two reasons why we need to have a vision of shared ideals and common goals. Firstly, a shared vision is important for the purpose of defining the notion of the nationhood project that is taking place in Malaysia. A nation state is a social construct which must rest upon reflexive ideals that are generally shared by citizens based on common goals and values. In 1956, a commission was established with the mandate to review and recommend the constitution of the Federation of Malaya in preparation for independence in 1957. The commission was known as the Reid Commission. It was named after the Chairman, Lord William Reid (who was then a judge of the Court of Appeal of England). Members of the Reid Commission had two objectives in mind when they were preparing the report: “firstly, that there must be the fullest opportunity for the growth of a united, free and democratic nation, and secondly that there must be every facility for the development of the resources of the country and the maintenance and improvement of the standard of living of the people.”

Secondly, the solemn declaration of independence by Tunku Abdul Rahman creates a legitimate expectation and a bond of reciprocity among members of the public. This is an integral part of a successful nation because the rule of law that underlies a vibrant democracy cannot be understood as a matter of standards and institutions only (which are normally enshrined in a constitution) without the right culture in society to support them. In addition to standards and institutions, undivided loyalty to the state and fidelity to the rule of law require commitment and the acceptance of mutual responsibilities by members of the public, including the responsibility to hold each other (both the ordinary subjects and those in power) to a faithful fulfillment of responsibilities in the struggle to establish a just and benevolent nation.

May God Bless Malaysia. And may we live in peace and harmony as Malaysians.



Islam and National Identity in Pre-Independence Malaya: The Case of Burhanuddin Helmy

by Tengku Ahmad Hazri

Burhanuddin al-Helmy's political thought was based on an overarching role of Islam. Thus he enunciated four foundations of a political order, namely, (1) faith; (2) body; (3) nation; and (4) motherland. Islam he maintained stands as a balance between complete universalism which makes virtually no distinction between communities and absolute parochialism, which divides humanity into sectarian groups. Such universalism is enshrined in the verse, "Mankind is one nation" and the hadith, "There is no chauvinism in Islam".

His political project, according to Kamaruddin Jaafar, is based on three principal commitments: Islam, nationalism and national identity. These three themes underlie all of his political ideas and activism. His milieu was also one of ideological experiments in the Malay world. According to the historian AC Milner, this period was caused by the gradual erosion of the authority and credibility of the kerajaan system which dominated Malay society in the pre-colonial period. Out of this morass of amorphous ideologies, he identified three strands dedicated towards the fight against colonialism, namely, Islam, nationalism and socialism. Despite their various origins and principles, they were nevertheless committed to the single aim of achieving social justice.

With regards to nationalism specifically, Burhanuddin made it clear that nationalism is a means to an end, rather than the end in itself. Nationalism is of two types: parochial nationalism and universal nationalism. Parochial nationalism is that which advocates for the cause of a single ethnic group, and which is what is condemned by the Prophet when he declared that there is no '*asabiyyah*' in Islam'. Universal nationalism is that which is based on the idea that distinctions between communities are meant for global cooperation and to know one another as counselled in the Qur'anic verse, "Oh mankind! We have created you into nations and tribes so that you may get to know one another" (al-Hujurat 49:13). This conception of nationalism enables him to identify nationalism with what was then known as 'internationalism'. Nationalism here he claimed is wider than that of Ernest Renan, and encapsulates instead, Otto Bauer's formulation of nationalism as a "commonality of conduct arising from a commonality of destiny". It is thus expressed succinctly by Mahatma Gandhi (as quoted by Sukarno), "I am a nationalist but my nationalism is humanity".

Burhanuddin's universalistic theory of nationalism therefore enabled him to present a history of Malay society

in nationalist terms, a conceptual framework for history, which connects the present Malay society, not only with the past, but also to present a vision for the future of the Malays towards independence and indeed, even after. To that end, his political projects as expressed through the organisations to which he was affiliated are practical realisations of his theoretical principles. Nationalism thus pervades the theory and practice of Burhanuddin's struggle for national independence. This far-reaching vision can nevertheless be understood by distilling the role of nationalism in four themes: (1) nationalism as the political identity of the state; (2) nationalism as a civic community to overcome sectarian differences; (3) nationalism as a factor for continuity of civilisations; and (4) nationalism as an instrument against colonialism.

Nationalism as Burhanuddin conceived it is also the spirit of civic community which connects the present Malays to the past. Thus, he distinguished between Malay and Malayan, arguing that while the former is indigenous to the land, the latter was a colonial construct designed to uproot the Malays from their history and past civilisations. The Malay-Malayan dialectic occupies a prominent role in his exposition of Malay nationalism. Malay nationalism itself is shaped by numerous factors, including geography, heredity, culture and the surrounding people. Out of these factors and historical processes, Malay identity produced its own distinctive features and traits. The civic nature of this nationalism is reinforced by his argument that nationalism is dependent on law and politics rather than heredity, nature or habit. This civic understanding of Malay nationalism, he argues, is that which has been understood historically, and which also explains the origins of the phrases '*masuk Melayu*' ('join Malay') and '*jadi Melayu*' ('become Malay'). Consequently, Malay identity is fluid: it can be acquired just as it can be renounced, unlike ethnic and racial identities which are based on fixed and unchangeable essences.

Due to such conception of Malay identity, the historical origins of the Malays go back centuries, and Malay nationalism is the underlying spirit of such ancient kingdoms and civilisations as the Srivijaya, Majapahit and Melaka. He argued that throughout history, the survival of nations has been due to their ability to reconstitute themselves anew. Thus the ancient Romans and Babylonians, according to Burhanuddin, have in the modern day reincarnated as Italians and Persians. Similarly, the Malay world, which

historically were manifested as the aforesaid kingdoms, has today been segmentised into different nation-states, such as Malaya and Indonesia. Notwithstanding the different political arrangements, unity between these nation-states remain possible, one avenue of which is through the unity in language. The languages of Malaya and Indonesia he claimed belonged to the family of Malay language. Institutional recognition during his time was given at the Congress on Indonesian Language in Medan, Indonesia on 28 October to 2 November 1954.

Burhanuddin had also taken these ideas beyond theory. Under his leadership, the Pertubuhan Kebangsaan Melayu

Malaya (PKMM) teamed up with Angkatan Pemuda Insaf (API), a youth organisation, and Angkatan Wanita Sedar (AWAS), a women's movement, to form a Malay coalition called Pusat Tenaga Rakyat (PUTERA). PUTERA then formed a coalition with the Pan-Malayan Council for Joint Action (PMCJA), an umbrella body of non-Malay organizations such as the Malayan Chinese Association (MCA). Due to PKMM's objection to the use of the word "Malayan" (recalling Burhanuddin's aforementioned criticisms), PMCJA renamed itself All Malaya Council for Joint Action (AMCJA) and agreed for the name "Melayu" to be the basis for nationality.

EVENT REPORT

Launch of Burma Human Rights Network Report 'Persecution of Muslims in Burma' (29 September 2017)

by Tengku Ahmad Hazri

On 26 September 2017, IAIS Malaysia organised the launch of Burma Human Rights Network report, 'Persecution of Muslims in Burma,' along with a panel discussion on the Rohingya crisis. On the panel were Kyaw Win (Executive Director, Burma Human Rights Network), Lilianne Fan (International Director, Geutanyoe Foundation Aceh) and Mohd Azmi Abdul Hamid (Secretary-General, Majlis Perundangan Pertubuhan Islam Malaysia (MAPIM)).

The findings of the report were presented by Kyaw Win. The report reveals the systematic and institutionalised nature of the persecution against the Rohingya and other Muslims in Myanmar, complete with backing by the military, Buddhist religious elite and the civilian government. Although the widespread global concern has been fixated on the Rohingya community, the available evidence indicates that it is the Muslims in general who have been targeted. The report reveals—across the country—villages adopting 'no-Muslim' policy, instances of religious discrimination (economic boycotts against Muslim businesses) and intolerance towards Islamic belief and practices. Officially, Kyaw Win explained that there is no law explicitly discriminating against the Muslims: most such policies were implemented through military orders, which nevertheless had to be implemented as law, rendering them difficult to be challenged in court.

Mohd Azmi bin Abdul Hamid ("Cikgu Azmi") presented on the geopolitical dimensions of the Rohingya problem. According to him, the crisis has prolonged in part because multiple geopolitical interests are at stake. This can be seen in how China and Russia blocked UN Security Council statement of concern on Rohingya in March 2017, and how ASEAN's non-interference policy has been perceived as a major hurdle towards a regional solution.

Lilianne Fan, International Director at the Geutanyoe Foundation, a non-profit and non-governmental organization based in Aceh, looked at the issue from the standpoint of humanitarianism. She noted how humanitarian assistance and international aid sometimes backfired, having the effect of polarising communities in Rakhine further when assistance is seen to tilt towards Muslims thereby violating a cardinal principle or requirement in international aid that assistance should be given without regard to background, whether race or religion. However, in reality it is the Muslims who in fact have suffered most from the persecution. Thus aid has been blocked leading to various other problems such as poverty and malnutrition, which in turn lead to mass emigration to adjacent countries. To be more effective towards solution, she proposed targeted sanctions, stronger regional level protection, and focus on Myanmar citizens (in such climate of hate, even when the government is prepared to help, it would attract backlash from the people themselves).

Quotable Quote

When people are financially invested, they want a return. When people are emotionally invested, they want to contribute.

– Phil Jackson

It's not the years in your life that count. It's the life in your years

– Abraham Lincoln

The only way to do great work is to love what you do.

– Steve Jobs



Microtakaful in Indonesia: Where Are We Now?

cont'd from page 1

by Mohammad Mahbubi Ali

Microtakaful is an important yet untapped segment of Islamic finance. This is particularly true considering the fact that approximately 115 million Indonesians fall into the lower-income category. The fact that Micro, Small and Medium Enterprises (MSMEs) accounted for 99.99% of business enterprises in the country and 97.16% of employment in 2013 further highlights the undisputable potential of this segment. The penetration rate of the takaful industry in Indonesia stood at only 0.08% in 2015, which is an indicator that there is much room for the sector to grow.

Indonesia's positive economic outlook bodes well for the development of microtakaful. Amid the global economic slump, it recorded an impressive real GDP per capita growth of 5.02% in 2016, one of the world's highest after China and India. In addition, microtakaful has evolved as an indispensable step in the natural evolution of Islamic banking and finance in Indonesia. The early development of Islamic finance in the country concentrated on Islamic banking, takaful schemes and shariah-compliant stocks. However, the last decade has witnessed considerable attention, particularly from regulators, on various micro-financing initiatives, including microtakaful services. The Financial Services Authority of Indonesia (FSA) had listed microtakaful in its financial inclusion agenda as an important segment for broadening financial access to the un-bankable and underserved clients.

At present, Indonesian microtakaful products are offered via two main channels: full-fledged takaful operators and takaful windows. There are 14 microtakaful products available in the market, ranging from credit life, to personal accident, motor, disability, education, hospitalisation and dengue fever policies. These products are sold to customers via a number of distribution channels, such as individual agents (including branchless-banking agents), Islamic banks, Islamic micro institutions (i.e. BMT and Shariah cooperatives), and affinity businesses (i.e. pawnshops and post offices). For example, BMT Sidogiri, the largest Islamic cooperative in Indonesia with approximately 400,000 members, offers ASyKi (microtakaful broker) services. BMT Sidogiri has managed to reach more than 14,000 small business entities and 40,000 members via their credit scheme.

The FSA is the central government body that regulates and supervises financial institutions in Indonesia.

Currently, microtakaful is governed under the existing 18 PMK (Finance Ministry Rules or Peraturan Menteri Keuangan) and FSA Regulation (POJK) or FSA Circular Letters (SEOJK). For that reason, regulatory reforms have become an important strategic development focus to create a level playing field and conducive environment for the microtakaful segment to prosper. On 17 October 2013, the FSA launched the Grand Design for the Development of Microinsurance in Indonesia, which serves as a regulatory framework and reference source for insurance and takaful players and other stakeholders in developing microtakaful and microinsurance in Indonesia. To encourage professional development, the FSA hosted a number of workshops and conferences, including workshops on actuarial aspects, distribution channels and product features.

However, the growth of microtakaful in Indonesia is hampered by a number of complex issues and challenges owing to internal and external factors. The internal factors include the paucity of skilled professionals with technical experience and actuarial expertise, a shortage of products that meet people's needs, and a shortage of information technology infrastructure. The external factors include the absence of specific regulations governing the microtakaful business and lack of public awareness, which have resulted in a low microtakaful penetration rate.

The FSA, therefore, plays an instrumental role in developing regulations that serve as the catalyst in the development of microtakaful in Indonesia from both the demand and supply sides. For example, a regulation that requires all takaful companies to allocate a certain percentage of their portfolio for microtakaful products would certainly increase the supply of microtakaful to the market. On the other hand, regulation that requires the general public to have some sort of coverage for certain assets, such as vehicles, life, or permanent disability, would contribute to the growth in demand for microtakaful.

Moreover, the promotion of microtakaful products should be combined with other financial inclusion initiatives, such as digital payment and branchless banking. Effective and continuous campaigns are also necessary to increase public awareness and understanding about the importance and benefits of microtakaful. It is also essential to offer customer-friendly operations and to develop the use of technological tools in order to help people to participate in microtakaful schemes.



The Place of Wisdom in Today's Environmental Education

by Adha Shaleh

The word *hikmah* in Islam has been used in the Quran in different contexts. It is not limited to prophets and messengers of God perse but granted to anyone who ponders and learns wisdom from different cultural communities. Perhaps, the closest affirmation of 'learning the wisdom from all people' is found in the following Quranic verse: 'O mankind! We created you from a single (pair) of a male and a female, and made you into nations and tribes, that ye may know each other' (49:13). This verse is also explicit in its message on 'knowing each other' (*li taarafu*) as it is the foundation to strengthen our knowledge, competency and character. Thus, imbued in that Islamic perspective of wisdom, Jayousi Odeh, writes that 'the purposeful pursuit of acquiring and embodying wisdom from all nations is a critical element in transforming societies to value-based eco-communities.' In addition, the epitome of wisdom for sustainable development is best described by Mohammad Hashim Kamali, as he confirms that 'Sustainability in the use and development of earth's resources certainly demands the pooling of wisdom, skill and insight of all communities and nations with their differential experiences of local and geographical characteristics.'

To carve a distinctive emblem of ecological literate communities, the value of wisdom should be placed at the highest point in our environmental education (EE). The present writer would offer three reasons in regard to its significance in today's EE. First, this Quranic concept of *hikmah* underscores the importance of beneficial cooperation and exchange of views at making sustainable living choices. Second, efforts of our pioneers in the past have resulted in landmark events, case studies, concepts and the development of curricula. So, this current call to embrace wisdom in today's EE will go some way towards helping educators and their students to practice it. Third, the interest in Islam and environment continues to raise the profile of both, leading to the demand for consulting in that subject, which endorses the need to turn to a pool of experts to guide trainers, teachers and students in the 21st century. In other words, diversity of knowledge and wisdom needs to be proactively cultivated in today's education.

Responding to environmental problems demands a compelling content that for cutting-edge innovations. Thus, the future of environmental education, learning and

research in universities should be responsive to wisdom and knowledge found in different nations and cultures. More global-minded people around the world are coming to this view: the process of educating students with new skills has to be corroborated by a mission of keeping them inclusive. To attain this objective, the teaching of spiritual wisdom (e.g. the relationship between man and the universe) should be backed by training, practices and hands-on experiences. The Quran already confirmed that experiential learning is an integral aspect of contemplation when God says: 'surely in the creation of the heavens and earth and in the alternation of night and day, there are signs for the people of wisdom' (3:190). This is an explicit verse that encourages us to experience nature as part of our learning processes.

Building a strong relationship with nature requires a swift transformation of human behaviour. While education is the key to that objective, so people will have the skills and knowledge, and wisdom continues to guide them to make the best decisions. In that capacity, the present writer conceives three core elements of teaching about wisdom in the 21st century: first, to give a greater emphasis on contextualised environmental knowledge, which is grounded in many places and different case studies. Second, to prepare a learning environment that offers students opportunities to improve their cognitive abilities. Third, to emphasise some stronger connections between knowledge and responsibility for the environment.

In sum, wisdom from all communities, faiths and nations should be continuously outpouring into our education. Such sources of guidance are fundamental to our communities, to our environment, and to our entire social fabric worldwide. Our enthusiasm for learning will make us stand out as a wise and learned person. God merits those knowledgeable people when he said in the Quran: 'He has given wisdom unto whom He wills, and unto whom wisdom is given, he truly has received abundant good' (2:269).

Quotable Quote

*The strength of the team is each individual member.
The strength of each member is the team.*

— Phil Jackson

EVENTS AT IAIS MALAYSIA

DATE	EVENTS
29 th August	Seminar Kebangsaan <i>Seminar Kebangsaan Mahkamah Syariah 2017 - 60 Tahun Pasca Kemerdekaan 'Menelusuri Cabaran, Melestari Masa Hadapan'</i>
26 th September	Public Lecture <i>Ethnic cleansing of Rohingya and growing persecution of Muslim Citizens in Burma</i>



Dr Mohamed Azam presenting his speech at the Seminar Kebangsaan Mahkamah Syariah 2017



Participants of Seminar Kebangsaan Mahkamah Syariah 2017



Dr Abbas Khamyar, the International Deputy of Islamic Culture and Relations Organization paid a visit to IAIS Malaysia



Group photo (from left) Mr Abdolreza Alami, Dr Mohamed Azam, Mr Ali Mohammad Sabeghi, Prof Kamali and Dr Abbas Khamyar



Mr Kyaw Win, the Executive Director, Burma Human Rights Network (BHRN) speaking at IAIS Malaysia



The launching of 'BHRN Report - Persecution of Muslims in Burma'



Ms Liliann Fan, International Director of Geutanyoe Foundation with Mr Tirmizi Mukhtar, Secretary General of HUMANITI Malaysia



Participants at the *Ethnic cleansing of Rohingya and growing persecution of Muslim citizens in Burma*



Prof Kamali presenting a token of appreciation to Prof Yasushi Kosugi from Kyoto University



Prof Kamali presenting a token of appreciation to Mr Travis Wussow, the Vice President for Public Policy and General Counsel, ERLC



Mr Travis Wussow with Prof Kamali and IAIS Fellows



Group photo Sis Zafirah and Sis Hananie with Dr. Mohamed Azam, Mr. Fariz and Dr. Badri.

Humour Without Malice

- My wife gives me sound advice - 99% sound, 1% advice
- A bank is a place where they lend you an umbrella in fair weather and ask for it back again when it begins to rain.
- A budget tells us what we can't afford, but it doesn't keep us from buying it.
- One day Nasruddin entered his favourite teahouse and declared, "The moon is more useful than the sun." An old man asked, "Why?" Nasruddin replied, "Because we need the light more during the night than during the day."
- One day Nasruddin said to his friend, "If I die, bury me in an old grave." "Why?", asked his friend. "Because", he explained, "if the angels come, I'll tell them that I died years before and have already been questioned and then they will return the way they came."