

EFFECTS OF ISLAMIC STUDIES ON NON MUSLIMS: A CASE OF ECONOMIC UNDERGRADUATES

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ABSTRACT

The provision of Islamic studies at schools, both public and private, is obligatory for all Muslim students in Malaysia since independence. However, at institutions of higher learning certain Islamic related courses have been made compulsory for all, including the non-Muslims. A case of interest is the offering of an introductory course on Islamic Economics by the Faculty of Economics and Business, UNIMAS to its final year candidates. To date, at least 700 graduates with a Degree in Economics from the University are exposed to the basic concepts and fundamentals of economics from the perspective of Quran and Sunnah. The purpose of this study is to explore the understanding of Islam in general and its implications on economic matters amongst the non-Muslims students. Subsequently, the objective is to investigate whether and how these students benefited from the new knowledge which was imposed on them. Another goal is to compare the motivation, commitment and performance between the Muslims and non-Muslim students in general. Information gathered from surveys and personal interviews clearly indicate that the non-Muslim students are open to Islamic economic ideas provided it is backed by strong evidences. A majority of the students claims that the course is a platform to clear doubts and misperceptions about Islam. The most appealing topics within the syllabus that draws the highest attention include the concepts of haram and halal relating to sources of income, relevance of zakat towards poverty and Islamic banking and finance. Given the 6 year record, the non-Muslim students have performed relatively better due to factors such as personal concern for final grade and the lack of background advantage owned by the Muslim students. Findings demonstrate that the course ought to be considered as an elective for all business programs, allowing increased participation from students from the Accounting, Finance, Marketing and Management Degree programs. However, the content and delivery need to be revised and adjusted to the respective practices to enable students to maximize their learning experience.

Keywords: Islamic Economics, non-Muslims, understanding, performance

Introduction

The making of Islamic Studies compulsory for Muslim students in primary and secondary since 1957 is seen as necessary but not sufficient by parents wanting for Islamic related teaching to be continued at higher learning institutes. The Department of Education made the subject matter of Moral be taught for non-Muslim students, while Islamic studies for Muslims in 1983 (Balakrishnan, 2011). At the tertiary level, Islamic studies in Malaysia were first introduced in by the University of Malaya, with the formation of the Department of Islamic Studies in 1959. Prof. Dr. Muhammad Abdul Rauf, a renowned Islamic scholar from Egypt, was appointed as the first head of this department. Later, in 1981, it expanded into a full fledged faculty known as the Academy of Islamic Studies.

Another significant development in Islamic studies programs in Malaysia was the establishment of the International Islamic University of Malaysia (IIUM) in 1983. The actualization of Islamic Revealed Knowledge and Human Sciences resulted in Islamic studies becoming a core course for all students registered. The subject was oriented towards the idea of the Islamization of knowledge (an idea developed by a prominent figure Prof. Syed Muhammad Naquib Alattas at the Institute of Islamic Thought and Civilization better known as ISTAC). The strongest feature of ISTAC's academic curriculum is reflected in IIUM'S ability to produce academics of high international reputation. The establishment of INCIEF As the world's first and only international university specialising in Islamic Finance by Bank Negara Malaysia in March of 2006 was in line with its goal, to spearhead the development of Islamic Finance professionals that will help the country to become a leading hub for Islamic financial services.

To date, almost all public universities in Malaysia are offering academic programs embedded with Islamic studies and the number of private higher learning institutions interested in capitalizing on courses of great demand such Islamic Banking and Finance is growing fast. There seems to be a wave of awareness and adoption of the business principles salient to Islamic historic trade practices. The challenges brought forth by modern commerce is endless, leaving players desperate for coping strategies. In order to equip fresh graduates with market driven competencies which inevitably affects the probability for employability, colleges and universities are finding ways to design their academic programs with syllabus with alternative schools of thought. A good example is the inclusion of Islamic Economics as a final year core course for all Economics majors in UNIMAS. Similar exercises are common amongst other higher learning institutions too. For instance, courses on Islamic Management and Marketing specially tailored for Business Management Degree Programs and Introduction to Islamic Finance for most Accounting and Finance Programs.

It is the aspiration and the directive of the Ministry of Higher Education for its agencies to train and produce graduates with a balance between theoretical knowledge and industry requirements. Fortunately, the non-Muslims are open, excited and responsive towards studies related to Islamic sources.

Those who listen to the word and follow the best of it; those are the ones whom God has guided, and those are the ones endowed with understanding. (39: 18)

Some Views Of Non-Muslims About Islam

This is what, Bertrand Russell (1872-1970), a British philosopher, mathematician, and Nobel laureate, whose emphasis on logical analysis greatly influenced the course of 20th-century philosophy.

"Our use of the phrase 'the Dark Ages' to cover the period from 699 to 1,000 marks our undue concentration on Western Europe... From India to Spain, the brilliant civilization of Islam flourished. What was lost to Christendom at this time was not lost to civilization, but quite the contrary... To us it seems that West-European civilization is civilization; but this is a narrow view." [*History of Western Philosophy*, London, 1948, p. 419]

According to, Hamilton Alexander Roskeen Gibb (1895-1971, a leading orientalist scholar of his time "Islam has a still further service to render to the cause of humanity. It stands after all nearer to the real East than Europe does, and it possesses a magnificent tradition of inter-racial understanding and cooperation. No other society has such a record of success uniting in an equality of status, of opportunity, and of endeavours so many and so various races of mankind ... Islam has still the power to reconcile apparently irreconcilable elements of race and tradition. If ever the opposition of the great societies of East and West is to be replaced by cooperation, the mediation of Islam is an indispensable condition. In its hands lies very largely the solution of the problem with which Europe is faced in its relation with East." [*Whither Islam*, London, 1932, p. 379.]

"That his (Muhammad's) reforms enhanced the status of women in general is universally admitted." [*Mohammedanism*, London, 1953, p. 33]

James A. Michener (1907-1997) a famous American writer; recipient of honorary doctorates in five fields from thirty well known universities and decorated with the Presidential Medal of freedom, America's highest civilian award, claimed the following:

"No other religion in history spread so rapidly as Islam . . . The West has widely believed that this surge of religion was made possible by the sword. But no modern scholar accepts that idea, and the Qur'an is explicit in support of the freedom of conscience." [*Islam - The Misunderstood Religion, Readers' Digest (American Edition) May 1955*]

Edward Gibbon (1737-1794) who was considered the greatest British historian of his time, confessed "I believe in One God and Mohammed the Apostle of God,' is the simple and invariable profession of Islam. The intellectual image of the Deity has never been degraded by any visible idol; the honours of the prophet have never transgressed the measure of human virtue, and his living precepts have restrained the gratitude of his disciples within the bounds of reason and religion." [*History Of The Saracen Empire*, London, 1870, p. 54.] He also added that, "More pure than the system of Zoroaster, more liberal than the law of Moses, the religion of Mahomet might seem less inconsistent with reason than the creed of mystery and superstition which, in the seventh century, disgraced the simplicity of the gospels." [*The History of the Decline and Fall of the Roman Empire, vol. 5. p. 487*]

Jared Diamond Professor of Physiology at the UCLA School of Medicine; recipient of the Pulitzer Prize for General Non-Fiction in 1998 found medieval Islam was technologically advanced and open to innovation. It achieved far higher literacy rates than in contemporary Europe; it assimilated the legacy of classical Greek civilization to such a degree that many classical books are now known to us only through Arabic copies. It invented windmills, trigonometry, lateen sails and made major advances in metallurgy, mechanical and chemical engineering and irrigation methods. In the middle-ages the flow of technology was overwhelmingly from Islam to Europe rather from Europe to Islam. Only after the 1500's did the net direction of flow begin to reverse. [*Guns, Germs, and Steel - The Fates of Human Societies*, 1997, p. 253]

According to Annie Besant (1847-1933) a British theosophist and nationalist leader in India and the President of the Indian National Congress in 1917, a woman is more free in Islam than in Christianity. Woman is more protected by Islam than by the faith which preaches Monogamy. In Al-Quran the law about woman is more just and liberal. It is only in the last twenty years that Christian England, has recognized the right of woman to property, while Islam has allowed this right from all times." [*The Life and Teachings of Muhammad*, Madras, 1932, pp. 25, 26]

From the above remarks, one can confidently state that the non-Muslim scholars in the past clearly had a positive idea about Islam in general. Terms used to emphasize Islam's superiority to other civilizations at that time include, brilliant, magnificent, advanced, less inconsistent with reason and successful. Whereas

Key Areas Of Interest

Currently, at least two subject matters in connection with Islamic economics continue to gain attention among industry practitioners. The expansion of Syariah based banking and finance industry demands for more young graduates with fundamental

knowledge of Islamic principles. International banks are investing heavily in training their existing senior staff to understand the workings of riba' free funding business and also appointing Syariah Council Members to endorse new products.

The government's aspiration to make Malaysia the Halal Hub for services related to food and beverage, fashion and design, healthcare and tourism among other sectors has produced unlimited opportunities for entrepreneurs in general. The increased awareness and a deeper understanding of the Shariah amongst the Muslims around the globe is opening more business prospects for all. The idea of a good or service being permissible for use by Muslims now includes all aspects of halal. Consequently, it is common to emphasize on the process of preparation and offering of a particular product or facility to patrons to be certified by the Islamic Council.

The academia is entrusted with the responsibility to train and produce the necessary human capital required to meet the growing demands of the local and international businesses leveraging on these lucrative sectors. Naturally, graduates are expected to have a minimal knowledge about the fundamental premise of Islamic values and principles related to their given field of studies. Almost all businesses deal with Muslim customers one way or another, making basic understanding of Islam indispensable for those with long term profit goals.

Methodology

In this modest effort to explore the possibility to offer an introductory course on Islamic Economics to all business undergraduate students at the Faculty of Economics and Business, the questionnaire survey was found to be the most feasible instrument in gathering first hand information.

A total of 48 questionnaires were distributed to the final year students from the Economic Degree Programme, and successfully collected within an hour. The researcher adopted purposive sampling in order to obtain experiential rich information with regards to completing the course in their previous semester. It was imperative that only those who passed the course were included in the survey as to avoid biased responses. The 1 page survey was deliberately designed with 8 direct enquiries, of which 3 were of a Yes/ No type question. The rest aimed at understanding their expectation, learning experience, topics preferred and also suggestion to improve the course outline if made available to students taking other programs. Currently, the faculty offers the following degree programs; Accounting, Business Economics, Corporate Administration, Finance, International Economics, Service Economics and Marketing.

A follow up face-to- face interviews were also conducted with 10 volunteering students to both clarify certain remarks and validate important claims made by some respondents. It is rather common for studies of this nature to speak to respondents after collecting written information. The practice enables the researcher to explore possibilities beyond the boundaries posed by survey questions.

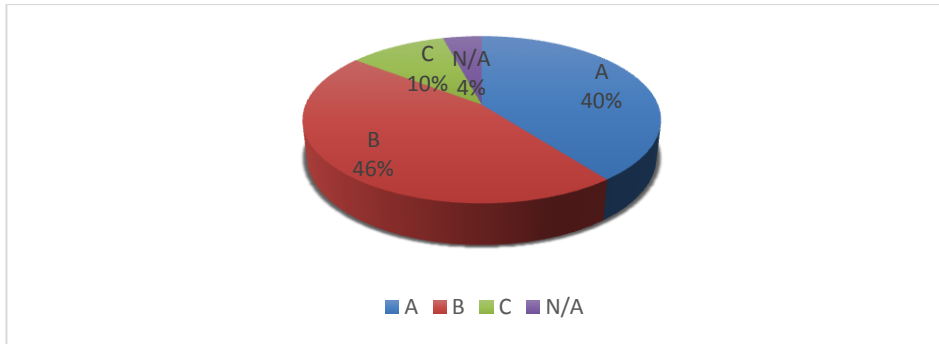
Results

Question 1 was designed to gauge the level of prior awareness of Islamic knowledge among the students. It is important not to presume that Muslim students necessarily have more or better understanding of Islamic Economics, due to their religious background. Hence the need to begin the enquiry by checking on whether and what sort of information they already have about economics based on Islam. Approximately 75% of the respondents admitted to having a minimal exposure to Islamic Economics. Most responses mentioned Form Six and friends as their source of Islamic knowledge.

When asked about whether they would have registered for Islamic Economics if it was offered as an elective instead, a majority of 87.5% stated that they would have taken the course anyway. In order to get a deeper understanding of this choice, a why question was posed during the personal interviews. Interestingly, all of the respondents provided a similar line of reasoning. It was the relevance and popularity of Islamic related economic issues that propelled the generally non- Muslim group of students to consider the course as important.

The next question was about the students' grade expectation once the assessment structure and content coverage was made clear to them. The breakdowns amongst those targeting for an A, B and C (pass) were rather comforting. Upon further investigation during the interview sessions, the researcher concluded that many mistook the course for the usual 'read and remember' type due to the nature of the subject matter. The chart below provides their feedback.

Chart: Grade Expected



Respondents who aimed for an A made up 40%, whereas another 10% confessed to expecting a pass only. The other half maintained that a B grade was a reasonable target, given the demands of reading imposed by the course structure.

Despite achieving lower than their expected score in the overall grade, two third of the respondents maintained that the scope and coverage of the course were generally acceptable. Out of the 33.33% rating the course as difficult, some mentioned the breadth of the topics covered and the lack of a standard textbook as the main reference to be their biggest challenge. Although most agreed to having access to all recommended readings online, all admitted to either not having enough time or interest to actually review them well.

The top 5 topics favoured by respondents are as follows:

- Consumption in Islamic Perspective
- Objectives of Distribution
- The importance of Production
- Salient Features of an Islamic Economy
- Zakat,
- Riba

The 3 topics that a handful of respondents mentioned as least beneficial to them include Monetary Policy in an Islamic Economy, Fiscal Management by an Islamic State and the Role of Market in Islamic Economic Perspective.

During the interview sessions, respondents were requested to suggest ways to improve their interest towards the macro chapters of the course. The common remarks leaned towards relating the ideals of an Islamic Economy to reality. However, a few agreed that it was quite difficult to understand the workings of an Islamic Economy without a real example.

In terms of making the course more appealing to other than economic undergraduates, the respondents proposed for learning to be more interactive and discussion based. They also added that the only motivation to take an elective course is the ease of getting an A.

Approximately, 73% of the respondents agreed to recommend the course to their friends at the faculty. The explanations include its relevance and relationship with other business courses such as Marketing (Consumer Behaviour, Halal), Finance (Riba') and Accounting (Treatment of Zakat).

Analysis & Findings

In general, the results from the survey and the follow-up interviews provide for a strong basis to modify the course structure from the existing advance level (since currently it is a year 3 course with requirement to enhance critical thinking) to an intermediate level without interfering with its content. Therefore, the course offered only to economic majors at present, may not be suitable for business undergraduates at large.

Specifically, an introductory course on Islamic Economics as an elective, is agreed to add value to students doing programs even at other faculties for knowledge building purposes. Apparently electives offered by the rest of the eight faculties are meant to be a 'break' from the usual taxing core courses focussed on technical aspects and applications. Thus, if this course can be made less demanding and exam oriented, perhaps the take up will be good.

As far as the non-Muslim students are concerned, the offering of a course based on Islamic principles and values is absolutely fine. What matters is that the delivery is made according to the syllabus without any pre-requisite of Islamic knowledge. The Muslim respondents admitted to having a better appreciation of concepts such as amanah, amal, baraqah, khalifah, riba', rizq, zakah, etc. Group assignments designed to enable both groups of students to work together also strengthened the ability of Muslim students to clarify rulings of haram and halal to their counterparts who might find the issue as sensitive to ask. The process dynamics throughout the semester achieved a bigger goal which was to correct misperceptions about Islam in general while heightening commitment to uphold our rights and responsibilities as Muslim.

Conclusion

As shown by the survey feedback, all students irrespective of their religious and racial background appear to have gained from taking the course, Introduction to Islamic Economics. They claim to have learned new “things” and are able to see the bigger picture now. The non-Muslim students had the opportunity to better understand the reasons behind the prohibitions of riba’, horading, price fixing and other exploitatioive business practices that is leading to a number of economic problems today.

In meeting the third objective of this study, the above average performance of non-Muslim students relative to the Muslim students seems to have connection with their personal motivation to do more to achieve a better grade. It is not so much of the Muslim students attitude to take the Islamic knowledge for granted but rather the difference in the level of commitment to invest time and effort that can help secure a strong cumulative grade point average.

Finally, the prospect to offer the course as an elective to other than economic majors looks bright, given the present fascination to Islamize business practices and seize market opportunities. The positive comments serves as preliminary evidence to the potential interests amongst mixed groups of undergraduate students in UNIMAS. However, it is imperative to fine tune the course requirement and mode of assessment to match the the probability of acing the course, which is ultimately the criterion of elective selection for students.

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