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## TURĀTH ELEMENTS IN AN ISLAMIC ECONOMICS PROGRAM AT THE INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA: AN APPRAISAL

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#### **ABSTRACT**

This study describes the turāth elements accentuated in an Islamic economics program at the International Islamic University Malaysia (IIUM). The Bachelor of Economics (Honours) program was founded in 1983 upon an integrated curriculum that combines modern economics and Islamic heritage, where two out of six stages of the Islamic economics development process, as outlined by Haneef, Arshad, and Mohammed (2023), require inputs from Islamic heritage and their interpretations. The teaching of Islamic heritage in economics can be either directly from al-Quran and alindirectly based on their or interpretations within the Shariah framework. The course outlines at the Department of Economics, IIUM, are analysed to determine their contents on Islamic heritage and classified into four types: courses with discernible application of turāth, figh, uṣūl alfigh, and Islamic economics courses. Weak Arabic proficiency, lack of English references, and disconnect between Islamic heritage and modern economics have been identified as three main challenges in the efforts to incorporate Islamic heritage in teaching Islamic economics. As the way forward, it is suggested that a new course be introduced to enhance students' ability

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to access Islamic heritage sources and analyse them using the proper methodology developed by scholars.

**Keywords**: Islamic Heritage; Islamic Economics; Integration of Knowledge; Islamic Economics Curriculum.

#### **INTRODUCTION**

The teaching of *turāth* or Islamic heritage is important in Islamic economics. The Islamic epistemology holds that God has the perfect knowledge while human knowledge is limited. Hence, in order to find the truth, it is rational for human to submit his intellect to God. Since the knowledge of God is revealed to Muhammad Ibn Abdullah, peace be upon him, the last Messenger, the only way to obtain this knowledge must be through him. This knowledge has been recorded and developed by many great scholars since the dawn of Islam until today. Therefore, heritage is part and parcel of all branches of knowledge in Islam, including economics.

## TURĀTH: DEFINITION, HISTORY AND APPLICATION

*Al-Turāth* refers to the Islamic heritage, which consists of both the primary sources that are revealed in the form of al-Quran and al-Sunnah; and the interpretations of the primary sources by scholars in the form of legal rulings and opinions. While all Muslims agree on the supremacy of the primary sources, there are several views on the validity of the secondary sources. The interpretations of the primary sources depend on the understanding and knowledge levels of the scholars, which are heavily influenced by their training background and the environment they live in. Generally, the interpretations are allowed to vary within the domain set by the Islamic worldview.

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<sup>&</sup>lt;sup>1</sup> Muḥammad Ibn Abū Bakr Ibn Aīyūb Ibn Qaīyim al-Jaūzīyah, *I'lām al-Muwaqqi'īn 'an Rabb al-'Ālamīn*, (Dammam, Saudi Arabia: Dār Ibn al-Jaūzī, 2002), 1: 392-395.

<sup>&</sup>lt;sup>2</sup> Muṣṭafā al-Khinn, *Athar al-Ikhtilāf fī al-Qawā ʻid al-Uṣūlīyah fī Ikhtilāf al-Fuqahā* ', (Damascus: Muʾassasah al-Risālah, 2014) 38-120.

<sup>&</sup>lt;sup>3</sup> Haneef, Mohamed Aslam. "Islam, the Islamic Worldview and Islamic Economics." *IIUM Journal of Economics & Management* 5, no. 1 (1997): 39-65.

Since the interpretations of the revelation involve the application of human reason, it is natural that it would lead to the emergence of differences. The use of reason in the understanding process must, however, be in accordance with the rules of interpretation and the methods of reasoning laid down in *uṣūl al-fiqh*. Figure 1 shows the process of deriving the rulings of various Islamic laws, including economics, from revelation, the origin of Islamic law.

Primary Sources of Islamic Heritage al-Quran and al-Sunnah **Scholars** Iitihad Usul al-Fiqh Inductive tools (istigrā') Deductive tools (istinbāt) Figh Wad'ī *Taklīfī* **Empirical Decisions and Actions** Circumstances

Figure 1: The Fiqh Model of Deriving Rules from the Revelation

Source: Adapted from Mohammed (2013)<sup>4</sup> with modification.

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<sup>&</sup>lt;sup>4</sup> Mohammed, Mustafa Omar, "Integrating Al-Turāth Al-Islami to Modern University Curriculum: Issues and the Need for a Benchmark." In *Islamic Economics Education in Southeast Asian Universities*, edited by Mohd Nizam Barom, Mohd Mahyudi Mohd Yusop, Mohamed Aslam Haneef, and Mustafa Omar Mohammed, (Kuala Lumpur: Centre for Islamic Economics, International Islamic University Malaysia, 2013), 74-89.

As displayed in Figure 1, al-Quran and al-Sunnah are the two primary sources in Islamic heritage. From these two primary sources, the scholars of  $u\bar{sul}$  al-fiqh applied  $ijtih\bar{a}d$  to derive the secondary sources of al-turāth. There are two types of tools used in the  $ijtih\bar{a}d$  process: inductive and deductive methods. The final product of this process is called fiqh, which is classified into  $takl\bar{\imath}f\bar{\imath}$  (rules in relation to action status and decision types) and  $wad\bar{\imath}$  (rules in relation to circumstances such as conditions, cause and effect). This same model is applicable to the development of Islamic economics where it covers various aspects of decision-making including the moral and ethical dimension of making economic choices.

However, the development of *fiqh* in the later part of Muslim history has been narrowed down to individual aspects of defining law (*al-ḥukm al-taklīfī*) issues and legal matters which are not relevant to social sciences study and public policies.<sup>5</sup> After the first Islamic Economics Conference in Makkah in 1976, there has been a call for continuous efforts towards redefining *fiqh* for economists, where the Department of Economics at International Islamic University Malaysia (IIUM) is among those who are working in that direction.

#### ISLAMIC ECONOMICS DEVELOPMENT STAGES

Since the fundamental of Islamic epistemology is the prominence and centrality of revelation in the pursuit of knowledge, revelation plays a significant role in the development of Islamic economics and its methodology. Knowledge of al-Quran and al-Sunnah becomes the point of reference in Islamic methodology to visualize Islamic economics from all channels of knowledge; true narrative as the source of the vision, inductive and deductive reasoning, and intuition. Figure 2 below summarizes the six stages of the process of Islamization of knowledge in economics.

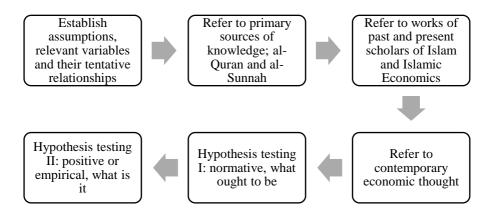
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<sup>&</sup>lt;sup>5</sup> *Ibid.*, 74-89.

<sup>&</sup>lt;sup>6</sup> Haneef, "Islam, the Islamic Worldview and Islamic Economics," 39-65.

Based on the Islamic economics development stages proposed by Haneef, Arshad, and Mohammed,<sup>7</sup> the teaching of Islamic heritage is the focus of Stage 2 and Stage 3. In Stage 2, the first step involves collecting texts from al-Quran and al-Sunnah that are related to economics and all its subtopics such as production, consumption, and distribution. These texts are then used to identify the central terms and concepts in economics as revealed in the primary sources. The terms and concepts then must be systematized into principles, hypotheses, precepts and assumptions which will be analysed and tested for validation or rejection. This leads to Stage 3, where the works of past and present scholars of Islam and Islamic economics are used as a reference to support the identification process and analysis of the systematized principles. This method resembles the earlier methodology preferred by classical scholars in interpreting al-Quran.

Figure 2: The Outlines of Islamic Economics Methodology



Source: Modified from Haneef, Arshad, and Mohammed (2023).8

<sup>8</sup> Haneef, Mohamed Aslam, Mohd Nahar Mohd Arshad, and Mustafa Omar Mohammed, *Foundations of Islamic Economics*, 93.

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<sup>&</sup>lt;sup>7</sup> Haneef, Mohamed Aslam, Mohd Nahar Mohd Arshad, and Mustafa Omar Mohammed, *Foundations of Islamic Economics*, (Kuala Lumpur: International Institute of Islamic Thought (IIIT) East and Southeast Asia (ESEA), 2023.

According to Ibn Kathīr, 9 the best way to understand al-Quran is to refer to other related verses of al-Quran, authentic al-Sunnah, and the opinions of the learned scholars among the companions (may God be pleased with them). The companions are given a special treatment since they witnessed the revelation of al-Quran and were trained directly by the Prophet (peace be upon him). This method of understanding al-Ouran is known as *al-tafsīr bi al-ma'thūr*. <sup>10</sup> The analysis must include contextual background of the revelation: sabab al-nuzūl and sabab alwurūd; in order to get an overall picture on the issue and avoid wrong judgments. 11 Besides the opinions of the companions, the views of scholars from other generations are also compiled and compared. In Islamic heritage, many general concepts of economics would have been discussed by the scholars of figh since economics as a separate discipline on its own was not available at that time. 12 Hence, one must take both the classical and modern works into consideration to find solutions to the contemporary issues faced by the Muslim society.<sup>13</sup>

While revelation is divine in nature and absolute, the interpretations made by scholars are open for analysis, comparison, criticism and may even be rejected. <sup>14</sup> Different interpretations are acceptable as long as they vary within the boundaries set by the Islamic worldview and economic vision. The dynamic progress of economics in the global world requires greater application of *ijtihād* among scholars and quick solutions. Due to the complex nature of economics, some scholars propose for a collective *ijtihād* among experts in Islamic studies and economics, and this is where the Bachelor of Economics (Honours)

<sup>&</sup>lt;sup>9</sup> Ismā'īl Ibn 'Umar Ibn Kathīr, *Tafsīr al-Qur'ān al-'Azīm*, (Cairo: Dār al-Ḥadīth, 2002), 1: 7.

<sup>&</sup>lt;sup>10</sup> Ṣalāḥ 'Abd al-Fattāḥ al-Khālidī, *Ta'rīf al-Dārisīn bi Manāhij al-Mufassirīn*, (Damascus: Dār al-Qalam, 2008), 209-224.

<sup>&</sup>lt;sup>11</sup> Ramle, Muhamad Rozaimi, and Huda, Miftachul. "Between Text and Context: Understanding *Ḥadīth* through Asbab al Wurud." *Religions* 13, no. 92 (2022): 1-19.

<sup>&</sup>lt;sup>12</sup> Haneef, Mohamed Aslam, "Teaching Economics at the IIUM: The Challenges of Integration." In *Islamic Economics Education in Southeast Asian Universities*, edited by Mohd Nizam Barom, Mohd Mahyudi Mohd Yusop, Mohamed Aslam Haneef, and Mustafa Omar Mohammed, (Kuala Lumpur: Centre for Islamic Economics, International Islamic University Malaysia, 2013), 90-105.

<sup>&</sup>lt;sup>13</sup> Kayadibi, Saim, *Principles of Islamic Law: The Methods of Interpretation of the Texts*, (Kuala Lumpur: Islamic Book Trust, 2017), xii.

<sup>&</sup>lt;sup>14</sup> Haneef, "Islam, the Islamic Worldview and Islamic Economics," 39-65.

(BECS) program at IIUM aims to achieve.

# BACHELOR OF ECONOMICS (HONOURS) PROGRAM AT HUM

The First World Conference on Muslim Education in Makkah in 1977 proposed a critical review, reform and integration between modern knowledge and Islamic heritage. The conference calls for establishment of Islamic universities where epistemological sources in Islam are used in an integrated curriculum that combine modern disciplines and Islamic heritage. In 1983, the International Islamic University Malaysia (IIUM) was founded to answer that call with Bachelor of Economics (Honours) (BECS) as one of the earliest programs offered using an integrated curriculum model.

The integration of knowledge in BECS program was implemented at two levels, the university-level via both formal and nonformal university required courses (UniCORE), and at the kulliyyahlevel where the academic staff are expected to incorporate Islamic perspective in the teaching and learning process of the discipline. Interestingly, the word 'Islamic' is not stated explicitly in BECS program nomenclature since it is already imbued in the curriculum, which reflects the integration of Islamic values in economics discipline at IIUM. <sup>16</sup> The BECS program aims to contribute to the cause of Islam as a complete 'way of life' through the study of economics founded upon shariah; and specifically to produce graduates with all the requisite knowledge and technical skills required of an economics program and Islamic values. <sup>17</sup>

<sup>&</sup>lt;sup>15</sup> Mohd Amin, Ruzita, and Mohamed Aslam Haneef. "The Quest for Better Economics Graduates: Reviving the Pluralist Approach in the Case of the International Islamic University Malaysia." *International Journal of Pluralism and Economics Education* 2, no. 1 (2011): 96-113.

<sup>&</sup>lt;sup>16</sup> Mohd Amin, Ruzita, Selamah Abdullah Yusof, and Mohamed Aslam Haneef. "The Effectiveness of an Integrated Curriculum: The Case of the International Islamic University Malaysia." Paper presented at 8th International Conference on Islamic Economics and Finance, Doha, Qatar, December 19-21, 2011.

<sup>&</sup>lt;sup>17</sup> Haneef, Mohamed Aslam, and Ruzita Mohd Amin. "Conceptual and Practical Dimensions of Islamization of Knowledge: A Case Study of the Economics Program at the IIUM." *American Journal of Islamic Social Sciences* 14, no. 2 (1997): 188-207.

Since Islamization of knowledge is one of the main agenda of IIUM, all academic programs must be structured in a way that advances the process of integration between conventional knowledge and revealed knowledge. Hence, integration of Islamic heritage forms an integral part of the vision and mission of IIUM.

Beginning October 2023, BECS students are required to fulfil 122 credit hours of course work. The curriculum structure consists of the following components: university required courses (UniCORE) (20 credit hours), program core courses (66 credit hours), and program elective courses (36 credit hours). The current program allows students to exercise one elective option from six specialized packages: Development Economics and Policy, Islamic Economics and Policy, International Economics Theories and Issues, Economics and Business Analytics, Sustainable Development, and Finance. Out of the total 52 courses taken by a student in Bachelor of Economics program, there are 22 courses in which Islamic heritage is taught. However, the actual amount of exposure to Islamic heritage courses based on credit hours depends on the elective chosen by the students. The highest exposure is about 41 percent if the students opt for the Islamic Economics and Policy package, while other packages only result in about 21 percent of the total 122 credit hours. The list of courses that are related to heritage based on their status are presented in Table 1.

Table 1: Classification of *Turāth*-Related Courses Based on Status

| <b>Course Code</b> | Course Title                           | Credit Hours |  |  |  |
|--------------------|--|--------------|--|--|--|
|                    | University Required Courses            |              |  |  |  |
| UNGS 1301          | Basic Philosophy and Islamic Worldview | 3            |  |  |  |
| UNGS 2290          | Knowledge and Civilization in Islam    | 2            |  |  |  |
| UNGS 2380          | Ethics and Fiqh of Contemporary Issues | 3            |  |  |  |
| TQTD 1002          | Tilawah Al-Quran 1                     | 0.5          |  |  |  |
| TQTD 2002          | Tilawah Al-Quran 2                     | 0.5          |  |  |  |
| LQAD 1003          | Arabic for Ibadah 1                    | 0.5          |  |  |  |
| LQAD 2003          | Arabic for Ibadah 2                    | 0.5          |  |  |  |
| CCUB 1061          | Usrah 1                                | 0.5          |  |  |  |
| CCUB 1062          | Usrah 2                                | 0.5          |  |  |  |
|                    | Program Core Courses                   |              |  |  |  |
| ECON 1321          | Foundation of Islamic Economics        | 3            |  |  |  |
| ECON 1331          | Figh for Economist I                   | 3            |  |  |  |
| ECON 2332          | Figh for Economist II                  | 3            |  |  |  |

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| ECON 2333 | Usul Fiqh I                               | 3 |  |  |  |
|-----------|---|---|--|--|--|
| ECON 2342 | Islamic Banking and Finance               | 3 |  |  |  |
|           | Program Elective Courses                  |   |  |  |  |
| ECON 3322 | Methodology of Islamic Economics          | 3 |  |  |  |
| ECON 3323 | Objectives of Shariah and Economic Policy | 3 |  |  |  |
| ECON 3334 | Figh for Economists III                   | 3 |  |  |  |
| ECON 3335 | Usul Fiqh II                              | 3 |  |  |  |
| ECON 4324 | Comparative Economic Thought and Policy   | 3 |  |  |  |
| ECON 4325 | Issues in Islamic Economics               | 3 |  |  |  |
| ECON 4326 | Economics in the Quran and Sunnah         | 3 |  |  |  |
| ECON 4343 | Economics of Islamic Social Finance       | 3 |  |  |  |

### **University Required Courses (UniCORE)**

The three main UniCORE courses, Basic Philosophy and Islamic Worldview (UNGS 1301), Knowledge and Civilization in Islam (UNGS 2290), and Ethics and Fiqh of Contemporary Issues (UNGS 2380), serve as a strong, profound intellectual and philosophical basis to foster critical thinking, creativity and problem-solving abilities among students. Tilawah Al-Quran courses intend to ensure students could recite al-Quran properly according to its rules and regulations correctly, while Arabic language courses aim to enable students to comprehend al-Quran and recitals in prayers. Both *tilawah* and Arabic language courses aim to make students engage in continuous self-development based on the knowledge-seeking spirit as well as be steadfast in performing religious duties.

On the other hand, the two *usrah* courses focus on understanding the three basic elements of Islam, Iman, and Ihsan; as well as accurate implementation and performance of fundamental *'ibādah (farḍ 'ayn)* as the catalyst for the positive values in daily life.

## **Arabic Language Proficiency**

Since al-Quran and al-Sunnah are in Arabic language, the knowledge of Arabic language is important in dealing with the primary sources of

<sup>&</sup>lt;sup>18</sup> Jusoh, Che' Razi, Aliza Elias, and Nurul Aminah Mat Zain. "University Core Courses (UNGS Subjects): Their Roles and Importance in Strengthening Soft Skills (Kemahiran Insaniah) Among IIUM Students." *Al-Itqan: Journal of Islamic Sciences and Comparative Studies* 4, no. 1 (2020): 79-87.

knowledge in Islam. According to al-Shāṭibī,  $^{19}$  besides knowledge on the principles and fundamentals of law ( $\bar{u}s\bar{u}l$  al-fiqh), Arabic language is another discipline that is required to obtain the correct understanding of the revelation. A good command of Arabic language is also a preliminary condition for a *mujtahid* to allow him to derive the correct understanding from the sources of law and reach the intended purposes of the law.  $^{20}$ 

Students of Kulliyyah of Economics and Management Sciences (KENMS) are required to complete two levels of Arabic language as part of the university required courses. The two levels are: (i) LQAD 1003 Arabic for Ibadah I, and (ii) LQAD 2003 Arabic for Ibadah II. KENMS students may be given exemption from taking Arabic language courses if they achieve at least band 2.5 in the Arabic Proficiency Test (APT) administered by the Centre for Languages and Pre-University Academic Development (CELPAD). The same standard applies on students in other English medium programs. For comparison, students in the Arabic medium programs, which consist of Islamic studies and Arabic language related programs, are required to complete four levels of Arabic language before they are allowed to join their respective *kulliyyahs*. This information is shown in Table 2.

Table 2: Arabic Language Requirement for IIUM Students

| Progr    | am     | Mark  | Band  | Placement | Remark           |
|----------|--------|-------|-------|-----------|------------------|
|          |        | 0.0-  | 0-1.0 | LQAD      |                  |
|          |        | 10.5  | 0-1.0 | 1003      |                  |
| English  | medium | 11.0- | 1.5-  | LQAD      | Graduation       |
| programs |        | 25.5  | 2.0   | 2003      | requirement      |
|          |        | 26.0- | 2.5-  | Exit      |                  |
|          |        | 100   | 9.0   | EXIL      |                  |
|          |        | 0.0-  | 0-2.0 | LQAD      |                  |
|          |        | 25.5  | 0-2.0 | 0001      |                  |
| Arabic   | medium | 26.0- | 2.5-  | LQAD      | Entry to program |
| programs |        | 40.5  | 3.5   | 0002      | requirement      |
|          |        | 41.0- | 4.0-  | LQAD      |                  |
|          |        | 50.5  | 4.5   | 0003      |                  |

<sup>&</sup>lt;sup>19</sup> Abū Isḥāq Ibrāhīm Ibn Mūsā al-Shāṭibī, *al-Muwāfaqāt*, (Riyadh: Dār Ibn Al-Qaīyim li al-Nashr wa al- Tauzī', 2013), 5: 124.

<sup>&</sup>lt;sup>20</sup> *Ibid*.

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| 51.0- | 5.0- | LQAD |
|-------|------|------|
|       |      | _    |
| 60.5  | 5.5  | 0004 |
| 61.0- | 6.0- | Exit |
| 100   | 9.0  | EXIL |

Source: Quranic Language Division (QLD), CELPAD website.<sup>21</sup>

The Arabic language requirement for KENMS students is lower than students in Islamic studies since the former are not expected to issue any legal opinion ( $fatw\bar{a}$ ). They are expected to complement the efforts of scholars in Islamic studies in issuing opinions in the areas of economics and finance. Correspondinglya low level of Arabic language mastery is adequate to allow the students to read and understand the Arabic writings of classical and contemporary scholars. These writings form the original and primary references for Islamic economics. Hence, the requirement to complete the Arabic language is only for them to graduate. The fulfilment of the two levels of Arabic language requirement enables the students to achieve Stage 2 and Stage 3 of the Islamic economics development outline as discussed in the previous section

# CLASSIFICATION OF $TUR\bar{A}TH$ -RELATED COURSES BASED ON SUBJECT MATTERS

The extent of Islamic *turāth* content in the courses is measured by analysing the course outlines, focusing specifically on the objectives of the course, its learning outcome, list of topics, references, and exam questions.<sup>22</sup> Based on this analysis, the courses are classified into four broad categories, ranging from minimum to maximum *turāth* content:

- 1. Courses with minimal *turāth* reference and application
- 2. Figh related courses

3. *Uṣūl Al-Fiqh* related courses

4. Islamic economics courses

<sup>&</sup>lt;sup>21</sup> Quranic Language Department (QLD). (2023). "Arabic Requirement for UG and PG Students." Arabic Proficiency Test (APT). Accessed September 30, 2023. https://centre.iium.edu.mv/celpad/?page id=4541.

<sup>&</sup>lt;sup>22</sup> Mohammed, Mustafa Omar, "Integrating Al-Turāth Al-Islami to Modern University Curriculum: Issues and the Need for a Benchmark," 74-89.

The classification above is based on the course outlines endorsed by IIUM Senate, and they are discussed in the following sections.

#### Courses With Minimal Turāth Reference and Application

The first category refers to conventional economics courses with comparative elements that discuss Islamic viewpoints on a few or many topics within the course. The inclusion of *turāth* in these courses is simple and its application is limited to quoting few texts from the primary sources and opinions of scholars.

In principle, all lecturers of conventional economics courses are requested to discuss the subjects from the Islamic point of view and mention the Islamic alternatives wherever possible.

#### Figh Related Courses

[Describe what are meant by fiqh related courses] Fiqh for Economist I (ECON 1331), Fiqh for Economist II (ECON 2332), Islamic Banking and Finance (ECON 2342) are program core courses, where BECS students are required to complete before graduation. Fiqh for Economists III (ECON 3334) is an elective course under Islamic Economics and Policy package.

The series of *fiqh* courses begin with standard modules on Islamic worldview with special emphasize on economics. This is to establish the link between *fiqh* and economics at the beginning of the course. For example, the fundamental issue in economics is about exchange of resources between economic agents. *fiqh* plays a major role in regulating and guiding those exchanges to be fair and just from Islamic point of view. Next, the students are exposed to the formulation and application of objectives of Shariah and the basic legal maxims in economics and transactions so that they would be able to comprehend the overall picture of *fiqh* and how economics fit in. The remaining parts of the *fiqh* courses basically discuss various aspects of Islamic law that are related to commercial transactions.

The rapid progress of Islamic banking and finance has made it an exemplary output of Islamization of economics process. The Islamic Banking and Finance (ECON 2342) course focuses on the deconstruction of modern banking practices and financial products from the framework of *fiqh muʻāmalāt*. Hence, Islamic Banking and Finance resembles a *fiqh*-related course just like Fiqh for Economist courses but with modern applications.

The list of *fiqh* courses is provided in Table 3 below. There are two salient features of the teaching of *fiqh* related courses in KENMS. Firstly, the discussions on the rulings follow comparative *fiqh* approach and are not limited to any specific school of thought or *madhhab*. Many opinions from scholars of different schools of thought are presented and evaluated in order to find the best answer for a particular economic issue. This approach would broaden the thinking style of the students and motivate them to appreciate the diverse opinions of Muslim academic tradition. It is hoped that this approach would prevent the students from being constrained by a particular school of thought only and encourage them to explore other schools of thought and evaluate opinions based on the merit of the arguments and justifications. Additionally, students are always reminded to be tolerant and respectful of differing opinions between scholars.

Table 3: List of Fiqh Related Courses

| Course Code | Course Title                | Status                  |
|-------------|-----------------------------|-------------------------|
| ECON 1331   | Fiqh for Economist I        | Program core course     |
| ECON 2332   | Figh for Economist II       | Program core course     |
| ECON 3334   | Figh for Economist III      | Program elective course |
| ECON 2342   | Islamic Banking and Finance | Program core course     |

Secondly, the teaching of fiqh is not confined to opinions of scholars. Verses from al-Quran and texts of related hadīths are quoted as the original source of the rulings, while the explanation from scholars are used to interpret and justify the methodology used to obtain of the rulings. If the teaching of fiqh is limited to the legal rulings of affairs of individual mukallaf ( $takl\bar{t}f\bar{t}$  -  $w\bar{a}jib$ ,  $mand\bar{u}b$ ,  $mub\bar{a}h$ ,  $makr\bar{u}h$ , and  $har\bar{a}m$ ) as stated by the scholars, the students will end up memorizing the legal status of economic behaviour and products without

understanding their reasons and justifications. A proper reference to the original sources of the rulings would cause the students to appreciate al-Quran and al-Sunnah as the primary sources of knowledge in Islam. They would be able to see clearly how texts of revelation are processed into legal rulings.

#### Uṣūl Al-Figh Related Courses

There are three  $u s \bar{u} l$  al-fiqh related courses, where one is a department required course and two are elective courses under the Islamic Economics package. These courses are listed in Table 4.

| Course<br>Code | Course Title                              | Status                  |
|----------------|---|-------------------------|
| ECON 2333      | Usul Fiqh I                               | Program core course     |
| ECON 3335      | Usul Fiqh II                              | Program elective course |
| ECON 3323      | Objectives of Shariah and Economic Policy | Program elective course |

Table 4: List of Uṣūl al-Fiqh Related Courses

Usul Fiqh I (ECON 2333) discusses the historical development of  $u\bar{s}ul$  al-fiqh from the time of the Prophet (peace be upon him) until the establishment of schools of thought ( $madh\bar{a}hib$ ), introduction to legal maxims and objectives of Shariah, various legal tools and instruments that are applied to deduce the rulings such as  $qiy\bar{a}s$ ,  $istih\bar{s}an$ ,  $ma\bar{s}alih$  mursalah, sadd al- $dhar\bar{a}$  i', and iurf.

Usul Fiqh II (ECON 3335) focuses on the interpretations of the texts and the methods used by the jurists. Knowledge of the methods of interpretation of the texts of the primary sources is necessary to derive the correct rulings and convey the right message as intended by Allah.<sup>23</sup> Such knowledge would safeguard the students from reckless approaches towards al-Quran and al-Sunnah.<sup>24</sup> In this course, students are exposed to various methods of deducing the rules from the sources.

<sup>&</sup>lt;sup>23</sup> Al-Shāṭibī, *al-Muwāfaqāt*, 5: 224.

<sup>&</sup>lt;sup>24</sup> Kayadibi, Saim, *Principles of Islamic Law: The Methods of Interpretation of the Texts*, (Kuala Lumpur: Islamic Book Trust, 2017), xi.

The Objectives of Shariah and Economic Policy course (ECON 3323) is designed to analyze the theory and application of the rules and guidelines of the Sharī'ah based on the objectives of the Sharī'ah (maqāṣid al-Sharī 'ah). Students are trained not to simply accept a ruling without looking at the bigger picture that includes the rational for such ruling within the overall objectives of Islam and the consequences of such ruling on individual and social welfare. They exert effort to identify the underlying reasons and wisdoms behind many economic rulings by applying various usūl al-figh tools which they have obtained in previous courses. With this approach, the course attempts to address some of the main problems affecting the integration process of Islamic heritage to economics that are not solved properly in other turāth related courses. Firstly, the teaching of figh related courses has been confined to legal aspects of transactions, contracts, and ownership. Secondly, the application of usul al-figh instruments is limited to matters related to deriving rulings or ahkām only.<sup>25</sup> Too much emphasize on the legal aspects of specific economic and financial issues over the inherent objectives intended by the Lawgiver leads to widespread practice of prioritizing form over substance, where some scholars are more concerned with imitating the rulings in heritage rather than analysing the rationale and conforming with the underlying reasons for such rulings. To avoid this problem, a holistic approach to teaching of heritage is needed where the overall framework of Islamic law is considered in the process of making decisions. This is the approach used in the teaching of Objectives of Shariah and Economic Policy.

#### **Islamic Economics Courses**

Islamic economics courses refer to courses with strong and deep roots in heritage that are taught or approached through a 'modern' economics structure of topics. This is comparable to the concept of 'relevantization', which is "a combination of Islamic reform, renewal, contextualization and balancing between the imperatives for change and the need to preserve the fundamentals and the constants in religious orthodoxy and

<sup>&</sup>lt;sup>25</sup> Mohammed, Mustafa Omar, "Integrating Al-Turāth Al-Islami to Modern University Curriculum: Issues and the Need for a Benchmark," 74-89.

practice."<sup>26</sup> There are six courses that are listed under this category as shown in Table 5.

Table 5: List of Courses Under the Islamic Economics Category

| Course<br>Code | Course Title                            | Status                  |  |
|----------------|---|-------------------------|--|
| ECON 1321      | Foundation of Islamic Economics         | Program core course     |  |
| ECON 3322      | Methodology of Islamic Economics        | Program elective course |  |
| ECON 4324      | Comparative Economic Thought and Policy | Program elective course |  |
| ECON 4325      | Issues in Islamic Economics             | Program elective course |  |
| ECON 4326      | Economics in the Quran and Sunnah       | Program elective course |  |
| ECON 4343      | Economics of Islamic Social Finance     | Program elective course |  |

From the list in Table 5 above, Foundation of Islamic Economics (ECON 1321) is a program core course, while the remaining four are elective courses offered under the Islamic Economics and Policy package. To most students of KENMS, Foundation of Islamic Economics would be their first encounter with Islamic economics. The course is designed to provide a conceptual introduction to Islamic economics, where Islamic worldview is the basis of methodology to develop Islamic economics, and it permeates all aspects of economics. In the discussion of Islamic economic system, a comparative approach is used where attributes of different economic systems are discussed and compared. Since economics deals with production, consumption and distribution activities of societies, these areas will be addressed in this course too. Other significant areas of contemporary Islamic economics such as the prohibition of *ribā* and issues in Islamic social finance are also discussed.

Malaysia, 2013), 13-50.

<sup>&</sup>lt;sup>26</sup> Hassan, Mohd Kamal, "Islamization of Human Knowledge," In *Islamic Economics Education in Southeast Asian Universities*, edited by Mohd Nizam Barom, Mohd Mahyudi Mohd Yusop, Mohamed Aslam Haneef, and Mustafa Omar Mohammed, (Kuala Lumpur: Centre for Islamic Economics, International Islamic University

In presenting the Islamic worldview and methodology of knowledge in Islam, the instructor has the plenty of opportunities to cite texts from al-Quran and al-Sunnah and support the discussion with commentaries by classical and contemporary scholars. In the later topics on consumption, production, and distribution, the teaching approach used is to refer to the writings of contemporary Muslim economists. Most of the Muslim economists often refer to the primary texts of revelation to support their views in their writings. However, this reference is minimal where the Muslim economists will only mention the related texts from the heritage and provide their own explanation on the texts from economic perspective. Therefore, the teaching of heritage in the later topics of Foundation of Islamic Economics is indirect, where students refer mainly to the opinions of Muslim economists, rather than directly from the heritage.

Methodology of Islamic Economics (ECON 3322) and Issues in Islamic Economics (ECON 4325) aim to evaluate and compare the theories and methodologies applied in conventional economics and Islamic economics. The Islamic methodology, solutions and policy implications to various economic issues are derived from Islamic heritage.

The Comparative Economic Thought and Policy course (ECON 4324) is designed to expose students to the economic ideas of Islamic scholars and thinkers based on the structure of economic theories. There is a huge opportunity for a direct approach to the heritage since many of the economics concepts had to be derived and developed from the writings of these scholars. Unfortunately, due to language barrier, students depend on the English analysis performed by contemporary Muslim economists on these ideas rather than the original writings of the scholars. Therefore, the teaching of heritage in this course is limited to the commentaries and explanations made by contemporary Muslim economists who analysed the original contributions of the classical scholars.

The approach to teach heritage in this course is similar to Foundation of Islamic Economics (ECON 1321), where students are required to read and evaluate the writings of Muslim economists. In this approach, students may refer to the heritage to support their arguments. This would be an excellent opportunity to train the students to explore the heritage and use it to justify their opinions confidently.

The Economics in al-Quran and al-Sunnah course (ECON 4326) is designed with a thematic approach to the primary texts from the revelation based on economic concepts. The course focuses on the identification process and analysis of Islamic economics concepts and principles from the primary texts. Hence, there is a direct reference to the heritage where students must consult the opinions of classical and modern scholars in order to grasp the correct meaning of the primary texts.

The Economics of Islamic Social Finance course (ECON 4343) imparts students with theoretical insights into Islamic social finance from an economic perspective. The course equips students with analytical tools to assess the practices of existing Islamic social finance systems and their contributions to societal welfare. The 'relevantization' feature of this course lies in the analytical tools used to assess the practices of existing Islamic social finance systems and their impacts on welfare and other socio-economic variables.

# ISSUES IN TEACHING OF ISLAMIC HERITAGE (*TURĀTH*) IN BACHELOR OF ECONOMICS (HONOURS) PROGRAM

There are several issues that are affecting the teaching of heritage for students in the Bachelor of Economics program. This paper highlights three major issues that are interconnected to each other:

- i. Weak Arabic Language Proficiency.
- ii. Lack of Resources in English.
- iii. Dualism between Islamic Heritage and Modern Economics.

### Weak Arabic Language Proficiency

Language is a major barrier that obstructs the students from accessing the heritage. The lower Arabic language requirement for students of KENMS means many may not be able to access the classical scholarly works that are in Arabic. This is why most students would depend on the English translations of the original works of the classical scholars, especially when they want to refer to the commentaries of al-Quran (tafsīr), the six canonical ḥadīth collections (Kutub al-Sittah), other major references of ḥadīth and their commentaries (shurūḥ al-ḥadīth). Using the English translation of the primary sources limits the students' ability to apply the tools of uṣūl al-fiqh to understand the process that link the revelation and the economic principles derived from it.

Students also depend on the studies performed by contemporary Muslim economists who analysed the writings of classical scholars to derive economic concepts and published the findings in English. In this case, their exposure to heritage is limited to the examples cited by the authors that are taken from the original sources in Arabic language.

#### Lack of Resources in English

Since students of KENMS are not really proficient in Arabic language, they depend on references in English. For Islamic economics courses, there are plenty of references in English. For instance, the Islamic Economics: Principles & Analysis book published by the International Shariah Research Academy for Islamic Finance in 2018 offers a comprehensive exploration of Islamic economics and engage in a comparative analysis of Islamic economic principles and ideas with conventional economics, particularly in terms of ethical and social dimensions.<sup>27</sup> More recently, International Institute of Islamic Thought (IIIT) East and Southeast Asia published the textbook "Foundations of Islamic Economics" in 2023 to serve as an introduction to principles and

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<sup>&</sup>lt;sup>27</sup> Abojeib, Moutaz, Mohamed Aslam Mohamed Haneef, and Mustafa Omar Mohammed, eds. *Islamic Economics: Principles & Analysis*, (Kuala Lumpur: International Shari'ah Academy for Islamic Finance (ISRA), 2018), xiv.

concepts of Islamic Economics.<sup>28</sup> Unfortunately, there is a serious shortage of English textbooks that on fiqh and  $usulabel{eq:usulabel}$  and  $usulabel{eq:usulabel}$  that are suitable for economic students.

While there are many classical books that have been translated into English, they are not very suitable to be used as a textbook for economic students due to several factors. Firstly, some of the books are written as an encyclopaedia which covers all branches of Islamic law. For example, *al-Fiqh al-Islāmī wa Adillatuh* by Wahbah al-Zuḥailī and *Fiqh al-Sunnah* by Sayyid Sābiq, these books cover almost everything in *fiqh*. Secondly, some of the issues and examples discussed are already outdated and not applicable due to the progression of technology and different environment. For example, it may be hard for the students to imagine why selling birds in the air is invalid since it does not really make sense for anyone to perform such transaction in the first place. In this regard, the students may not be able to relate the Islamic heritage to modern real-life economic problems.

For fiqh related courses, the main textbook used in 'An Introduction to the Theoretical Foundation of Islamic Transactions' by Muhammad Yusuf Saleem.<sup>29</sup> The author expressed that he was motivated to write the book due to the shortage of English textbooks on Islamic transactions.<sup>30</sup> In the case of  $u\bar{s}ul$  al-fiqh related courses, there are three main textbooks that are used, and they are listed in Table 6 below.

<sup>30</sup> *Ibid.*, 8.

<sup>&</sup>lt;sup>28</sup> Haneef, Mohamed Aslam, Mohd Nahar Mohd Arshad, and Mustafa Omar Mohammed, *Foundations of Islamic Economics*.

<sup>&</sup>lt;sup>29</sup> Saleem, Muhammad Yusuf, An Introduction to the Theoretical Foundations of Islamic Transactions, (Petaling Jaya: Ilmiah Publishers, 2009)

Table 6: List of Textbooks Used in *Uṣūl Fiqh* Related Courses

| Book Title  | Author                    | Publication<br>Year |
|---|---------------------------|---------------------|
| Principles of Islamic Jurisprudence                                   | Mohammad<br>Hashim Kamali | 1991                |
| Principles of Islamic Law: The Methods of Interpretation of the Texts | Saim Kayadibi             | 2017                |
| Imam Shatibi's Theory of the Higher Objectives                        | Ahmad al-Raysuni          | 2006                |
| and Intents of Islamic Law  |                           |                     |

Note: There are other books used in the  $u s \bar{u} l$  al-fiqh related courses, but these three are the mostly used books. Students could easily purchase a copy of them at the Department of Economics office.

Many of these books were written with the aim to provide a comprehensive understanding of Islamic law. In this regard, the instructor is expected to provide economic examples and show the practical use of various tools of law in the field of economics.

#### **Dualism Between Islamic Heritage and Modern Economics**

As mentioned earlier, weak Arabic language proficiency has limited students' exposure to heritage to the examples cited by the authors in the textbooks. Some of the examples used in the discussion of *fiqh* and *uṣūl al-fiqh* courses are not from the areas of economics. Furthermore, some of the examples cited are already outdated due to time and geographical factors. This may further erode students' ability to link Islamic heritage to real-life economics.

Since students are not properly exposed to the sciences related to al-Quran and al-Sunnah, they are unable to approach the primary sources of knowledge in Islam directly to develop Islamic economics in a more holistic way as stipulated by *maqāṣid al-sharī'ah*. Their approach to revelation will be limited by *fiqh al-mu'āmalāt*, which may be a factor why in some areas of Islamic law, there is an overemphasize on form over substance. Consequently, it leads to a lack of distinction between Islamic economics and *fiqh al-mu'āmalāt* and the reduction of Islamic economics to the laws concerning permissible food and drinks and

ownership rights.<sup>31</sup> In the end, this leads to 'artificial' integration between Islamic heritage and modern economics, where the integration of knowledge is only done on the surface while the inner dimensions are way apart. Students would still think that Islamic heritage and modern economics are two separate disciplines that are totally distinct from each other, where Islamic heritage is no longer the relevant solution to modern economic problems.

#### CONCLUSION AND THE WAY FORWARD

Since BECS students are not exposed to the usage of primary texts of *turāth* in a systematic way, there is a need to reassert the ability of students to at least use the primary sources in the correct way. An introductory course on the approach to Islamic heritage should be developed as an elective course under the Islamic Economics package. The course shall focus on the methodology of using the primary texts of Islamic heritage in the field of economics. It should be designed to help the students to know how to approach and deal with the primary texts of Islamic heritage in terms of validity of the texts to be used as injunctions to support or invalidate an argument. The content of the course should be a concise combination between the sciences of al-Quran and *al-hadīth* (*'ulum al-Qur'ān* and *'ulum al-hadīth*).

From the sciences of al-Quran (' $ul\bar{u}m$  al-Qur' $\bar{a}n$ ), students should be exposed to several important topics such as: differences between  $Makk\bar{\iota}$  and  $Madan\bar{\iota}$  verses, occasions of revelation (sabab al- $nuz\bar{\iota}ul$ ), definite verses ( $muhkam\bar{a}t$ ) and speculative verses ( $mutash\bar{a}bih\bar{a}t$ ), methodology on interpretation and explanation of al-Quran ( $man\bar{a}hij$  al- $mufassir\bar{\imath}n$ ), abrogation (naskh), nature of verses of al-Quran based on its general (' $\bar{a}m$ ) or specific ( $kh\bar{a}s$ ) and their application in legal rulings. These topics would help provide the students with a holistic understanding of al-Quran based on the text and

<sup>&</sup>lt;sup>31</sup> Kahf, Monzer, "Islamic Economics and Its Methodology," In *Readings in the Concept and Methodology of Islamic Economics*, edited by Syed Omar Syed Agil and Aidit Ghazali, (Kuala Lumpur: CERT Publications, 2005), 45-54.

<sup>&</sup>lt;sup>32</sup> Mannā' al-Qaṭṭān, *Mabāḥith fī 'Ulūm al-Qur'ān*, (Cairo: Maktabah Wahbah, 2000), 71-241; Khan, Israr Ahmad, *Qur'ānic Studies: An Introduction*, (Kuala Lumpur: Zaman Islam Media, 2000), 77-228.

context of the verses. Fortunately for KENMS students, some of these topics that are covered in  $u \circ \bar{u} l$  al-fiqh courses since they are used to support the usage of various instruments to produce legal rulings.

The students must have the knowledge on the different methods of interpreting al-Quran so that they know how to choose the best explanations on the meanings of the verses from al-Quran.<sup>33</sup> As stated before, *al-tafsīr bi al-ma'thūr* is the best way to interpret al-Quran.<sup>34</sup> In this case, for example, when a student is referring to *Tafsīr al-Qur'ān al-'Azīm*, the student would know that Ibn Kathīr applies the *al-tafsir bi al-ma'thur* method, where he made lots of reference to historical narratives from other verses in al-Quran, *ḥadīth*, and opinions of previous scholars before him. However, the students should note that this method includes narratives that are not authentic and reputable, such as *ḥadīth* and opinions that are weak and stories that originate from the *Isrā'īlīyāt* (stories narrated by the People of the Book). In this case, the students must verify the validity of such commentary before using it in developing economic ideas and concepts.

Similarly, for <code>hadīth</code>, the students should be well-versed in several topics from the sciences of <code>hadīth</code> ('ulum al-ḥadīth) to equip themselves with the right tools to understand the second primary source of revelation. Such topics include the soundness of <code>hadīth</code> in terms of its authenticity, methodology used by the scholars of <code>hadīth</code> in their books (manāhij al-muḥaddithīn), ways to retrieve <code>hadīth</code> from the primary sources (takhrīj al-ḥadīth), occasion of the existence of the <code>hadīth</code> (sabab al-wurūd), and methods to integrate ḥadīth that may seems to be contradictory. Students must know the significance of holding to authentic and sound <code>hadīth</code> and the poised danger in using <code>hadīth</code> that are too weak or fabricated as basis of reference to develop Islamic economics. They should also be competent at discerning different types

<sup>&</sup>lt;sup>33</sup> Faḍl Ḥasan'Abbās, *al-Tafsīr wa al-Mufassirūn: Asāsiyātuh wa Ittijāhātuh wa Manāhijuh fi al-'Aṣr al-Ḥadīth*, (Amman: Dār al-Nafā'is li al-Nashr wa al-Tauzī', 2016), 1: 310.

<sup>&</sup>lt;sup>34</sup> Ismā'īl Ibn 'Umar Ibn Kathīr, *Tafsīr al-Qur'ān al-'Azīm*, (Cairo: Dār Al-Ḥadīth, 2002), 1: 7.

<sup>&</sup>lt;sup>35</sup> Muḥammad Abu al-Laith Al-Khair'ābādī, '*Ulūm al-Ḥadīth: Aṣīluhā wa Mu 'āṣiruhā*, (Selangor: Darul Syakir, 2011) 303-312.

of *hadīth* books based on the methodology used by the authors. With the correct understanding on the methodologies applied by different scholars, the students would be able to know immediately whether the *hadīth* quoted from a book is authentic or require further validation. For example, al-Bukhārī declared that all hadīth in his book, Sahih al- $Bukh\bar{a}r\bar{i}$ , are authentic according to his evaluation method. Therefore, a student could easily use any *hadīth* narrated by al-Bukhārī to develop Islamic economics without any doubt. However, this is not the same with al-Muwatta' by Mālik Ibn Anas, since he did not put the same condition, and he also includes opinions of the companions in the book.<sup>37</sup> In this case, any reference to al-Muwatta' requires further investigation. When the students are competent in this field, they also know the importance of citing hadīth from the primary sources that contain the whole chain of transmitters from the Prophet (peace be upon him) until the author. They should refrain from quoting from secondary sources which is not proper academically. For example, in the case of the famous hadīth on intention as narrated by 'Umar Ibn al-Khattāb (may Allah be pleased with him), this hadīth is recorded in both Ṣaḥiḥ al-Bukhārī and Ṣaḥiḥ Muslim. The proper way of citing this *hadīth* should be from these two books since they are the primary sources of hadīth. However, this hadīth is also used by al-Nawawī in his Forty Hadīth Collection. Due to the brief size of the book and the popularity it has among English readers, a student may be tempted to cite the *hadīth* as recorded in the *Forty Hadīth Collection*. This is improper since the Forty Hadīth Collection is a secondary source that quoted only the text from the primary sources while the chain of transmitters has been shortened to the companions. Certain technical discussions in 'ulum al-hadīth, such as the different categories of hadīth based on the shape of the chain of narrators, the rules of authentication of hadīth, biography of narrators, could be ignored since these are too technical and not significant for economic students.

Therefore, with this introductory course on the principles of dealing with the Islamic heritage, it is hoped that it would improve the ability and skills of the students to integrate Islamic heritage to contemporary economics, and further develop Islamic economics in a

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<sup>&</sup>lt;sup>36</sup> Aḥmad Ibn 'Alī ibn Ḥajar Al-'Asqalānī, *Hidāyah al-Sārī li Sīrah al-Bukhārī*, (Damascus: Dār Al-Kamāl Al-Muttahidah, 2011), 130-147.

<sup>&</sup>lt;sup>37</sup> Al-Khair'ābādī, 'Ulūm Al-Hadīth: Asīluhā wa Mu'āsiruhā, 80-83.

more holistic manner.

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