A CIS Student Research Journal
Astrolabe is a student research journal that is published on behalf of the College of Islamic Studies (CIS) at Hamad Bin Khalifa University (HBKU) by HBKU Press.

The opinions expressed herein are solely those of the individual student authors and in no way represent the institutional opinion of CIS, its faculty, or affiliates.

Astrolabe is a student publication platform created in the spirit of our Islamic heritage and the quest of students to engage with issues of significance to Muslims in the contemporary global context.

The online version of this journal can be found at:

Cis.hbku.edu.qa

Review and Editorial Board
Dr. M. Evren Tok
Dr. Remah Gharib
Dr. Syed Nazim Ali

Faculty Reviewers
Dr. Dalal Aassouli
Dr. Dheen Mohamed
Dr. Frank Peter
Dr. Gavin Picken
Dr. Josef Meri
Dr. M. Evren Tok
Dr. M. Tarek Swelim
Dr. Muetaz Al-Khatib
Dr. Modassir Ali
Dr. Rajai (Ray) Jureidini
Dr. Tariqullah Khan

Journal Coordinator
Sabika Shaban
Dear Reader,

The second issue of the *Astrolabe: A CIS Student Research Journal* serves to engage the students at the College of Islamic Studies (CIS), Hamad Bin Khalifa University (HBKU), in a truly vibrant academic dialogue. As part of a research-intensive university, CIS aims to instill in its students not only the required skills of a researcher, but an innate spirit of curiosity, discovery, and the motivation to share with the community.

The *Astrolabe* is a scholarly representation of the ancient instrument—the unique and innovative tool that helped sailors navigate the expansive oceans by measuring their wayfinding through the science of the stars, often coupled with a strong inner faith. The *Astrolabe* journal navigates student researchers and scholars through Islam and social studies to explore new knowledge possibilities. It envisages its mission and purpose as the production of contemporary voices and updated discussions regarding Muslim societies and their present-day challenges.

From our unique perspective as a college that seeks to highlight the applied nature of Islamic studies, *Astrolabe* enables students to develop their own intellectual perspectives on discussions that fascinate. The journal will continue to discover possibilities between the various disciplines and sciences to enrich our communities and readers with fresh perspectives, new solutions, and thought-provoking ideas.

We hope to explore many more interesting dialogues in successive annual editions and continue to provide multiple platforms to project our engaged and dedicated student voices.

---

**Dr. Emad El-Din Shahin**
Dean, College of Islamic Studies
Editor-in-Chief, Oxford Encyclopedia of Islam and Politics
Dear Reader,

We are proud to share the research works that some of our graduate students have developed through their coursework here at CIS. The topics presented are diverse and demonstrate comprehensive methodological approaches that serve the transdisciplinarity of their research. It is noteworthy that the students in this issue present their voices and opinions based on rich theories and literature via empirical research. Articles were selected from submissions produced by all academic programs at CIS, and underwent a review process with the support of CIS faculty to ensure academic credibility. The papers offer a healthy degree of openness and pose future questions toward Muslim societies, especially in the rapidly changing times of today.

In essence, this second issue is a microcosm of the breadth of discussions at CIS, revolving around critical topics that affect Muslim communities worldwide. The enclosed articles explore issues of interfaith efforts and understanding, contemporary understanding of Shari’a, Qur’anic exploration, Islamic art analysis, quality of elementary education, financial development in nascent industries, reframing ideas within the developing Islamic finance field, and exploring veganism through the lens of Islam.

These published voices propose proactive arguments to assist in understanding the most recent challenges among Muslim individuals. On that note, I would like to thank all the students who participated and submitted their papers to share with the broader communities in Qatar and beyond.

Dr. Remah Y. Gharib
Associate Dean for Academic and Students Affairs
College of Islamic Studies
<table>
<thead>
<tr>
<th>NO</th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Information and Islamic Finance in the Digital Era</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td><em>Essa Al-Mansouri</em></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>The Master–Disciple Relationship: A Comparative Study</td>
<td>9</td>
</tr>
<tr>
<td></td>
<td>between Tibetan Buddhism and Islamic Sufism</td>
<td></td>
</tr>
<tr>
<td></td>
<td><em>Muhammed Waseem Ashraf</em></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Islamic Values in Islamic Art</td>
<td>22</td>
</tr>
<tr>
<td></td>
<td><em>Aamna Azad</em></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Impact of Life Coaching on Students’ Well-being and Engagement Levels in Qatar</td>
<td>50</td>
</tr>
<tr>
<td></td>
<td><em>Abderrahmane Dedeche</em></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>The Application of ‘Urf in Islamic Law with Regard to Hijāb</td>
<td>69</td>
</tr>
<tr>
<td></td>
<td><em>Zehra Hazratji</em></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Interreligious Relations in a Secular Context</td>
<td>82</td>
</tr>
<tr>
<td></td>
<td><em>Ardela Hyka</em></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Assessing the Prospects of Islamic Insurance in Ghana</td>
<td>103</td>
</tr>
<tr>
<td></td>
<td><em>Fadul-Rahaman Tamimu</em></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Towards an Islamic Basis for Veganism</td>
<td>128</td>
</tr>
<tr>
<td></td>
<td><em>Zinnira Shaikh</em></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>البلاغة السامية مدخلا للكشف عن وحدة السورة القرآنية</td>
<td>148</td>
</tr>
<tr>
<td></td>
<td>دراسة وصفية تطبيقية لجهد ميشيل كويريس</td>
<td></td>
</tr>
<tr>
<td></td>
<td>محمد يسلم المجود</td>
<td></td>
</tr>
</tbody>
</table>
Essa Al-Mansouri

Information and Islamic Finance in the Digital Era

Essa Al-Mansouri is pursuing a PhD in Islamic Finance and Economy at the College of Islamic Studies, Hamad Bin Khalifa University. He is a legal council in the Ameri Diwan (the royal court in Qatar), and has been a member of the National Legislative Committee since 2011. Al-Mansouri has worked in a number of places, including QInvest (an Islamic investment bank), the Communications Regulatory Authority in Qatar, and the State Litigation Department of the Ministry of Justice. He received his Bachelor’s degree in Law from the University of Manchester and completed his Master’s degree in Islamic Finance from HBKU. His current research interests include fintech, blockchain, smart contracts, and crypto-economics in general.

ealmansouri@hbku.edu.qa

Muhammed Waseem Ashraf

The Master–Disciple Relationship: A Comparative Study between Tibetan Buddhism and Islamic Sufism

Muhammed Waseem Ashraf has recently graduated from the Master of Arts program in Islamic Studies with a concentration in Comparative Religion at the College of Islamic Studies, Hamad Bin Khalifa University (Class of 2020). He holds a Bachelor’s degree in Islamic Shari’a from Al Jamia Al Islamiya, Kerala, and is pursuing another Bachelor of Arts in Sociology from Jamia Milliya Islamia (JMI) in Delhi, India. He has also attended intensive training programs in the study of the recitation of the Holy Qur’an, and has memorized the entire Qur’an. He was also selected among the 10 best speakers in the ‘National Arabic Speech Competition,’ conducted by the Saudi Cultural Attaché as a part of the Arabic Day Celebrations in 2017. His research interests include comparative study of religious education, sociology of religion, and interfaith dialogue.

mail2wazeemashraf@gmail.com
Aamna Azad

Islamic Values in Islamic Art

Aamna Azad recently finished her Master of Science degree in Islamic Art, Architecture and Urbanism from the College of Islamic Studies, Hamad Bin Khalifa University, with Dean’s Honors (Class of 2020). She completed her Bachelor degree in Architecture from the National University of Science and Technology, Pakistan. Along with studying, Aamna has worked as part of a research team that aims to investigate successful contemporary Muslim architecture. In the first phase of this project, the typology of the mosque is under focus. Aamna enjoys both the research and design aspects of architecture, and chose Contemporary Mosque Architecture as the specialization for her Master’s degree.

aamna.azad15@gmail.com

Abderrahmane Dedeche

Impact of Life Coaching on Students’ Well-being and Engagement Levels in Qatar

Abderrahmane Dedeche graduated from his Master’s degree in Public Policy in Islam from the College of Islamic Studies, Hamad Bin Khalifa University (Class of 2019). He is interested in alternative, holistic, and progressive educational models. His current work is in investigating the effectiveness of life-coaching in improving students’ well-being in schools in Qatar. He was trained as a life coach in an International Coaching Federation (ICF) accredited program. He is an alumnus of the Teach For Qatar organization, which is a chapter of the Teach For All global network. He continues to teach in schools after his two-year fellowship. Prior to his interest in education, he worked for several years in the petroleum industry and holds a Master’s degree in Petroleum Geoscience from Petronas University in Malaysia and a Bachelor’s degree in Petroleum Geology from UAE University.

dedeche@gmail.com

Zehra Hazratji

The Application of ‘Urf in Islamic Law with Regard to Hijāb

Zehra Hazratji is pursuing her Master of Arts in Islamic Studies with a concentration in Contemporary Fiqh at the College of Islamic Studies, Hamad Bin Khalifa University. She completed her Bachelor of Arts degree in Shari’ah from Al-Azhar University, Egypt. She also has a Bachelor’s degree in Islamic Studies from Mount Holyoke College, USA. She has developed and taught courses in Arabic, Quran, and Islamic Studies to both youth and women. She is currently an instructor at Mishkah University, USA, where she teaches courses on Islamic Culture and The History of Legislation. Zehra’s research interests include contemporary fiqh issues and the scholarship of women in Islam. Her senior (BA) thesis, “Conceptualizing Fitna: How the Opinions of Muslim Feminists Distort the Image of Islam Today” encompasses a comparison of the views of contemporary Muslim Feminists with classical portrayals of women from original Arabic texts and a critique of the validity of modern interpretations of women’s roles.

zehra.hazratji@gmail.com
Ardela Hyka

Interreligious Relations in a Secular Context

Ardela Hyka is a recent graduate of Master’s in Islamic Studies with a concentration in Islamic Civilization and Societies from the College of Islamic Studies, Hamad Bin Khalifa University (Class of 2019). She is an English Language Specialist and a freelance Researcher, with an additional Master of Science in Teaching English as a Foreign Language. Since 2015, her work has been divided between academic institutions and non-governmental organizations. She has had the opportunities to teach in various academic institutions in Qatar and Albania, such as Michael E. DeBakey High School in Qatar, Reach Out to Asia (ROTA), Fun and Learn Program, language courses at a non-profit organization, and her intern at Kostandin Kristoforidhi High School. Moreover, she has an interest in the fields of teaching, religion, society, and topics related to the Balkans. She is skilled in Microsoft Office, Leadership, and Public Speaking; and has excellent command of Albanian and English language with passive knowledge of Italian, Spanish, and Turkish language.

ardela.hyka@gmail.com

Fadul-Rahaman Tamimu

Assessing the Prospects of Islamic Insurance in Ghana

Fadul Rahaman Tamimu is currently a lecturer at the Islamic University College, Ghana. He graduated from the Master of Science program in Islamic Finance at the College of Islamic Studies, Hamad Bin Khalifa University (Class of 2019). He completed his first degree in Accounting and Auditing from the Islamic University College in Ghana, after which he served in the same college in the Business Administration Department as a teaching assistant. He also briefly worked as a project officer at Dalex Finance and Leasing Company and is a student member of the Institute of Charted Accountants of Ghana. His research interests include the Islamic social sector and Islamic insurance in the field of Islamic finance.

fadlurahmantameem@gmail.com

Zinnira Shaikh

Towards an Islamic Basis for Veganism

Zinnira Shaikh recently graduated with a Master’s degree in Islamic Studies, with a concentration in Islamic Thought and Applied Ethics from the College of Islamic Studies, Hamad Bin Khalifa University (Class of 2020). Her thesis “Islamic Perspectives on Veganism” examines the most pertinent questions regarding Islam and veganism, within discourses of theology, fiqh, and ethics, as well as hierarchical discussions on speciesism, feminism, and slavery. She previously graduated from Qatar University as department valedictorian with a Bachelor of Arts in English Literature and Linguistics and a minor in Philosophy.

zinnirashaikh@gmail.com
محمد يسلم المجود

البلاغة السامية مدخلا للكشف عن وحدة السورة القرآنية

دراسة وصفية تطبيقية لجهد ميشيل كويبرس

حصل محمد المجوّد على درجة الماجستير في تخصص الدراسات القرآنية من كلية الدراسات الإسلامية بجامعة حمد بن خليفة (دفعة 2019). عمل في مجال الصحافة والإعلام، متخصص في الدراسات القرآنية المعاصرة، له أبحاث محكمة في عدد من القضايا المطروحة على ساحة الدرس القرآني المعاصر.

تدور مشاركته في هذا المؤتمر حول تقديم مقاربة بينة القرآن الكريم من منظور البلاغة السامية عند الباحث البلجيكي ميشيل كويبرس وهي من أحدث المقاربات الغربية لنبوة القرآن الكريم.

yslm-1986@hotmail.com

INTRODUCTION

The fact that information is valuable is not a surprise to a layperson, yet economists outside the realm of new institutional economics (NIE) would be amazed by this fact (Stigler 1961). This is because information in neoclassical economics is assumed to be perfect and costless, and such an assumption is a foundation stone for much economic theory, including the efficient market hypothesis. Refuting the costless information assumption renders many neoclassical economic interpretations of reality irrelevant and naive (Furubotn and Richter 2005). Given the vast economic literature on the value of information and the costs of transactions, it may well be best to start any discussion on the benefits of information technology (IT) in the context of such economic literature. More importantly, given the theoretical importance of information and transactions in financial systems, as well as the role of IT, it seems inevitable that IT in the light of NIE literature has a major role to play in financial systems.

Keywords: Transaction cost, New institutional economics, Islamic finance contracts, Information technology, Digitization

Received 20 Mar 2019; accepted: 3 Apr 2019; published September 2020
© 2020 The Author(s), HBKU College of Islamic Studies.
THE ECONOMICS OF INFORMATION AND TRANSACTIONS

Transaction economics is the unit of study in NIE, which is closely linked to information economics. Transaction cost is “the resources necessary to transfer, establish and maintain property rights” (Zerbe and McCurdy 1999). In explaining the rationale behind the existence of organizations and intermediaries, Coase (1937) described transaction costs as including the cost of “discovering what the relevant prices are” and the cost of “negotiating and concluding a separate contract for each exchange transaction which takes place on a market,” and “it seems improbable that a firm would emerge without the existence of uncertainty”. In addition, “uncertainty, frequency of exchange, and the degree to which investments are transaction-specific” are transactional aspects which affect the economics of transactions and the behavior of parties in such transactions (Williamson 1979).

While neoclassical economics may accept with reluctance the role of intermediaries in markets, NIE is more conscious of their role: the intermediary role of financial institutions illustrates well the role of financial systems in decreasing transaction costs. Financial institutions evolve and excel in financial systems by decreasing the costs and risks of doing finance through markets and the price mechanism (Levine, Loayza, and Beck 2000). Such cost minimization is achieved not only through specialization and economies of scale, but also through diversity and economies of scope (Mishkin 2015).

Agency theory explains a more specific cost related to transaction costs and information asymmetries. According to Jensen and Meckling (1976), agency has a cost, which consists of the cost of monitoring by the principal, the cost of bonding the agent, and a residual loss caused by divergence from pursuing the interest of the principal despite the aforementioned costs.

The Jensen and Meckling theory explains a number of behaviors proposed in the pecking order model (Myers and Majluf 1984), which provides that due to asymmetric information, firms will prefer to raise capital through internal equity, followed by debt, and finally through external equity. The pecking order model is explained by the superior knowledge that managers have about the company, which indicates that managers will serve their interest best by raising capital through internal equity; if they resort to debt, they then put themselves at risk of the aftermath of insolvency (and the subsequent loss of control over the firm). Reluctance to take the first two options and resorting to external equity may indicate that the managers are less confident in the value of the firm.

To summarize, information has a cost, which includes not only the cost of searching for information, but also the cost of processing it by humans with bounded rationality. In addition, transactions have a cost, which include aspects beyond information costs, such as the indirect cost of mistrust in the market. Because of the costs of information and transactions, financial intermediaries are incentivized to minimize such costs in the concerned economies. Given information and transaction costs, participants in financial markets engage in behavior that will economize on such costs. This has led to the predominance of the pecking order model, and the subsequent adjustment in the products and services offered by conventional financial institutions.
INFORMATION AND TRANSACTION COSTS IN ISLAMIC FINANCE

Information is the most valuable resource in financial markets. A World Bank report defined financial development as “a process of reducing the costs of acquiring information, enforcing contracts, and making transactions” (World Bank 2012). This definition highlights the main functions of financial systems, the explanation behind their evolution, and what they do best, as described by the World Bank as follows (World Bank 2012):

1- Information production: by producing information about possible investments, they facilitate information and price discovery, minimizing adverse selection, and improved efficiency of resource allocation.
2- Intermediation: they intermediate in packaging and mobilizing savings and funds from economic units with surplus funds to those in deficit.
3- Corporate governance: they facilitate corporate governance and monitoring of firms that receive investments, minimizing moral hazard.
4- Risk management: they facilitate risk diversification and management.
5- Trade: they facilitate the exchange of goods and services.

Information is not only the basis for financial sectors, but also a source of their failure. Solving information asymmetries is a significant justification for the evolution of financial institutions, markets, and systems. Asymmetric information is “a situation that arises when one party’s insufficient knowledge about the other party involved in a transaction makes it impossible to make accurate decisions when conducting the transaction” (Mishkin 2013). Asymmetric information before a transaction is adverse selection, and ex post asymmetric information is a moral hazard. Financial regulators attempt to decrease the cost of information through transparency and disclosure requirements. The superiority of intermediaries (compared to open financial markets) is explained by their private information superiority and the unique tools they have in their disposal to minimize the effects of information asymmetries.

Islamic finance contracts share a great deal of the issues of information costs with conventional finance. Due to the prohibition of Riba in Sharia, other modes of finance exist in Islamic finance which can mimic to a large extent the agency relationship. While Sharia does not permit loan with interest, it permits contracts which create debt. Other Islamic finance contracts mimic the effect of equity finance. There is an unsettled dispute in Islamic finance about the question of whether debt contracts are morally inferior to equity contracts, with each party citing valid evidence from Sharia (Khan 1996).

The main source of such dispute is the similarity between debt Islamic finance contracts and the conventional loan contract, and the desire to differentiate Islamic finance from conventional finance. In addition, risk-sharing contracts can be described as more compassionate on finance seekers, whereas debt contracts are less sensitive and empathetic. Furthermore, risk-sharing contracts reflect good economics because they encourage entrepreneurship and economic development and enhance the resilience of the financial system and the economy in general.

Given the permissibility of both debt and risk-sharing contracts, much of the literature
on the capital structure of firms given information asymmetry is applicable in Islamic finance. Yet the reasoning behind the behavior of a Sharia-compliant stakeholder (e.g. firm, bank, and investor) in an economy can be different. While Sharia can be described as imposing limitations on the action profiles of stakeholders, it can also be considered as proposing opportunities for them because of the altruistic goals of Muslims in life for reward in the hereafter. As a result, a Muslim will have interest in achieving the comprehensive development goals proposed by Sharia, which varies depending on faithfulness. Such results can be better achieved with more risk-sharing contracts. However, given the strength of all forces influencing the utility of each stakeholder, especially the one proposed by the agency theory, there is no guarantee that risk-sharing becomes the equilibrium point for Muslim stakeholders.

**ISLAMIC FINANCE AND INFORMATION TECHNOLOGY**

Given the costs and issues related to information and transactions, technology in this respect may well be the solution. Technology in economics is a metaphor for knowledge that increases production given the same input of land, labor, and capital (Lewis 2013). The goal of IT is to solve many of the issues related to information and transactions, which is also the ultimate goal of financial development.

IT has distorted somehow much of NIE’s realistic economic theory, unintentionally in favor of the neoclassical idealistic paradigm. This is because IT and the goods related to it (e.g. information goods) decrease information and transaction costs so much that they cause the economy to behave in a manner similar to the one predicted by idealized neoclassical models, yet some aspects of such models are changed due to the unique contributions of IT to overcome transaction costs, as shown in the following illustrations (Shapiro and Varian 1998). First, while natural monopolies are considered a form of market failure worthy of government intervention, IT makes the initial fixed cost of entering the market low enough to encourage contesting the position of the natural monopolist. This reduction of cost influences the market environment in a manner that encourages participants to contest the monopolist position and hope for some of its supernatural profit. As a result, thanks to IT, natural monopolies are not considered that much of a market failure. Second, it has been known in neoclassical economics that due to the difficulty in discriminating between customers, the distribution of consumer welfare gives some customers far more welfare given the price they are willing to pay. However, IT lowers information and transaction costs to the extent of making it possible and efficient for producers to get information about the preferences of their customers and target their discrimination accordingly. Third, the searching cost borne by both producers and consumers is vastly decreased through IT, decreasing market ignorance and maximizing social welfare in a manner closer to the theoretical expectation of neoclassical economics. Fourth, IT enhances the effect of bundling and switching costs, which decrease consumer welfare, and may arguably warrant government intervention. Fifth, IT enhances the network effect, the property that the value of some goods increases with the increase of its consumption, making it rise in price with scale somehow against the law of diminishing returns.
IT can contribute to financial development in a number of ways. First, IT can decrease the cost of searching given the bounded rationality of humans. For example, by facilitating the sharing of information among relevant parties, IT can enhance the collective wisdom of the financial system, minimizing adverse selection, and moral hazard. Second, IT can be used to minimize transaction costs. For example, a conventional loan can be requested and delivered from the mobile phone of the client of a bank, which is made possible with several technologies being implemented and operated seamlessly. In this sense, IT can be used to facilitate transactions which were originally made through costly means (e.g. papers and physical presence). For an indirect transaction cost reduction, the existence of IT can enhance trust in the system, which is a systemic transaction cost.

Because of the complexity of Islamic finance contracts, Islamic finance can benefit the most from IT. For example, a credit card issued by an Islamic bank can be based on Murabaha, in which case when an end-user buys something from the card, he concludes a digital contract with a digital signature through that card and the price of the goods he purchases will be charged on him with a mark-up seamlessly. The person can log in to a mobile banking application and request the bank to allocate a portion of funds for Mudaraba investment. Sharia itself is not a barrier to digitization, and many of the rules related to digital commerce and transactions have been discussed in research and resolutions issued by the OIC Fiqh Academy and others.

It is definitely the case that more can be done through IT to minimize information and transaction costs in Islamic finance. While a great deal of the benefits of IT is directed towards minimizing transaction costs, much can be done to minimize adverse selection and moral hazard. For example, a centralized system of market intelligence in a bank will empower each of its staff to minimize adverse selection. In addition, the more the financial system uses IT in inter-connections with data sources, the more information asymmetries can be minimized. In the example presented above, adverse selection can be better minimized if financial institutions have a digital communication channel with the national credit bureau. Moreover, such benefits can be enhanced if financial institutions share their private data about clients with each other.

A great deal of moral hazard in Islamic finance can be minimized through IT solutions. First, Islamic finance can use IT solutions for purposes that are similar to those of conventional finance. For example, in both conventional and Islamic insurance, car insurance claims can be settled by a central investigation unit (e.g. the police), and insurance awards can be issued faster with a communication channel with such a central unit. Second, moral hazard can be minimized in a manner that better suits the contracts that fulfill Sharia objectives, such as risk-sharing Islamic finance contracts. For example, a financier can request a manager in a Mudaraba contract to connect its compliance digital data (e.g. accounting, disclaimers, and compliance with covenants) to the digital platform of the financier. As such, the financier will get the due-diligence information he needs in real time, avoiding the need to wait for periodic data or the extra costs of monitoring.

IT and digitization can bring many benefits to Islamic finance. First, minimizing information and transaction costs will facilitate economies of scale and scope. Second,
such a move will make Islamic finance more accessible and inclusive, especially given its complexity. A low-income citizen will be able to open an account from his mobile, receive and manage his limited funds with little transaction costs, and receive financial products and services without the need to leave his rural area. Third, this transition will improve the corporate governance of the clients of Islamic finance institutions. Fourth, IT is perceived by many customers in IT-friendly societies as providing a better customer experience.

On the contrary, and without discrediting the benefits, the financial industry needs to be wary of the risks of IT. To begin with, there are risks that relate to IT irrespective of the industry. First, a notable example is the risks of cybersecurity, which are far more severe in the case of financial institutions because of the higher stakes. Second, there are other minor issues related to the cost of implementation and the expertise needed in each institution, yet such costs are retrievable given the efficiency gains of implementing such solutions. Third, there is a risk in the network effect of adapting IT to the society in which the financial market exists (Economides 1996). For example, a society with low IT adaptation may find it less acceptable to use branchless banking. Yet, once the network effect is accumulated, the same society may take a shortcut and jump to the latest technology, in this case using branchless banking without going through banking with branches.

In addition to purely IT risks, there are risks related to the interests of various stakeholders in the financial industry. For example, minimization of moral hazard through IT is not common in the financial industry for a number of reasons. First, over time, stakeholders reach equilibrium which enables them to use contracts that minimize agency cost by design, such as by following the pecking order (Jensen and Meckling 1976). Second, while self-compliant firms are rewarded by a higher market value (Jensen and Meckling 1976), such restraint (and the signals it emits) needs to be perceived by market participants. As a result, firms can hide their lack of restraint as long as it goes unnoticed, and investors will tend to rely more on contracts with low agency costs. Put differently, while it is possible for firms to share more of their compliance data through IT, they will tend not to do so as long as they can get the market value they desire without it. In addition, investors will put more faith in low agency cost contracts than search for companies that publish more of their compliance data.

Another such concern is the risk that financial institutions will have low motivation to connect with one another in order to prevent the sharing of superior information, thereby maximizing their comparative advantage. This risk is valid in theory given the importance of information in financial systems, and the superiority that private information can give to financial institutions. Some financial institutions may go as far as refusing to cooperate in sharing data with other institutions to prevent them from extending their economies of scale and scope.

In addition, there are major risks related to empirical data. While many innovative IT solutions can serve the interests of financial systems in theory, there is no guarantee that they will give the expected benefits in practice. In reality, testing the IT in financial systems can reveal many unforeseen risks and behaviors, such as those related to stakeholder
interests discussed above. As a result, stakeholders need to be vigilant when implementing IT in financial systems.

Much of the pros and cons discussed above are applicable to Islamic finance, yet there are other concerns that are unique to Islamic finance. First, IT facilitates almost instantaneous financial transactions, which can make some transactions seem artificial and manipulative of Sharia. For example, some banks offer Tawarruq cash finance through mobile applications within a short time after request, which makes observers wonder whether genuine sales have taken place or not, or whether Tawarruq is permissible in Sharia at all. If the transaction was not that quick, its manipulative nature would not be so eminent. The same applies to many similarly manipulative transactions in Islamic finance.

The future of Islamic finance is definitely moving towards digitization and IT, and ancient Islamic finance institutions will decline. There will be a trend towards branchless banking, and stakeholders will have to manage the opportunities and risks of digitization. However, this is only the near future, or arguably, the past which modern economies should have reached.

The medium- to long-term future may not even include banks in the first place. In fact, the move towards such a future started a decade ago when Satoshi Nakamoto wrote his white paper on a peer-to-peer currency that needed no central trusted authority (Nakamoto 2008). While this may be the future finance in general, including Islamic finance, others have considered this as the future of economy, including Islamic economics. For example, Ethereum is an IT protocol that extends the trustless nature of Bitcoin to the entire economy through the introduction of smart contracts (Wood 2014). Such smart contracts are described as unstoppable because, similar to Bitcoin and many distributed ledger technologies, they do not rely on a central trusted authority for its execution and enforcement. Returning to the World Bank definition of financial development presented above, minimizing enforcement cost is the missing piece in the puzzle, for which smart contracts were created.

CONCLUSION

Whereas the future seems vague and daunting to many in the financial industry who are used to a great deal of accumulating literature in economics, including macroeconomics, monetary policy, and financial evaluation theory, much of such literature is susceptible to change. Instead of adapting the future according to our understanding of the past, we need to break free of the mental limits imposed by the past and understand the future as it is.
REFERENCES


The Master–Disciple Relationship: A Comparative Study between Tibetan Buddhism and Islamic Sufism

Muhammed Waseem Ashraf

INTRODUCTION

From time immemorial, the master–disciple relationship has been a carrier of tradition for many religions. Although knowledge itself is pivotal for religious belief, the bond between master and disciple is an essential tradition that serves to preserve and transmit knowledge from one generation to another. The majority of the world’s leading religions signify the importance of the teacher–student relationship in their religious texts, be it monotheistic or polytheistic faiths. Eastern religions such as Hinduism and Buddhism widely recognize this relationship and debate the issue in depth. In both traditions, the teacher is likened to a foundation for students in the study of religion.1 In some traditions, the teacher is not

only the mediator between God and the student but the ultimate God himself. The only door for disciples to achieve complete blessings and inspiration is the proper cultivation of guru devotion. However, in Islam, the idea of a student’s relationship with his master has been conceptualized very differently. Muslims view knowledge as a light that can guide them from the darkness of ignorance. The master–disciple relationship is not merely for the transmission of knowledge but also the bridge that helps develop the moral, spiritual, and intellectual aspects of students. Many classical scholars of religion have approached this issue from different perspectives, while Imām Abū Ḥāmid al-Ghazālī (d. 1111 CE), a prominent scholar and leading theologian of Sunni Islam, viewed the practice of learning and teaching as the highest form of worship. In addition to al-Ghazālī, other scholars have also contributed many standard pieces of literature in this genre such as Tadhkirat al-Sāmi’ wa’l-Mutakallim by Ibn Jamā’ah (d. 1333 CE) and Ta’līm al-Muta’allim Ṭarīq al-Ta’allum by Burhān al-Islām al-Zarnūjī (d. 1223 CE).

The Oxford English Dictionary defines the term relationship as “the way in which two or more people or things are connected, or the state of being connected.” Nevertheless, the link between master and disciple is far more intense than this definition suggests. In addition, the scope and intensity of this relationship vary from one religion to another. In Mahayana Buddhism, the concept of guru is inseparable from the god Buddha. No one can attain Buddhahood completely without having a spiritual friend or guru. It is mentioned in the classical texts of Buddhism that every person possesses inherent Buddhahood that is suppressed by desires. Only by following a spiritual teacher or guru can one reach complete wisdom. It is also important to note that being a disciple of a spiritual teacher is not that simple in Buddhism. One should find a teacher who is appropriate for the spiritual level of the students. There are four categories of teachers in Buddhism, whose levels vary according to their personal attachment to the Lord Buddha. This paper will also examine some details of the master–disciple relationship in Buddhism.

In contrast, Muslim literature begins the discussion about the master–disciple relationship by starting with the value of knowledge in the light of the Qur’ān and Sunna. It sees knowledge as the lost property of the believer and emphasizes the importance of retrieving it wherever he finds it. Islam teaches certain etiquettes and conditions which one should practice in the process of gaining knowledge. According to the traditional view, true knowledge can only be attained through complete obedience and good conduct towards the teacher.

---

4 Kongtrul. Trans. The Teacher–Student Relationship, 27.
This paper is divided into two main parts, which discusses the concept of the master–disciple relationship from the perspective of Buddhism and Islam. Given the vastness of the subject area, this paper selectively focuses on Tibetan Buddhism and the Sufi tradition of Islam. It illustrates the crucial role of masters in both religions. Moreover, it discusses etiquettes, duties, and responsibilities in the paths of teaching and learning, both in Islam and Buddhism. The research adopts the textual analysis method, drawing on the materials written by specialists in each religion. Finally, through a comparative analysis, similarities and diverging features of the master–disciple relationship in both religions are also explored. This study seeks to set forth certain possibilities of research in this field that can fill the gap in the existing literature.

**Keywords:** Tibetan Buddhism, Sufism, Teacher qualities, Student etiquette, Knowledge transfer

**THE TEACHER FROM A BUDDHIST PERSPECTIVE**

Regardless of different schools of Buddhism, it places great emphasis on the relationship between master and disciple and maintains that anyone who wants to achieve true spiritual accomplishment should be accompanied by a well-qualified teacher and should contemplate his teachings. The religious teachings and blessings in Buddhism are passed down through an uninterrupted lineage that gives prominence to the link between teacher and student. Since the Buddhist tradition was originally a by-product of Asian mysticism, the key factor that plays a vital role in this issue is the Sanskrit word “guru.” The word *guru* is a popular term in Buddhism and Hinduism, which designates “the religious teacher.” Literally, *gu* is short for *guna*, which means good qualities, and *ru* is short for *ruchi*, which means a collection. In relation to this Sanskrit word, Buddhists also use *lama*, a Tibetan word that refers to the religious teacher. The word *lama* is a combination of two words: *la* means one who has great character through the knowledge of *sutras* and *tantras*, and *ma* means one who has motherly love for all creatures. Thus, both *guru* and *lama* maintain that the religious master should have good behavior and be well educated in wisdom and knowledge that can inspire others. He should be an accessible person whom everyone can benefit from. The ancient Buddhist polymath Asvaghosa describes three primary potentials of a *guru* which he must follow in his life. He states that the *guru* should be “pure, learned, and wishing to benefit others.” Here, purity means the pureness of heart that should be the result of an exemplary form of morality. A *lama* should have

---

11 Ibid.
solid insight into all aspects of knowledge transmission such as mastery in a subject matter and an effective method of teaching. He should also have the knowledge of sutras and shastras that are attained by personal realization through the practice of meditation. Morality is an indispensable quality of a religious master, which he can achieve by following the laws of Vinaya.12

The teachers also vary according to four classifications, considering their personal relationship to the Lord Buddha. The traditions narrate these masters as the Sambhogakaya of the Buddha, the Nirmanakaya of the Buddha, the Budhisattva, and the ordinary person. The first two categories, although slightly different, relate to the teachers whose disciples are already near to the level of complete accumulation. However, the third typology introduces the teachers whose students have been completely liberated from karmic obscurations.13 It is widely recognized in the Buddhist tradition that beginners in religious studies do not directly approach the aforementioned four spiritual teachers, but only the teachers who are in the form of an ordinary person. Even in the Budhisattva group, there are different kinds of masters according to their spiritual level. The foremost figure in this classification is the Shepherd—Bodhicitta, who can ensure the enlightenment of all his disciples. These wise masters are expected to pay closer attention to their students’ lives rather than to their own personal needs. In fact, if these masters are not deeply concerned with their disciples’ needs, they will not be considered as qualified wisdom teachers in the Buddhist tradition.

A further classification found in the Buddhist tradition concerns the wisdom teacher, which is more rooted in the particular vows associated with different kinds of relationships. However, in the Budhisattva vow, the three main qualities of spiritual teachers can be categorized as follows: training in discipline, samadhi, and meditation. The first quality points out the significant discipline of the human mind, while the second quality refers to the concentration of mind or the single pointedness of the mind. Finally, meditation is the practicing way to attain wisdom, which can dissipate human delusion. Garry shows the importance of these three higher disciplines by quoting Nagarjuna: “Always train yourself in morality concentration, and wisdom. Even the one hundred and fifty-one trainings are truly subsumed under these three.”14

THE STUDENT FROM A BUDDHIST PERSPECTIVE

Just as there are many types of teachers, the appearance of disciples also varies in the Buddhist tradition. The Sanskrit terms used to refer to Buddhist students are shaiksa, shishya, vaineya, and bhajana.15 All these words denote someone who dedicates himself to a spiritual teacher in order to attain the three advanced objectives of enlightenment: self-discipline, deep concentration, and insightful awareness of reality.

13 Kongtrul, The Teacher–Student Relationship, 38.
14 Ibid., 42.
Disciples learn Lord Buddha’s attainments and sayings, recorded later as religious texts, under certain teachers by following them in action and speech. The Tibetan word getrug is also used to refer to the disciple in the Buddhist tradition, which signifies a child who is trained under a specific religious teacher along the spiritual path. The disciples should have certain qualities such as faith, conduct, calmness, self-control, tranquility, intelligence, desire to gain knowledge, and respect for teachers. Further qualifications of spiritual students vary according to the level of religious vows in the Buddhist tradition. There are three universal vows in the Buddhist tradition: pratimoksha, bodhisattva, and tantra.

In order to accomplish the pratimoksha vow, students should possess devotion, patience, the ability to follow the vow, and the ability to learn the sacred texts by heart. It also sets forth certain practices that one should avoid in the period of the pratimoksha vow, such as sexual intercourse, theft, murder, and false claims about spiritual achievement. Apart from this, in the bodhisattva vow, the student should also possess certain qualities such as faith, compassion, and complete commitment to the extensive bodhisattva path. The students should have strong belief in all kinds of sacred texts, and also need faith in the actions of the wisdom teacher. The other characteristics of the bodhisattva vow that make the bond between master and disciple solid are nonsectarian, discriminating, and eagerness. The term “nonsectarian” refers to the ability of a student to adopt all schools of Buddhism without being critical, while “discriminating” and “eagerness” refer respectively to the intellectual power of students in choosing the correct path of liberation and the keenness in studying bodhisattva vows.

In the vajrayana vow, apart from all the conditions of the first two vows, students must have blind devotion to the wisdom teacher. As H.E. Kalu Rinpoche states: “It is true that praying to the Buddha and bodhisattvas and taking refuge in them is an effective way to attain enlightenment, but it is more gradual than the vajrayana way of establishing a working relationship with a lama. The vajrayana contains teachings that can take one to the experience of complete enlightenment in this lifetime. The lama is the one who bestows those teachings. Therefore, the lama is so crucial in tantric practice, and mahamudra teachings, which are part of tantric practice, place such emphasis on the student’s relationship with the lama.” Finally, the foremost responsibility of students in the Buddhist tradition is to find a good qualified teacher before entering into a master–disciple relationship with him. One should examine the teacher by following the virtues that are mentioned in the tradition. Although it is difficult to find a real spiritual master

16 Ibid., 33.
19 Kongtrul, The Teacher–Student Relationship, 57.
with all the internal qualities, one should take someone who has committed minor faults and has more noble qualities.21

THE MASTER–DISCIPLE RELATIONSHIP IN BUDDHISM

In order to get rid of the worldly desires and attain complete moksha, it is necessary to have a religious master in Buddhism. Only by associating with a learned wise master can one attain the freedom that brings them back to utmost happiness.22 It is clear from the above two sections that the relationship between master and disciple is highly sophisticated in the Buddhist tradition. As Suzuki states: “The purpose of studying Buddhism is not to study Buddhism, but to study ourselves. It is impossible to study ourselves without some teaching. You need a teacher so that you can become independent.”23 Today, one of the main reasons for education is to secure a high profession rather than creating a well-rounded human being. Modern education and its pedagogy fulfill only the material needs of the students and completely or partially ignore their spiritual empowerment. In this paper, after elaborating on the Buddhist perspective on master and disciple, it further illustrates that the Buddhist pedagogy mainly focuses on the internal development of the religious student, through the cultivation of wisdom and meditation. It is also notable that the disciples cannot attain the real essence of complete enlightenment unless they follow a spiritual mediator. The tradition itself shows that this relationship is sacred by providing several sutras and tantras of Lord Buddha. The Buddha himself disclosed that in a later period, he shall appear in the form of a wisdom teacher and disciples should respect their teachers as they respect the Lord Buddha.24 The degree of this relationship also varies according to the three major schools in the Buddhist tradition.25 However, the Tibetan school views the wisdom teacher as Lord Buddha, and sometimes even places the spiritual teacher above the Buddha.26 Buddhism also views the teacher as a mentor or someone who can cure the illness of the student’s life and take them to complete enlightenment. Similarly, the bond between teacher and student changes according to the spiritual level of the student, as well as to the three vows mentioned in the Buddhist tradition.

THE TEACHER FROM AN ISLAMIC PERSPECTIVE

Islam views knowledge as the fundamental thing that differentiates human beings from all other creatures. The Qur’an and the hadith frequently praise knowledge along with its

---

21 Kongtrul, The Teacher–Student Relationship, 54.
24 Berzin, Wise Teacher, Wise, 133.
25 Theravada Buddhism, Mahayana Buddhism, and Vajrayana Buddhism.
people and those who seek it. They encourage the reader to continue their studies and undertake a quest for learning by emphasizing the degree of bliss that is offered to educated people in paradise. The Holy Qur’ān says:27 “If you know not, then ask those who have got knowledge of the Book” (16:43). Islam also views knowledge as a bridge that helps its followers to attain utmost happiness. The Prophet states that “whoever follows a path to seek knowledge, God will make easy for him a path to paradise.” However, Islam gives more importance to religious studies rather than all other scientific knowledge. As narrated by ‘Uthmān ibn ‘Affān, the Prophet said “the best amongst you is the one who learns the Quran and teaches it.”28 Although knowledge plays a vital role in Muslim belief, the teacher is a central figure who views not only the transmutation of knowledge but also the development of students’ spiritual, personal, and intellectual life.

The Arabic words that are used to refer to the teacher are mu’allim, murshid, shaikh, ustādh, and mudarrib. Some of these terms go beyond the common meaning of “teacher” and refer to as a guide or even an adviser. The teacher is also viewed as a physician who can cure the illness of the mind and lead the student to the straight path. Abu Zayd indicates the importance of having a teacher by stating that “whoever becomes involved in seeking knowledge without a Shaikh will emerge without knowledge, because knowledge is a profession, and every profession has its experts. Therefore, it is necessary to have a proficient teacher in order to learn.”29 In The Revival of Religious Sciences, Imām Abū Ḥāmid al-Ghazālī illustrates two types of teachers. The first one possesses knowledge but does not act according to it, while the other acquires knowledge, acts upon it, and teaches it to others. According to al-Ghazālī’s view, the first teacher is like a needle that remains naked but sews clothing for others, while the second teacher has been conceptualized as a sun which illuminates itself and gives light to others.30 From an Islamic perspective, the teacher should have certain qualities such as piety, kindness, and sympathy towards the students. They are required to follow the methods of the prophets in their teaching, and deal with each disciple according to their intellectual capacity. Moreover, it is unexpected from masters to belittle the value of any knowledge in front of students.31 Masters should treat their disciples like their own children, and try to maintain a healthy, honest, and personal relationship with them. In the early period, scholars had a good relationship with their disciples that led them to take care of students’ personal issues, in order to support their studies. Students from all backgrounds enjoyed good quality education without any restriction, in addition to being free and open to all.32

31 Al-Ghazālī, Revival of Religious Learning, 32.
32 Fella Lahmar, “Discourses in Islamic educational Theory in the Light of Texts and Contexts,” Dis-
In Ādāb al-mu’allim, Ibn Saḥnūn offers a comprehensive advice to elementary teachers by emphasizing that modesty, patience, and a passion for working with children are indispensable qualities for teachers. He further states that the teachers should interact with students in a psychological manner while understanding the abilities and limitations of each student. They should provide proper guidelines and counseling to students at the right time and in an appropriate manner. The teacher’s intention is also important. It should be pure and clean from all kinds of material desires. They should not consider teaching as a profession that brings materialistic pleasures of this world. Classical scholars seriously discussed the issue of teaching religious studies in exchange for payment. Although the debate on this issue consists only of religious studies, Imām al-Ghazālī warns that any teacher whose intention is purely material desires will ruin himself and the life of his students whom he teaches. In addition, teachers should not withhold any knowledge or advice from students or persuade them to undertake evil or sinful activities. Rather, they need to inspire the students by appreciating and rewarding their academic and non-academic works and encouraging them to work hard to achieve further success. Nevertheless, the most important thing that Islam considers while defining the true spiritual teacher is whether he or she applies what they teach. The Prophet said that the most severely punished person on the Day of Judgment would be the learned (who does not act according to what he has learned) whom God has not blessed on account of his knowledge.

Nevertheless, in early Islamic history, mosques were the main educational centers where teachers would give lectures to small study circles of both boys and girls. These study circles were known as ḥalaqās where a variety of subjects were taught, including religious and non-religious sciences. In the tenth century hijrī, during the Fātimid period, the increasing demand for education opened a new door in Muslim history, rather than confining teaching to the mosques. Madrasas and maktabs became widespread in all Muslim countries, particularly in South Asian countries. In the fourteenth-century Delhi Sultanate, there were more than 1,000 madrasas and maktabs in Delhi itself. Teaching in these institutions was considered as a noble and virtuous act, and all allowances of these teachers were paid by the ruling elites.

THE STUDENT FROM AN ISLAMIC PERSPECTIVE

To establish a clear picture about the master–disciple relationship in Islam, it is necessary to check the incident that occurred between the Prophet Muhammad and angel
Gabriel during one of their public encounters. The hadīth that ‘Umar bin Khaṭṭāb narrated clearly illustrates how students should behave in front of a teacher. They provide awareness about the issue and clearly explain some of the qualities and rules of etiquette that disciples should maintain in the learning process. Muslim scholars noted much of the etiquette disclosed in this particular hadīth, which considered complete obedience and respect towards the teacher as one of the basic qualities of a good student. Imām al-Zarnūjī listed some vices that religious students should avoid in their daily life. In his famous book Taʿīm al-Mutaʾllim, he states that students need to keep themselves away from greediness, oversleep, laziness, and wasting time by talking about unproductive things. He sets forth certain conditions that every student should follow in his or her academic career. In addition, he emphasizes the importance of companionship with scholars, concentrating more on worship, and holding the prophetic path in every single deed. However, showing immense respect towards teachers helps the student in many ways rather than merely gaining knowledge. It is viewed that the respectful character of a student will also allow him to receive blessings from his teacher. The student should keep himself away from committing sins and maintain the purity of heart that will make him fit for the reception of knowledge. This is because Islam views knowledge as a divine light which offenders cannot attain. Here, in this regard, the narration of Imām al-Shāfi‘ī is widely celebrated in the Muslim tradition. When the Imām complained to his teacher Wakī‘ about his poor memory, he replied to him by advising that knowledge is the gift of God and God will not award it to those who do not maintain the purity of the heart.

In his celebrated work Ayyuha’l-Walad, Imām al-Ghazālī described the fundamental etiquettes that students ought to adopt if they seek religious knowledge. First, he states that what a student should admire before entering the learning process is cleanliness, both in terms of physical and spiritual appearance. Students must get rid of every material desire and submit themselves wholeheartedly to the knowledge. They should maintain strong patience in the study period and the need to take every challenge in a positive way. Furthermore, Imām al-Ghazālī illustrates the incident that occurred between Mūsa and al-Khiḍr to describe the importance of being humble towards teachers and not arguing with them. Moreover, students must have a good and positive relationship with their teachers by asking questions and accompanying them continuously to take knowledge from their mouth. They need to honor their masters, concentrate on their talks, and not interrupt them while they are giving lectures. Talking over the teachers is disparaged in the tradition, while some classical scholars advise pupils to keep silent in the presence of their teachers. The student should also have trust and confidence in their teachers. Moreover, they need to consider the teachers’ opinions in a very serious manner and give special place to them. Focusing on a single subject will also help the students in producing good results rather than doing many things together in an incomplete manner. They have to

---

38 Al-Ghazālī, Ayyuha’l-Walad (Beirut: DārBashāir al-Islāmiyya, 1983), 47.
memorize the books and materials that they study in the learning process. It is said that Imām al-Shāfiʿī studied Al-Muwattā of the prominent Muslim jurist Imām al-Mālik and memorized it within a span of nine days. The students also need to take notes from lectures and reading materials. They should not feel frustrated or become impatient if the period of studying takes long. Sometimes they even have to travel for a long period and stay far away from their home. According to Imām Shāfiʿī, a student cannot attain proper knowledge or enlightenment without having six essential qualities which he describes in a poem: “intelligence, burning desire for knowledge, diligence, maturity, companionship with teachers and finally sustained perseverance.”

Islam strongly encourages the acquisition of knowledge. A myriad of prophetic traditions allude to acquiring knowledge even if it demands hardships such as going to China. According to al-Ghazālī, a student can be anyone who attends any institution or one who approaches a teacher to attain knowledge. Imām al-Ghazālī himself did not mention any obstacles or limitations in the learning process, but rather he mentioned that a student can be of any age and from any place, who picks up knowledge from anywhere and anybody, in any form, at any cost to purify his soul and follow the path of the righteous. However, Islam only appreciates such knowledge that will help to understand the true God and bring humans close to him. The classical madrasa system was mainly focused on religious and linguistic studies where the Arabic language was taught on the basis that it would help students to understand the scriptures of Islam. It also appreciates certain knowledge that will help human beings obtain their daily needs. Similarly, other sciences such as philosophy, chemistry, and mathematics that exceeded religious justification were considered as dangerous. However, this does not mean that Islam only promotes religious studies and completely demotes other kinds of knowledge. Muslim traditions throughout history stand against this argument and affirm many fields of science to which Muslim scholars have contributed. Finally, sincerity and true intention are also important concepts in Islamic pedagogy which many Qur’ānic verses and prophetic statements emphasize.

THE MASTER–DISCIPLE RELATIONSHIP IN ISLAM

Islam places great emphasis on the relationship between master and disciple. Since knowledge plays a vital role in the Islamic tradition, both teacher and student are central figures in the preservation and transmission of knowledge. Islam advises the students to maintain a personal and spiritual relationship with their teacher whether he or she teaches the religious sciences or not. The tradition believes that negligence in this relationship will affect students’ life and lead them towards unprofitable knowledge. Classical Muslim pedagogy highly values the oral transmission of knowledge where the teacher is viewed

---

43 Talbani, “Pedagogy, Power and Discourse,” 69.
as an active transmitter of knowledge and the student as a passive receiver.\textsuperscript{44} The \textit{Kūfan} jurist and theologian Abū Ḥanīfa (d. AD 150/767) highly promotes the pattern of question and answer in learning, and also encourages students to use creative intellect and reasoning, as expressed in his book \textit{Kitāb al-ʿālim waʾl-mutaʿallim}.\textsuperscript{45} This book was the first of its kind in Islamic pedagogy, which was followed by many classical works including \textit{Iḥsāʾ al-ʿUlūm} and \textit{Ādāb al-Muʿallim}. In \textit{Kitāb al-ʿĀlim wa al-Ghulām}, the Ismaʿili scholar Jaʿfar ibn Maṃṣūr al-Yaman (d. AD 218/883) posits that disciples need to put into practice whatever they learn from their teachers. In order to attain true spiritual knowledge, he sets forth certain conditions such as proper behavior and following the path of those who are spiritually receptive. However, Islam assumes that the bond between teacher and student should be built on truthfulness, obedience, respect, and other qualities mentioned in the tradition. Religion does not view the teacher merely as a transmitter of knowledge; rather, the relationship has been portrayed as a chain that might pass knowledge along with blessings and wisdom. In addition to this, Islam posits that the ultimate goal of education is to build a strong moral foundation that may empower the disciples both in this world and the hereafter.\textsuperscript{46}

\textbf{CONCLUSION}

This paper illustrates that the relationship between master and disciple is a prime notion within both Buddhism and Islam. Despite the geographical differences, both faith traditions share similar etiquettes and rulings concerning the teaching and learning. The research shows that their similarities are more than their diverging features. The Buddhist tradition views this relationship as a foundational belief that cannot be ignored by a spiritual student. In contrast, it seems that Islamic classical tradition views this relationship as a path where students can obtain blessings from a spiritual teacher, other than seeing it as a means to merely acquire knowledge. These oriental religions equally set forth certain etiquettes for both master and disciple, such as trust, respect, kindness, good conduct, and humility. Moreover, etiquette and respect towards masters play a vital role in the acquisition of religious knowledge in both religions.

In Buddhism, most of the literature studies that deal with the master–disciple relationship are contemporary works and consist only of the positive side of the topic. Moreover, many cases have been reported recently by different national and international agencies regarding the abuse of the master–disciple relationship within Buddhist monasteries.\textsuperscript{47} In the Islamic tradition, classical scholars approached the issue of Islamic pedagogy in a particularly scripture-focused fashion. They relied mainly on Qurʾān and

\begin{footnotesize}
\begin{itemize}
\item[\textsuperscript{44}] Talbani. “Pedagogy, Power and Discourse,” 70.
\item[\textsuperscript{45}] Günther, “Principles of Teaching and Learning in Classical Arabic Writings,” 73.
\end{itemize}
\end{footnotesize}
Sunna; subsequently, they put forth numerous conditions and points of etiquette that a religious student and teacher should acquire in the process of learning. Classical scholars have extensively written on this subject area of Muslim pedagogy (for a detailed description, see Imām al-Zarnūjī’s work *Ta ṭīm al-Muta’llim Ṭarīq al-Ta’allum*). These scholars had strong motivations for engaging in the genre of Islamic scholarship, namely “learning etiquette.” Discussing the relevance of his work, Imām Zarnūjī added, “I observed in our days many students of learning striving to attain knowledge but failing to do so and are thus barred from its utility and fruition. This is because they have missed the proper method of learning and have abandoned its conditions. Anyone who misses this way goes astray, and therefore, does not reach its objective, however modest or glorious.”

Furthermore, Muslim scholars have even emphasized the importance of integrated curriculum that covers both religious sciences and secular disciplines. Muslim polymaths al-Farābī and al-Ghazālī adopted this integrated approach towards education, similar to what can be observed from a much later Islamic history of Mughal India. The great ruler Akbar was quoted to have said that “no one should be allowed to neglect those things which the present times required.” In addition, there are also many contemporary studies in the areas of education and teaching pedagogy. Most of them focus on the psychological methods within the modern education system, and compare this with conventional religious teaching pedagogy in religious traditions. Although similarities can be found in both religions with respect to the master–disciple relationship, the availability of the literature that uses comparative methodology is inadequate. In addition to this, students can contribute to the discussion of the master–disciple relationship by undertaking an analytical study of classical sources. Finally, approaching this relationship from a historical perspective using a comparative methodology will greatly contribute to future studies.

---

49 Günther, “Principles of Teaching and Learning in Classical Arabic Writings,” 84.
50 Jafri, “Education and Transmission of Knowledge in Medieval India,” 90.
REFERENCES


Islamic Values in Islamic Art

Aamna Azad

INTRODUCTION

Religion is a driving force in any culture and affects most, if not all, aspects of a community’s life. The same is true for Islam, which has infiltrated numerous cultures and has become a part of their identity. These new identities find their roots both in their regional culture and in the religion of Islam to varying degrees. Unlike other religions, Islam has a whole genre of design named after it. Islamic art and architecture have a rich history in all the lands that have hosted the religion. Although it is not odd for a religion to dictate certain principles of design and give birth to new architectural typologies, for it to have an elaborate scheme that overarches art, architecture, and even urban design is incredible, to say the least. In terms of design, “Islamic” is an aesthetic value and design language that reflects in the culture of a people ranging from the tiniest jewelry boxes to the scale of walled cities. With the formative period of the style being long past, Islamic art and architecture now have an established visual language. We accept a certain set of aesthetic features as belonging to the Islamic style without pondering over their beginning and evolution as a representation of the religion that they are named after.

The natural question that comes to mind is: how did a religion translate into an art form? This paper aims to explore the modifications that took place in the design field of art that find their basis in the theology of Islam. What was the effect of Islamic traditions, be it Quranic verses and hadith narrations, on the physical aspects of art and design? To
answer this question, it would be helpful to identify the context in which the Islamic style was formalized and became a guideline for future design endeavors.

In recent times, the contemporary aesthetic has found its way into the art and architecture of Muslim societies. There have been attempts to modernize the Islamic style by combining it with the contemporary style, resulting in the amalgamation of art and architecture that receive both praise and critique. The Islamic style is being rebranded in different parts of the world with different features, be it replacement of domes with angular structures or geometric patterns with parametric designs. Time has finally caught up with the Islamic style, for better or for worse. Traditionalists disagree with this change and call for a more culturally sensitive design that stays true to the socio-religious roots of the region and preserves its individual identity. It is relevant in this time to revisit the origin and manifesto of Islamic art to be able to make an informed decision for its future direction. This paper attempts to explore this concern and add to this important debate.

**Keywords:** Figurative imagery, Islamic geometry, Islamic calligraphy, Art evolution, Muslim culture

**LITERATURE REVIEW**

In the context of Islamic art, it is important to understand that the evolution of Muslim thought as design, be it art or architecture, is deeply and completely affected by the culture, religion, and social norms of its regions. Design is neither created nor is it understood in isolation. It is a principle of design for its conception to be reflective of its context. To understand why Islamic art is the way it is, we need to examine the roots from which it originated.

The spirit of the time is a theory put forward by prominent architectural philosopher Hegel in his book *Phenomenology of the Spirit* (Hegel 2018). The concept of the Spirit or the Zeitgeist, as termed by earlier German philosophers, states that there is a force that dictates the characteristics of an era owing to the cultural and social background of its people. According to this theory, social ideas translate into the art and architecture, as seen with major stylistic movements, and become a physical manifestation of a community’s ideals. It is natural for political, social, economic, and cultural associations to infiltrate the creative process. This theory can be extended to encompass Islamic art and its evolution, affirming the effect of a religion on the art practices of a region.

According to Oleg Grabar, arts were influenced primarily by four forces which affected them in varying degrees (Ettinghausen and Grabar 2001, 35). These four influencers are Muslim thought, Muslim literature, social/ethnic context of the region, and religious diversity within Islam. According to him, the first two factors affected the whole of the Muslim world, while the impact of the last two differed from region to region and cannot be generalized. Therefore, the aim of this research is to identify the pattern of how the practice of art changed from region to region with Muslim invasion. For this purpose, it is important to note the following three contributing factors:

1. The background: pre-Islamic Arabian art and architecture
2. The host: art and aesthetics of the region
3. Faith filter: morphing the existing style into a new Islamic language

These factors are introduced briefly for clarity as follows. As the background remained the same in all cases, it shall not be discussed in this research. However, the influence of the region and faith shall be explored in the research of Islamic art forms.

Background

Pre-Islamic Arabian art and architecture, especially in the region of the birth of Islam, was miniscule at best. This time of the Arab history is known as the period of ignorance (jahiliya) by later historians (Hattstein and Delius 2000). Artistic culture and, to a large extent, its absence validate the name of the era. The Arabian lifestyle was nomadic, which eliminated the need for permanent building structures, while art and luxury items were mostly not locally produced but rather were imported from Egypt, the Mediterranean, and India. The larger Arabia, including Yemen, Petra, and Palmyra, did host a rich artistic narrative owing to the history of their rule and a different lifestyle (Hattstein and Delius 2000).

Host Regions

Islam spread far and wide soon after the death of the Prophet Muhammad (pbuh). Muslim Arabs who had little to no heritage of their own with regard to developed and formal arts were suddenly exposed to the wonders of the newly conquered lands (Mozatti 2010, 22). Byzantium, Mesopotamia, and Iran are some of these lands which had a rich cultural heritage to boost. To understand the beginnings of Islamic art, it is important to find out the reaction of these peoples who were strangers to such visual aesthetics of art and architecture. Their initial reaction, as is natural to assume, was that of awe and astonishment. Later, these styles were rejected by the conquerors on the basis of their delineation from the Islamic values, especially the depiction of figurative imagery for religious structures and objects (Mozatti 2010, 22). There was, however, a more flexible approach when it came to non-religious art and architecture.

Faith Filter

While discussing Islamic art, it is important to keep in mind the diversity in the understanding and interpretation of Islamic thought as it translates into arts. Without this disclaimer, seemingly Islamic art of one region would seem to be contradictory to the other. The biggest confusion lies in the depiction of figurative forms and whether they are prohibited or not. This is a concern that is dealt with differently in different schools of thought in Islam. Quran is the major and most authentic source of knowledge in the religion of Islam. Matters that are explicitly mentioned in the Quran are unanimously accepted by all schools of thought. The same is not the case for the books of hadith that store narrations of the Prophet (pbuh). Although guidelines for art are not found in the Quran, they appear in some hadith narrations. Hadith narrations have multiple degrees of authenticity, and differences in the interpretation can be found even for the most authentic ones. These differences become the reasoning behind the intent of any specific artistic outcome.

Mozatti (2010, 22) addresses the problematic nature of the word ‘Islamic’ in association
with art. He throws light on the basic question of whether art produced in Muslim lands is termed Islamic whether or not it adheres to the teachings of the religion. Similarly, there is difficulty in categorizing an art piece or built structure whose patron is an individual of another faith but resembles the Islamic style in its formal characteristics, e.g. the Mudejar church in Spain (Mozatti 2010). Because of these complex opinions and understandings of Islam with regard to art, we see a diversity of artistic expressions. Although some of the artistic styles owe their variety of conception to the existing style of the context, yet some are a representation of an individual’s understanding of what the faith allows.

To understand the basic idea of the setting in which Islamic art was born and bloomed, it is necessary to know about the backdrop and framework in which Islamic art was formalized. Moving forward, the research focuses on the Islamic values that were the major contributing factor of this form of art, the understanding of these values by artists, and their creative expression, i.e. applications of Islamic art.

**RESEARCH OBJECTIVE**

To understand the foundation and formation/canonization of Islamic art.

To observe the application of Islamic values in Islamic art.

**RESEARCH QUESTIONS**

What are the guidelines for art in the Islamic tradition?

What are some applications of Islamic values in Islamic art?

**METHODOLOGY**

This paper follows the methodology of interpretive historical research since it explores events of the past to fully understand them in their context. The event in this case is the merging of Islamic values into the art of newly conquered regions. In this paper, the aim is to investigate a cultural shift by understanding its origin and evolution. For such an analysis, historical research would be the most beneficial. This is carried out in the literature review where historical facts and scholarly opinions are discussed. Data for this research is published literature pertaining to Islamic art and its conceptualization.

To conduct this research in a coherent manner, the approach starts from Islamic traditions that establish the Islamic standard, followed by the understanding of these traditions and their translation into design. Case studies are discussed to identify the Islamic modifications. The creative perception or intent relating to the art genre is also accounted for. These case studies would be representative of different forms in which Islamic art is practiced. The following is the framework that will be used for studying Islamic art:

**Section 1: Islam’s Perspective on Art – Relevant Islamic Traditions (Hadith Narrations)**

Islam has two major sources of knowledge from which laws and theology are derived. These two sources are the Quran (word of God) and hadith narrations (quotes of the
Prophet). Some of these traditions are explicit, while others have an indirect relation with the field of art. In this paper, some of these traditions are mentioned to understand the foundations on which Islamic art was established.

**Section 2: Islamic Geometry as a Fundamental Concept**

Islamic geometry is discussed first and in relatively more detail, in order to provide a foundational concept that governs most, if not all, of the fields of Islamic art and architecture.

**Section 3: Islamic Art of Arabesque, Calligraphy, and Miniature Painting**

This section throws light on other types of Islamic art and discusses two important aspects in relation to the focus of the research paper. These two aspects are context and Islamic values pertaining to each art form. This two-tiered structure will elaborate the two aspects in reversible sequence depending on the art form and its evolution.

1. *Translation into the physical features*

There is a variety of ways in which Islamic values were artistically expressed in art objects and surfaces. Important techniques used to achieve these values were calligraphy, geometric patterns, floral patterns, vegetative patterns, tessellation, and distortion of perspective. These techniques primarily constitute the language of Islamic art to this day.

2. *Regional base*

Cultural context of the region played a very important role in Islamic art. It was the art forms of these new Muslim lands that went through an Islamic filter and transformed to become the visual language which we call the Islamic style. Variations of each context are reflective in their local Islamic art applications. The context will situate the art form in its natural course in history by providing information about its origin and/or evolution through time. It may also include the growth seen in the art form after its amalgamation into the Islamic art family.

**Figure 1:** Structure of research.
RESEARCH

Islamic Architecture as an Example

On face value, many practices in Muslim societies seem to be in contradiction with the teachings of the faith. Islamic art is not alone in this respect. The act of architecture also receives some critique from the Islamic traditions. The following is a hadith narration that discourages construction of buildings:

It is narrated that when the Prophet (pbuh) visited someone who was building a wall, he said: “The Muslim is rewarded for everything on which he spends money except for what he spends on dust” (al-Bukhari, n.d.).

And yet we find Muslim efforts behind many projects from the beginning of Islam, which clearly surpassed the shallow waters of necessity and delved into the depths of extravagance. According to Mozatti, these efforts are not considered corrupt if they are rightly conceived.

Nasr also agrees with this point of view and supports it with another hadith tradition that reflects the importance of the mosque and the environment it creates for the believer. He states:

“The hadith about the man of faith (mu’min) in the mosque being like the reflection of the sun in the water refers to the spiritual significance of the mosque as the reflection of the inner reality of primordial man who is the microcosmic counterpart of cosmic reality. Whether it be the exquisite and elaborate patterns of the Gawharshad mosque of Mashhad in Persia, where this hadith is written on the wall, or the simple white walls of an Ibn Tulun mosque, the traditional mosque reflects the reality of both primordial nature and man. It reflects that ‘sun’ which is none other than that fitrah which Islam came to re-assert both within man and in the cosmic order.” (Nasr 1987)

According to a very popular hadith tradition, actions depend on intentions. This means that although the materiality of the endeavor is worthless as it belongs to the realm of this world, the intent of its conception was for the good of the people and hence praiseworthy. With the clear distinction that it was constructed and not created by man, the idea behind these practices was not to compete with the creative power of God, but rather produce a representation of His creation as a reminder that would direct the mind to remember His glory. This is the reason why such art forms were accepted within the Muslim community and did not receive backlash from a people known to be conservative and insistent on the following of faith. It is therefore necessary to briefly study the traditions related to art firsthand before proceeding to understand the origins of Islamic art techniques.

HADITH TRADITIONS REGARDING ART

“Allah is beautiful and loves beauty.” (An-Nawawi 1277, Book 1, Hadith 612)

Aishah R.A. said, “I used to play with dolls in the presence of the Prophet salallahu alaihi wa sallam, and...
wa sallam, and my girlfriends used to play along with me. Whenever, Allah’s Messenger salallahu alai wa sallam would enter, they would hide from him. So he called them to play with me” (al-Bukhari 846, 143, vol. 13).

Aishah R.A. further said, “When Allah’s Messenger (pbuh) arrived after the expedition to Tabuk or Khaybar, the wind raised an end of a curtain which hung in front of my closet, revealing some dolls which belonged to me. He asked me, ‘What is this?’ I replied: My dolls. He saw among them a horse made of wrapped cloth with wings, and asked, ‘What is this I am seeing among them?’ I replied: A horse. He asked, ‘A horse with wings?’ I replied: Have you not heard that Solomon had horses with wings? Allah’s Messenger (pbuh) laughed so heartily that I could see his molar teeth” (Abu Dawud 888).

Aishah R.A. illustrated that the Prophet (pbuh) said: “The people who will be most severely punished on the Day of Resurrection will be those who aspire to create like Allah” (al-Bukhari 846).

Ibn ‘Abbâs R.A. narrated that the Prophet (pbuh) said: “Every image maker is in the Fire. For each image he made, a being will be fashioned to torment him in Hell” (al-Bukhari 846).

Abû Talhah R.A. narrated that the Prophet (pbuh) said: “The angels do not enter a house wherein there is a dog or images representing (people or animals)” (al-Bukhari 846).

Aishah R.A. reported that the Prophet (pbuh) said: “In the day of Judgment the painter will be destined to the pains of hell, and he will be asked to infuse life into the forms he modeled; but he will not be able to infuse them with life” (al-Bukhari 846).

Understanding Anachronism

“When Mecca was conquered by the Muslims and before the Prophet would enter the sanctuary of the Kaabe, Mohammad first ordered the destruction of all the idols which the pagan Arabs had set on the court of the Kaaba. Only then did he enter the sanctuary. Its walls had been ornamented by a Byzantine painter. Among the figures were one of Abraham throwing divinatory arrows and another of the Virgin and Child. The Prophet covered these with the hands and ordered the removal of all the others.” (Burckhardt 1986, 5)

Burckhardt’s quote is based on al Azraqi’s historical work on Mecca. There are three dominant opinions about figurative imagery in Islam:

a. It is considered an act of rivalry with the creative powers of God to imitate His creation in sculptural or drawing format. This idea is an extension of Tawheed (divine unity), the fundamental doctrine of Islam. It is supported in mainstream Sunni Islam, especially in the Arab region (Burckhardt 2009). This idea of avoiding figurative imagery due to religious reasons is termed anachronism or Bilderverbot, which is common among the Abrahamic religions.

b. According to Burckhardt, however, Islam does not prohibit all kinds of figurative imagery, but rather the one that intends to represent divinity (Burckhardt 2009). This idea finds its support from the Quranic verses, which, although negate the
visualization of divine beings, do not comment on objective imagery devoid of such idolatry. This interpretation allows for relatively more flexible forms of artistic expression that is reflective in the art and culture of many Muslim societies that find their roots in such a mindset.

c. Another opinion which can be regarded as a subset of the second opinion but has enough merit to be discussed individually is the prohibition of figurative imagery in places of worship. According to some scholars, the prohibition of imagery is effective only in the cases of mosques and prayer areas to prevent Muslims from praying in front of these visuals that would maim the concept of Tawheed and their understanding of the Absolute. This opinion is historically supported by the Umayyad rulers who practiced this clear distinction in the architecture of mosques and palaces (Ali 2017).

The variety of the arts of Islam is due to the difference in these interpretations on the basis of which art developed and thrived in all the Muslim lands. These limitations provided a challenge to the art of Islam which manifested itself in the form of creative outlets previously unheard of and gave it a unique individual identity.

**LOVE FOR MATHEMATICS – GEOMETRY**

**History**

The horizons of geometry go far beyond the birth of Islam. The earliest use of geometry is known to be in ancient Egypt where it was used for inland measurement, construction of monuments, and astronomical calculations (Wilson 1988). The philosophical side of geometry was refined by the Greeks who developed this science and documented all known geometry in 300 BC at a mathematical school in Alexandria (Wilson 1988). This knowledge was well preserved and reached Muslim communities at the end of the eighth century (Wilson 1988).

**Conceptual Parallels**

The basis of Islamic geometry comes from the Islamic creed. Islam and geometry both have the same starting point: Unity/Absolute/Tawheed. Tawheed (Oneness of God) is the fundamental concept that Islam emphasizes: there is no god other than God, which, in mathematical terms, means that there are no parts other than the whole (Mozatti 2010). The Muslim mind could very well relate to some ideas of geometry such as the center which corresponds to the concept of the Absolute, which exists beyond measure and is the base of all creation for both. Islam finds a deep-rooted symbolism and cosmology in geometry, which serve the purpose of representation for the religion.

**A Way to Beauty**

Geometry in Islamic art is considered the way to achieve beauty in a systematic and logical way. It is a way to take inspiration from the creation as an example of perfection in beauty, learn from its creative structure, and use it to achieve similar successful results. According to Nasr, geometry and patterns represent the cosmic structures and express the mathematical
harmony of the physical realm (Nasr 1990). Muslim mystics have always seen and preached the manifestation of the divine design in mathematical rules of geometry (Mozatti 2010). In contemporary times, a similar theory has surfaced, which follows the Fibonacci series and especially its proportion, called the golden ratio, as the basis of beauty in natural forms.

Visual Experience of Islamic Art

The Artist
Geometry is experienced in two distinct ways in an Islamic spiritual context. In both cases, the role and perception of the person are different. The first case is when an artist is working out the base geometry for Islamic art, and the second case is when a person views the finished design. For the artist, each step and shape in the construction of the geometry is associated with an Islamic phenomenon. The interlaced pattern shows that the events in Islamic history are intertwined to give spiritual depth to its meaning.

The Viewer
For the viewer, geometric patterns are non-objective (not resembling any physical being) and provide the abstract visuals that reinforce reflection. The same effect of reflection cannot be achieved with a representational image, pattern, or motif (which imitates real objects) as the viewer is compelled to focus on the intent, content, and meaning of the visual. The endlessly tessellated patterns in Islamic art therefore encourage self-reflection rather than focus. This is the main reason for using geometry in Islamic architecture, especially the mosque.

Symbolism
Islamic geometry is never devoid of symbolism. It is the visual tool for representing Islamic cosmology. From the invisible center of the circle, to the infinite number of patterns, depending on the shapes used in these patterns, they signify multiple events of Islamic history. It is remarkable how the concepts of geometry can be a simple and yet deeply symbolic representation of Islamic ideology.

Origin
As stated previously, symbolism in Islamic geometry starts from the origin of any Islamic geometric pattern, the center of the circle (Figure 2). Although not visible in itself, the center provides the foundation for the rest of the pattern. This center/unity corresponds to the concept of Tawheed in the Islamic tradition. Similarly, it is the foundational concept and the first pillar of faith. In Islam, God is the absolute power from which the universe originated. Although the names may vary (center, unity, or absolute), in both geometry and Islam, it is the unseen reality that is the most obvious.
Figure 2: Unfolding from unity (Sutton 2007, 2).

**Pentagon**

In Islamic symbolism, the number five, represented by the five-pointed star pentagon, is associated with a perfect Muslim (Critchlow 1976). This shape is considered as a representation of a person who is fully aware of the divine presence and is “whole” as a being (Critchlow 1976). The shape seems to depict the human form by having one corner for each limb and one on top for the head.

Figure 3 shows the base geometry of a pentagon in a flower organization, which seems to have been formed by the reflection of the axis of each pair of points of the star pentagon (Critchlow 1976).

![Pentagon Diagram](image)

**Hexagon**

The six-sided hexagon found in numerous Islamic patterns is symbolic of the six days of creation, as mentioned in the Quran (Sutton 2007). Figure 4 illustrates how such a pattern can start from simple shapes and create intricate and complex designs.

![Hexagon Diagram](image)
Six-Pointed Star
The same pattern as shown in Figure 4 transforms into another shape by joining the mid-points of the hexagons. The double inverted overlapping triangles or the six-pointed star is reminiscent of the ring of Prophet Solomon (AS), which he used to control jinns (Sutton 2007).

The shapes create a mesh together and are completed with arabesque motifs. The pattern is carved in the plaster of the Ibn Tulun Mosque in Cairo (Sutton 2007).

Eight-Pointed Star
The eight-pointed star is referred to as Khatam (seal in Arabic) in the Islamic tradition (Figure 5). This shape is constructed by the diagonal overlapping of two squares (Sutton 2007). Because of varying legends, this shape, like the double triangle, is also considered the seal of Prophet Solomon (AS).

A more recent development in the theory and symbolism of this shape is contributed by Ibn al-Arabi. According to him, the origin of creation is the Divine Breath that formed the basic four elements of Air, Water, Fire, and Earth (Sutton 2007). Therefore, because of this idea, the shape has been referred to as the “Breath of the Compassionate” in recent times (Figure 6).
Figure 5: Quadrangle and octagonal geometry (Sutton 2007, 26).

Figure 6: Breath of the Compassionate (Sutton 2007, 9).

Fourteen

In the Hijri Calendar, a new month starts with the crescent. This makes the fourteenth night of the month as the night of the full moon. The number fourteen is symbolized as the full moon relating to the Prophet Muhammad (pbuh) as he is the reflection of the Divine Light in the same way as the moon reflects the light of the sun (Sutton 2007). This symbolism can also be attributed to the hadiths narrated by Jaabir and Abu Ishaaq in which they compare the beauty of the Prophet Muhammad (pbuh) and that of the full moon (at-Tirmidhi 892).
We can see that Islamic art has a directness in its intent and meaning when it comes to symbolic representation (Critchlow 1976). However, the direct reference is always towards the idea but not towards its physical imitation. In this way, we can say that the geometry of Islamic art is a codification of the important phenomena of the religion.
Application

Islamic Art
Islam brought conceptual maturity to the science of geometry, which proved to be a perfect fit for the physical manifestation of this spiritual religion. It soon engulfed the aesthetics of Islamic culture and spread its medium of application to encompass all imaginable outcomes. The use of geometry proved extremely successful in the design of Islamic art and architecture. In addition to being an independent entity in Islamic art, where geometric patterns can be seen in a number of surfaces and structures, geometry also provides the baseline for the Islamic art forms of calligraphy and arabesque. In the case of arabesque, geometry provides the framework on top of which it is designed. While a layperson would see uniformity and symmetry in an arabesque, they might not visualize the base geometry of the motif. Geometry plays a similar role in Islamic calligraphy, especially the Kufic script. The angularity of the alphabets is made to follow lines that amplify the beauty of calligraphy as a pattern. The real complexity is added to geometry when it is used in the third dimension. To achieve uniformity of design on a curved surface such as the dome, which has a pattern designed in two dimensions, stars and interconnecting pieces or shapes are added to fill in the extra spaces, as shown in Figure 8 (Sutton 2007).

Figure 8: The third dimension (Sutton 2007, 47).
**Islamic Architecture**

Islamic architecture is a dominant application of Islamic geometry. Although the geometric base of the architecture is not exclusively an Islamic quality as it was also common in the architecture of previous empires, the degree to which Islamic architecture relies on geometry is far extensive. As with Islamic art, Islamic architecture thrived on the backbone of geometry. Starting from the scale of planning of complexes to the surrounding landscape, including gardens and pools, and ending at the scale of interior decorations, geometry was a consistent theme reflected in Islamic architecture. Geometry was used to explore new avenues in Islamic architecture and interiors, such as muqarnas, stalactites, zillij tilework, and square plan-to-dome roof transition using squinches; while other existing techniques also evolved, e.g. construction of higher and larger domes.

**STYLIZED SCRIPT FOR QURAN – CALLIGRAPHY**

In Islam, Quran enjoys an unparalleled importance. According to the Muslim faith, it is the word of God that was revealed to the Prophet Muhammad (pbuh). It is the fundamental document around which the faith revolves. Muslims pride themselves on its preservation and believe that the verses have a blessing attached to them. Naturally, in early Islam, writing of Quranic text received much attention in Muslim communities, which opened the gates to a form of art that was not yet developed in the Arab region. Calligraphy is the art of writing text in a manner to make it visually pleasing. Arabic calligraphy is perhaps one of the biggest artistic revolutions that were brought by the religion of Islam. From its modest beginning of the Hijazi script, it went through a number of stylistic changes and manifested itself into a number of highly elaborate and decorative visual languages. The Kufic script was the first calligraphic style that was fully thought out, canonized, and standardized in all parts of the Muslim world, as well as dominated the art form of calligraphy for the longest period (Figure 9).

![Figure 9: Square Kufic (Sutton 2007, 57).](image)
Context

The initiation of the Kufic style is attributed to the construction of the Dome of the Rock (George 2010). As Arabs invaded new territories, they were exposed to the marvels of other past and contemporary empires, namely the Byzantine, Sassanid, and Constantinople, who had a rich heritage of art and architecture. Muslims now had the monetary resources and artistic means to create a legacy of their own. In the construction of the Dome of the Rock, the craft of mosaic was extensively used for interior decoration involving both motifs and calligraphy. The mosaicists were gathered from the newly conquered Muslim lands, who were most probably the same artists who had previously worked on Christian monuments. Together with the Islamic vision of the patron/supervisors as well as the skills of the locals, a new mode of decoration was conceived. Since the mosaics were composed of cubic pieces, they regulated and, for the first time, transformed the Arabic language into a highly angular aesthetic of the Kufic script. The Kufic script very soon became popular and was used for Quran manuscripts, coinage, and milestone signage (George 2010). Although coinage is miniscule in scale, it is seen as a propagator of the Kufic script and its absorption throughout the Muslim lands because of its widespread use. The Kufic script remained dominant for centuries, as it alone has nineteen different styles.

Calligraphy almost became a science with its geometric connotations and extensive use of proportions. It was a custom in the Umayyad period for patriarchs to commission large-scale manuscripts of Quran to be placed inside mosques. For these manuscripts, the dimensions of the text box were derived from those of the parchment, and the unit of the invisible grid that guided the heights and lengths of letters was derived from the thickness of the quill (George 2010). The width of this pen was the measure of a dot and the stacking of the dots became yet another way to base the proportion of the letters (Burckhardt 2009). The following image shows how such a system worked to ensure precision and unity in the letters (Burckhardt 2009). The dot is repeated differently to extract the skeletal base of the vertical, horizontal, and curvilinear alphabets, as shown in Figure 10.

![Figure 10: Measure of letters in dots (Burckhardt 2009, 50).](image-url)
While the rigid geometry of the Kufic script was formed and grew in Kufa, Jerusalem, and generally in the area of Bilad al-Sham, the Persians craved to remain loyal to their artistic aesthetic and pioneered more cursive, curvilinear, and fluid versions of the calligraphy. The Iranian Kufic has more artistic variety and is attributed to the comfort the artists had with the script (Karimi-Nia 2006). This paved the way for a wider spectrum of calligraphic styles such as floriated and foliated Kufic in the ninth century (Gharipour and Schick 2013), Naskh, Thulus, and New Cursive. In this way, Arabic calligraphy saw development in other styles as they took place in different areas of the Muslim empire at multiple intervals in history.

Figure 11: Two styles of calligraphy together (Burckhardt 2009, 53).

Throughout Islamic history, it has been a common practice to showcase verses of the Quran in architecture, and well as to use Arabic calligraphy in a wide range of media such as ceramics, mosaics, paintings, inscriptions, and textiles. Arabic calligraphy is the carrier of Islamic identity and the art form that took the least input from the existing art of the context. It is almost entirely an Islamic phenomenon that is still in use in modernized ways.

VEGETATIVE AND FLORAL DESIGNS – ARABESQUE

Arabesque is a stylized way of ornamentation in Islamic art in which natural (vegetative and floral) elements are used on a regulated structure (Figure 12). Although the visuals are natural, an arabesque never intends to imitate nature as the interlacing work is strictly geometric unlike the random fluidity of natural forms. Its aim, however, is to recreate only the essence of rhythm and growth that is associated with plantation (Sutton 2007). One can say that the origin of such imagery comes from the descriptions of paradise within the verses of the Quran itself. The beauty of this idea can truly be appreciated by an Arab from the desert who would desire the succulently dense vegetation that is mentioned in these
verses. By this visual depiction, the Muslim is subtly reminded of the real goal of life, laid in intricate patterns that represent, but do not imitate, the wonders of this world and the hereafter. Arabesque saves itself from the creative copyright of the Creator by establishing a rigid geometric base that keeps undulating repeatedly.

Figure 12: Floral arabesque (Burckhardt 2009, 57).

This symbolism may also have come from the Sidra tul Muntaha (Lote tree), which is described in much detail in hadith traditions. In this plant family, Islamic art designs take the visual aesthetic of the vine. The spiral and scrolling quality of a vine gives flexibility and creative freedom to artists to arrange the motif as they like. The use of vines are found in the earliest monuments attributed to the Islamic empire such as the Dome of the Rock, Mshatta, and the Great Mosque of Damascus (Burckhardt 2009). Vine scrolls occur in combination with other plants such as acanthuses, palms, pomegranates, pine cones, and flowers (Burckhardt 2009). As arabesque does not care to be realistically accurate and in no way tries to imitate the natural form of these plants, it is at liberty to make modifications that we normally do not observe in real life.

Interestingly, in Muslim cultures, arabesque changed its style in different regions and eras. These were one of the obvious differences observed in an Islamic art form. Figure 13 shows images representing such examples along with their origins (Sutton 2007).
Figure 13: Types of arabesque (Sutton 2007, 15).

**Context**
Burckhardt traces the lineage of arabesque back to the Central Asians who conquered Europe in the beginning of the Middle Ages (Burckhardt 2009). They had a similar style of using natural forms in an abstract manner for art motifs and patterns. This zoomorphic art was first introduced by the Scythians and Sarmatians, and was later adopted by Central Asians. This art used animals as the natural form for creating designs. It may or may not be based on geometric logic.
Although Islamic art of the arabesque finds its roots in zoomorphic art, it has brought much change to customizing it according to its own religious motivation and values. There are two major differences in the art forms: first, the use of animals and, second, the proportional distortion of natural forms. Islamic art avoided both these aspects in order to be more adherent to the values of Islam.

**DISTORTION OF PERSPECTIVE – PERSIAN MINIATURE**

For Persians and Mongols, the representational image was too deep-rooted in the culture to give away with the tide of Islam (Burckhardt 2009). Persian artists had their own take on the anachronistic values of Islam in the art of painting. They had a creative way to include figurative imagery and yet avoided realistic imitation. In the Persian miniature, which is a whole genre of Islamic art in itself, the perspective is distorted and an anti-natural approach is employed to avoid realistic resemblance to both human features and spatial organization (Figure 14).

![Persian miniature](image-url)  
*Figure 14: Persian miniature (Burckhardt 2009, 33).*
The Persian miniature brought a revolution to the art of the book, which was already a highlighted area of Islamic art owing to the celebrated nature of the Quranic text as well as the extensive use of calligraphy. Although Persian paintings were not used in Quran manuscripts as a norm, they gained popularity as illustrations for other books. Patronage of such art initiated and remained for the most part within the courts of the elite. With increased demands, however, a commercial system was established to produce higher quantity and lower quality artwork to be distributed on a wider scale (O’Kane 2007).

Context

In the progressive metropolitan of Baghdad, many illustrated scientific books on the topics of zoology, botany, medicine, etc. were translated into Arabic (Burckhardt 2009). The illustrations accompanying the texts also had to be represented. When this task came to Persian artists, they used their newly developed style of the Persian miniature to visualize these narrations. It is for this reason that the Persian miniature developed this narrative style, which later became its distinctive feature. These paintings usually depict a scenario filled with visual information about the characters and the spatial setting. Similar to the hierarchy of characters in a narration, the Persian miniature has a system to represent this hierarchy in which the scale directly corresponds to the importance of the subject. In a typical Persian miniature painting for example, a ruler will be larger in size than a servant. This differentiation in the scale of humans shown to be on the same plane is considered as another way of negating naturalism, for the art form to be more in line with the teachings of Islam as understood by the people.

Figure 15: Art of the book (O’Kane 2007).
The art form also underwent changes as it assimilated into itself the Chinese culture. Under the rule of Mongol Ilkhanids, the differences in the frame format, the visuals of tree-studded mountains, and the introduction of mythical animals were seen as new additions to the art genre, which set it aside from its possible Arab roots (O’Kane 2007).

Contrary to the Western style of the vanishing point perspective, Persian art used a higher angle and abandoned the techniques of adding depth and shadows. These techniques, along with the use of bright colors, gave the Persian miniature a distinct visual language. This aesthetic very well suited the requirement of a fairy-tale environment to manifest lyrical scenes from Persian literature.

CONCLUSION

This research aimed to revisit the origin and conceptual underpinning of Islamic art to understand it once more by studying a few techniques that were born of Islamic values. By doing so, we saw how Islamic values brought a twist to the otherwise linear development of some existing art forms. The versatility of Islamic art is indebted to the regional cultures of the many conquered lands and their ways of expression. In light of the techniques of geometry, calligraphy, arabesque, and Persian miniature, we can say that Islamic art made a remarkable contribution to the art of the world and developed a unique aesthetic that would forever be associated with the religion of Islam and its glorious past. Although times have changed and artistic endeavors have branched out to include many unexplored territories, a Muslim mind cannot help but feel a sense of belonging in a traditionally made mosque. The interplay of these Islamic art techniques appeases the Muslim intellect, which in itself is a spiritual proof of the refinement of the Islamic character in Islamic art.

Figure 16: Unity of art forms in architecture (O’Kane 2007).
Contrary to the modern perception of Islam’s rigidity regarding figurative imagery, we see that it is not an uncommon theme in the formative years of Islamic art. It would not be incorrect to assert that Islamic art enjoyed a more flexible approach in the past. We find support for this attitude by studying some Islamic traditions (especially Ahadith) and the history of anachronism.

In the system of Islamic geometry, we saw that all intentions are guided by a precise mechanism. Geometry forms the foundation of most, if not all, Islamic art forms. It serves as the code that may or may not be understood immediately but provides a deeper unifying structure. The geometry of Islamic art is a rich treasure that is appreciated by both Muslims and non-Muslims alike.

Since the different forms of art find their roots in the source of Islam, we can see their support of each other. Within calligraphy, a geometrical base is used, while at the background of foliated calligraphy vine scrolls of the arabesque are used to decorate and fill the empty spaces. Similarly, geometry provides the framework for arabesque, as well as for both Islamic architecture and its ornamentation. Their reliance on each other uplifts the whole Islamic stylistic language and creates a soothing visual harmony for the viewer.

Islamic style is seen from a point of distance in contemporary times. Although it now seems static and complete, during the Islamic rule, art and architecture were constantly evolving and new techniques were explored for improvement. Thus, looking to improve Islamic art and architecture and taking advantage of the contemporary development would mean staying true to their ideology. Islamic art calls for continuation of its legacy based on its past and inclusive of its present, in order to be relevant in the future.
REFERENCES
Impact of Life Coaching on Students’ Well-being and Engagement Levels in Qatar

Abderrahmane Dedeche

INTRODUCTION

In 2008, the state of Qatar announced a national vision of becoming a knowledge-based economy by the year 2030 (General Secretariat for Development Planning 2008). The Qatar National Vision 2030 (QNV 2030) has put the Gulf nation on a track of rapid transformation from a traditional society into a knowledge society: “A society of skilled, flexible and creative people” who will be able to build and sustain the knowledge economy for generations to come (Qatar Knowledge Economy Project 2007).

The QNV 2030 includes four pillars: economic, environmental, social, and human pillars (General Secretariat for Development Planning 2008). Among these pillars, the most vital one is the human pillar. The leadership in Qatar took on its shoulders to radically reform the country’s educational system in order to deliver the required outcomes for building and developing the desired knowledge economy. However, many obstacles are encountered in such an endeavor.
In 2004, the RAND Corporation was invited to conduct a comprehensive study of the quality of education in the country. The report pushed for a major educational reform. The reform took place in 2004 under the slogan “Education for a New Era.” It was successful in establishing a modern educational system with state-of-the-art buildings, advanced technological equipment, flexible curricula, and hiring highly qualified foreign teachers. However, the initiative did not deliver the desired outcomes (Alkhater 2016). Challenges to reform the educational sector in Qatar are complicated and interconnected. One of the main challenges is the lack of motivation among students to learn. Students usually think that school is boring and learning is not useful for their future. Another challenge is the academic weakness, especially in STEM subjects as well as the Arabic language. Results of international exams such as PISA and TIMSS reveal worrying scores if the national vision is to be achieved (OECD 2018). This study proposes to respond to these aspects by coaching students to effectively set goals and pursue them by developing growth mindsets (Dweck 2006) in students and using recent positive psychology techniques, including evidence-based life coaching.

**Keywords:** Qatar, Government school, Life coaching, Educational intervention, Student well-being

### Coaching and Education

The relationship between children’s learning and well-being has gained increasing attention in recent years, with “growing evidence from diverse fields” which supports the contribution of one to the other (Awartani and Looney 2015, 15). This trend holds that recognizing children as whole and multidimensional is essential for their well-being (Awartani and Looney 2015, 24–26). Children must be seen and treated as whole. This means that the psychological, physical, and spiritual dimensions of children should be taken into account in learning as much as the cognitive and mental dimensions. The flagship of this trend is the newly evolved branches of psychology, namely positive psychology and life coaching.

Life coaching is relatively a new field of practice that is even more novel to educational settings. Although it has been gradually taking over mentoring in schools since 2005 as a more preferred teacher professional development tool (Killion 2012; Fletcher 2012; Tolhurst 2006; Lofthouse, Leat, and Towler 2010), it is still a field of exploration when applied to students (Giant 2014, 11). Nevertheless, the concept has gained increasing international momentum in recent years with very promising initiatives in the UK, Australia, and the USA (Fletcher and Mullen 2012; van Nieuwerburgh 2012; van Nieuwerburgh and Green 2014; Strycharczyk and Clough 2015; Campbell 2016, 133). The idea is rooted in taking advantage of the successes of executive and life coaching with adults in order to apply to younger adults and children, with the aim of developing both their academic and personal skills.

This study takes advantage of the recently implemented concept of “educational clubs” in Qatari government schools to create a coaching club. The purpose is to investigate
the effectiveness of life coaching practices on improving students’ well-being in its broader meaning, including psychological well-being.

**Objectives**

The objectives of this study are:

1. To investigate the effectiveness of life coaching on students’ well-being;
2. To measure the impact of life coaching on students’ personality traits and satisfaction with life;
3. To suggest policy recommendations to enhance students’ well-being in Qatar.

**Qatar Educational Landscape**

Qatar is a nation of approximately 2.6 million people as of 2017. Qatari citizens comprise 12% of the population with a total of 313,000 nationals (Snoj 2017). The country’s per capita GDP of about $68,940 ranks it fourth in the world. Education is compulsory up to grade 12, and schools are accessible to all citizens and residents working in the public sector of the country. Qatar’s educational system has been subject to some reforms since the mid-1990s.

The nation’s leadership had a vision for the Gulf emirate to become an “advanced” country by building a knowledge economy. The earliest project in this regard was the establishment of the Qatar Foundation for Education, Science and Community Development in 1995. This vision of the leadership was declared as a national vision (QNV 2030) in 2008 (General Secretariat for Development Planning 2008).

By the early 2000s, it was evident that the kindergarten to grade 12 (K-12) school system was not in line with achieving the nation’s vision. Graduates of K-12 public schools were unprepared for work and post-secondary studies, as complained by employers and post-secondary institutions, respectively (Brewer et al. 2007). The government took some initiatives to reform the system, but the results were not up to expectation (Alfadala 2015; Brewer et al. 2007). Thus, a radical and comprehensive educational reform, later named “Education for a New Era,” was urgently required to make the expectation of a knowledge economy realistic.

A borrowed model of American charter schools was chosen by recommendation from a major international consultant. The RAND Corporation was invited in 2001 to examine and identify the problems with Qatar’s K-12 school system, recommend a plan to improve the system, and monitor its implementation. The introduction of the “independent” (charter) school began in 2004 by gradually converting government schools under the Ministry of Education to independent schools under the Supreme Education Council (SEC). The SEC managed independent schools in parallel with the Ministry of Education until it completely took over all public schools with the new school model by 2011 (Alkhater 2016, 108).

However, the SEC did not persist long enough. In 2016, it was transformed to become the Ministry of Education and Higher Education, and independent schools were transferred back to the old system, which—according to some observers—marked the failure of the
experiment. This was due to several problems that faced the system of independent schools, which are beyond the scope of this study.

**Challenges in the K-12 Educational System in Qatar**

The main challenge with Qatar’s educational system lies in the gap between the remarkable spending on education and the academic outcomes of the system. Qatar spent 10.4% of its total public spending on education with a total sum of QAR 20.6 billion in 2017 (John 2016). Students in Qatar are, on average, three years behind OECD standards. Although Qatar’s rank has improved slightly since the PISA test of 2006 (OECD 2007), it still ranks at the bottom quarter of the most recent list, PISA 2015 (OECD 2018). In addition, Qatar was ranked in the bottom 10 countries according to a 2015 OECD report titled “Universal Basic Skills.” The weakness is apparent across the three tested subjects: mathematics, science, and reading.

The inverse correlation found between spending on education and quality of education led the report to conclude that “high-quality schooling and oil don’t easily mix.” The article describes how oil-rich countries failed to transform “their natural capital into the human capital” which represents the real wealth that will generate a strong economy for future generations (OECD 2015).

Previous observations reflect a poor level of learning in schools. A major part of the problem is due to low student motivation and interest in education. According to the 2012 report by Qatar University’s Social and Economic Survey Research Institute (SESRI) on education in Qatar, 50% of the students in independent schools stated that they felt bored “most of the time” at school. Another 41% of the students in independent schools either strongly or somewhat agreed that they did not put their maximum effort into studying. A count of four indicators representing poor student motivation—being bored in school, not putting maximum effort into studying, being absent from school, and being late for school—revealed that 36% of the students in independent schools showed chronic motivation problems (SESRI 2012).

Motivation is a very tricky challenge to deal with, especially from a policy-making point of view. It can be linked to a variety of factors ranging from family to school environment to quality of teaching all the way to various cultural nuances and subtleties. In other words, it is a problem that must be examined in a case-by-case manner. Every school and every student is different and unique. Therefore, the one-prescription-fits-all strategy will not be successful. An individualized support system within a framework that sees the student as a whole is what is needed. This is where a life coaching intervention can be helpful.

**The Urgency of Paying Attention to Children’s Well-being**

It is becoming evident that putting efforts into improving children’s well-being is of growing importance at all levels and in all countries, irrespective of rich or poor. “Affluent nations do not necessarily rate high when it comes to children well-being. Quite the contrary, there might be a negative correlation between wealth and children well-being” (Giant 2014).
The concept of educating the whole child has become a pressing need for schools around the world in recent years. With poor outcomes for children’s well-being levels in many affluent and supposedly well-resourced countries such as the UK and the USA, schools have been increasingly tasked with developing children’s social and emotional skills, and physical and mental health, as government and local policy-makers have realized that academic success alone does not necessarily translate into good well-being.

For some children, the environmental, social, and health factors that influence their well-being naturally translate into low school attainment and engagement. Without school-based efforts to monitor, support, and educate these children, they might fall in the gaps of society, becoming yet another statistic.

The question is: can life coaching be the answer?

Possible Benefits of Life Coaching

To answer the question posed above, it is undoubtedly important to explore all possible tools and solutions out there; however, life coaching’s success with adults makes it a prime candidate to be employed in improving children and young people. As a practice, life coaching has several characteristics that make it very beneficial for children and young adults.

As a client-centered approach, life coaching helps children and young people understand themselves better. This means understanding triggers to negative emotion and identifying positive and negative influences which help them build and improve relationships with peers and others.

The power of life coaching lies in the fact that “the life coach working with the child is not going to dominate coaching sessions with her presence as does a teacher in her classroom for instance (even in a student-centered learning environment)” (Giant 2014).

The coach sees the child as naturally creative, resourceful, and whole. Hence, he or she makes no judgment on the child’s behavior, emotions, or opinions. In addition, no advice should be given to the child. The coach practices active listening, rephrasing, and reflecting what he or she hears (giving feedback), then allows the child to think about his or her convictions and identify whether any limiting beliefs are holding them back from achieving their goals (Abdulla 2018). In this case, the coach “is completely out of the game” during the coaching session; therefore, it is completely a child-led process (Giant 2014).

This approach is powerful because, unlike many other adults in a child’s life, telling children what they should do with their life such as (but not necessarily) a parent, teacher, or school counselor, a coach will always use indirect techniques (such as active listening and effective communication) to help students “place their own finger” on where the problem lies (Giant 2014, 14). The students then set their own goals that are often unspecific, wide-ranging, and sometimes even unrealistic. With the help of their coach, goals are refined and put into a time frame. The coach will then help facilitate the change to occur through sharing and teaching the use of practical tools, continuous support, motivation, and informed optimism.

Another important characteristic of life coaching is that it trains children to set goals and obtain them, which reflects an improved self-esteem and self-confidence, eventually
enhancing resilience and coping mechanisms. A coach may share insights with his or her students into what could be holding them back, and how they may move forward towards their goals. However, these insights are never in the form of instructions that are obligatory to follow. Therefore, a key to the success of the coaching journey is the coaching relationship. “This approach may be somewhat alien to some teachers and parents who are more accustomed to setting goals and targets for children, rather than encouraging the children to do so for themselves” (Giant 2014, 14). This is exactly where the power of coaching lies. It is the relationship that a coach builds with their young clients that makes the difference. As students learn these necessary life skills, they will be able to identify similar future situations and make life changes independently.

In addition, life coaching can help a school meet its students’ well-being targets, develop a school’s ethos of positivity and safety, contribute to students’ academic skills and attainment, and improve school attendance.

With respect to the above point, students are used to adults in positions of authority to them (whether they are parents, teachers, counselors, school principals, etc.). Therefore, it might be challenging and unnatural to the child to open up about their problems to an adult stranger such as a school counselor. Coaching provides an effective alternative as children will feel safer and untargeted in a group coaching program, allowing the development of the coaching relationship. Children will eventually feel more comfortable and have the courage to explore deeper goals (i.e. face bigger challenges).

Previous Studies

Research in the field of life coaching is still in its infancy. Although key elements of coaching (i.e. goal-setting, reality-checking, action-planning, and feedbacking) have been widely researched in various fields of academia (especially in leadership literature and psychology studies) and proven effective (Abdulla 2018, 21), we will present here research focused on coaching as a whole process.

The First Evidence-Based Coaching Conference of 2003 organized by the Coaching Psychology Unit (CPU) of the University of Sydney, Australia (the world’s first coaching psychology unit), can be considered the first attempt to establish a scientific “evidence-based” practice of coaching. The conference presented many papers that discussed coaching as a practice and its evolution and included some empirical studies on the effectiveness of coaching.

Anthony Grant and his colleagues at the CPU are among the leading researchers to conduct studies that adopted randomized controlled trials, which are considered the “gold standard” for testing the effectiveness of an intervention (Abdulla 2018). For example, one such study was conducted on 56 female students in Australia (Green, Oades, and Grant 2005; Green, Grant, and Rynsaardt 2007). The sample was randomly divided into two equal size groups, each comprising 28 participants. One of the two groups was randomly assigned to a 10-week coaching program, while the other group served as a control group.

The study used the Emmons (1986) procedure to assess striving for personal goals, the Satisfaction with Life Scale (SWLS; Diener et al. 1985) and the Positive and Negative
Affect Scale (PANAS; Watson, Clark, and Tellegen 1988) to measure subjective well-being of participants, Scales of Psychological Well-Being (Ryff 1989) to measure psychological well-being, and the Hope Trait Scale (Snyder et al. 1991), and the Depression Anxiety and Stress Scale (DASS-21; Lovibond and Lovibond 1995) to measure psychopathology.

The study results showed that “a cognitive-behavioural, solution-focused life-coaching group program can enhance goal-striving, well-being and hope” (Green et al. 2005).

**Challenges to Conducting Research into Coaching**

Coaching is an emerging profession that faces several challenges in order to survive (Stober and Parry 2005). To effectively distinguish itself from other similar fields and forms of support (such as counseling, therapy, mentoring, and training), coaching needs to develop its concepts and models using an evidence-based research and practice (Stober and Parry 2005; also see Cavanagh, Grant, and Kemp 2005).

The aim of this work is an attempt to bring the practice of coaching to the light of theory and rigorous research.

The challenges include “developing appropriate measures, evaluating the effectiveness of coaching, developing theories of the coaching process and identifying the characteristics of effective coaching, and of clients and coaches” (Stober and Parry 2005).

**METHODOLOGY**

This study was based on a randomized controlled experimental design. The aim was to measure the impact of the life coaching intervention on the student sample by comparing it with a similar group that did not receive the coaching. The impact was measured using a set of questionnaires and interviews.

**Experimental Design**

A sample of 40 students was randomly selected from a pool of 270 students. Overall, 20 students (n=20) were assigned to the intervention (experiment) group that would receive coaching, and the other 20 (n=20) to a waitlist control group from the same pool of students. The pool was composed of 9th grade male students from a public (government) preparatory school in Qatar. In terms of nationalities, the sample was composed of 5% Gulf Cooperation Council nationals, 20% Qataris, and 80% other Arab nationalities. The age of students ranged between 13 and 16 years (mean 14.2 years). Both groups underwent the same pre-intervention assessment (time 1) and post-intervention assessment (time 2).

**The Intervention**

The students were asked to set two goals to work on throughout the school year: one was academic and the other was personal. Group coaching meetings took place weekly to support their learning and follow-up on their progress towards their goals. The program was composed of 24 group coaching sessions (50 minutes per session) conducted by two teachers in the school (including the author).
The coaching session included an icebreaker activity in the beginning, an introduction to specific life and leadership skills, group coaching on challenges they faced in achieving their goals, followed by a closing activity where students shared their key “takeaways” from the session (Table 1).

The coaching conversation was the core component of the session. It began by a question from the coach for students about any challenges they had been facing and would like to discuss. Usually a student picked the question to provide an answer and the coaching conversation moved from there to other questions. The other students observed while the student being coached (coachee) was engaged with the teacher. The coach asked powerful open-ended questions for the student to open new ways of thinking about the challenge. When a significant realization occurred on part of the student, the coach opened the conversation to other students to share what they thought or felt. The coach ensured that the conversation followed a coaching framework such as the GROW, OSKAR, and Ershad models (see Abdulla 2018).

A motivational card was sent to the members of the experimental group during the weekend to remind them to reflect on their performance and keep in touch with their goals.

Table 1. A typical structure of a coaching session conducted during the experiment.

<table>
<thead>
<tr>
<th>Time</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 min</td>
<td>Icebreaker</td>
</tr>
<tr>
<td>10 min</td>
<td>Leadership skills*</td>
</tr>
<tr>
<td>30 min</td>
<td>Group coaching conversation</td>
</tr>
<tr>
<td>5 min</td>
<td>Takeaways</td>
</tr>
</tbody>
</table>

*This includes setting “SMART” goals, time management techniques, prioritization techniques, effective communication, persistence and perseverance, responsibility, creating third alternative solutions, and The Seven Habits of Highly Effective Teens.

Measures

The assessment included both qualitative and quantitative measures. The qualitative part comprised (1) a 55-item questionnaire about students’ mindsets, including a part where students chose an academic and a personal goal to achieve by the end of the school year; and (2) interviews after the intervention with a random sample from the coaching group.

Questionnaires

The survey was composed of the following:

1- An Arabic translation of the SWLS by Diener et al. (1985), which is a five-item questionnaire that measures participants’ satisfaction with their life on a seven-point scale ranging from 1 (extremely disagree) to 7 (extremely agree).

2- The IPIP representation of the Goldberg (1992) markers for the Big-Five factor structure. This is a 50-item questionnaire translated into Arabic by Almaghbashy.
(2017), which measures the Big-Five personality traits according to the renowned work by Lewis Goldberg, which are (1) extraversion (E), (2) agreeableness (A), (3) conscientiousness (C), (4) emotional stability (ES), and (5) intellect/imagination (I). The participants measured their endorsement of the questionnaire items on a five-point scale ranging from 1 (never) to 5 (always).

**Interviews**

Interviews were conducted with eight random students from the coaching group. The aim was to enhance the understanding of the quantitative data collected and to get a deeper insight into how the coaching affected the students. In addition, it was a way of receiving feedback on the quality of the intervention that should be expanded in the future.

**Table 2. List of interview questions.**

1. Was this program useful/helpful to you?
2. What part did you find most interesting?
3. What part you think should have been given more attention?
4. Did you need something like this?
5. Do you feel you have changed?
6. Would you recommend coaching to your friends and colleagues?

**Data Analysis**

The Big-Five survey contained 50 items, which were both direct and reverse (Almaghbashy 2017). Each student’s response was given a score on a five-point scale, where 1 represented the least favorable response and 5 represented the most favorable response. The mean was first calculated for each personality trait for each student and then for both the coaching and control groups (Figures 1–4). The same process was applied to the results of the SWLS. The SWLS contained five items that were rated on a seven-point scale, where 1 represented the least favorable response and 7 represented the most favorable response (Diener et al. 1985). The mean was calculated for every student and then for both the coaching and control groups.
Figure 1. Data results before the experiment (time 1) for the SWLS and the Big-Five Scale (E: Extraversion, A: Agreeableness, C: Conscientiousness, ES: Emotional Stability, I: Intellect) for both the coaching and control groups.
Figure 2. Data results after the experiment (time 2) for the SWLS and the Big-Five Scale (E: Extraversion, A: Agreeableness, C: Conscientiousness, ES: Emotional Stability, I: Intellect) for both the coaching and control groups.

Standard deviation was calculated for both time 1 and time 2 assessments. The values ranged from 5.42 to 7.77 for time 1, and from 5.98 to 7.91 for time 2. The high standard deviation values statistically imply that the experimental group is a sample of a larger population of students.

RESULTS AND DISCUSSION

The Big-Five Scale and the SWLS

The most ironic result was that all students showed a decline ($\Delta<0$) in all the traits, except for the trait of agreeableness. The coaching group showed similar but overall better results compared with the control group in the Big-Five Scale (i.e. intellect, conscientiousness, agreeableness, and extraversion), except for the trait of emotional stability and the SWLS (Figure 3). The comparable results in personality traits between the coaching and control groups logically affirm the random nature of the sample.

The decline in the results of the control group was higher in the personality trait of intellectual ability where a decrease of $-0.5$ was recorded for the coaching group and $-2.56$ for the control group. Similarly, the decline in conscientiousness was small for the coaching group ($\Delta=-0.37$) compared with the control group ($\Delta=-2.06$). Moreover, the decline in extraversion was only $-0.12$ for the coaching group, while it was $-0.7$ for the control group.

The only trait that showed an improvement from the beginning of the school year was
agreeableness. The control group showed an improvement of 0.75. However, the coaching group showed an improvement of 1.4 in their results for agreeableness.

The decline in emotional stability for the coaching group was almost double (−2.87) compared with the control group (−1.56). The other scale on which the coaching group showed a negative change was the SWLS.

The control group seemed to be more satisfied with their lives than their peers in the coaching group. They made a very small decline in satisfaction with life at −0.06, while their peers in the coaching group showed a decrease of −0.37.

Although the above results are not statistically representative (in terms of total number of respondents), this decline in overall well-being of students raises many questions. First, it increases genuine concerns about students’ well-being during the school year. If students start the school year more satisfied with their lives than when they approach the end of it, school might be regarded as a deteriorating factor in students’ well-being rather than a builder of it. It also raises the question over the length of the school year and its implications on students’ well-being. More specifically, a significant decline was observed in the traits of intellectual ability (I) and conscientiousness (C) for the control group.

On the contrary, we observed an increase in the degree of agreeableness (A) in students. This could be interpreted as an increase in facets of trust and altruism in students. However, this is unlikely as we observe a decline in the trait of extraversion (E) which is connected to the facets of positive emotion and warmth (Herringer 1998). Therefore, it could be an increase in the agreeableness facet of compliance as a result of disciplinary measures taken by the school.

From these results, the least conclusion we can draw is that more attention should be given to students’ well-being in schools.

In terms of goal achievement, 40% of the coaching group responded with “Yes I achieved my goal,” compared with 20% of the control group. Another 50% of the coaching group said that they somewhat achieved their goals, and 37% of the control group responded with the same answer. Only 10% of the coaching group ticked the “No” box asking whether they are achieving their goals, compared with 17% of the control group.

To increase the contrast of the results, the same question was rephrased in the following negative form: “Did you fail to achieve your goals this year?”

Interestingly, none from the coaching group said they failed, although 10% stated that they did not achieve their goals in the first section. For the same question, 12% of the control group responded with “Yes I failed.” This shows a 5% decrease from the 17% of the students who said that they did not achieve their goals.

The percentages were even more dispersed when it came to the second question “I have somewhat succeeded” and “I have somewhat failed” (Figure 4). Nevertheless, the coaching group showed a greater decline compared with the control group (30% and 22%, respectively).
The last question also showed a great disparity between the positive and negative forms of phrasing the question. The intervention group showed a 40% difference between responses to “I did not fail” and “I have achieved my goal.” The control group showed a difference of 35% between the same questions.

This suggests that the coaching group was either more reluctant to admit failure compared with the control group, or more resilient and persistent in pursuing their goals. On the one hand, the first conclusion is consistent with the result that there was a greater decline in emotional stability on the Big-Five personality traits scale. A reason for this could be that coaching had a side effect of putting more pressure on the students to reject failure and be more positive. Nevertheless, this is unlikely because coaching never entailed giving advice or convincing students that they should be anything (for an example of a coaching conversation, see Abdulla 2018). However, even if it is true, this might suggest that the school system has conditioned the students so much to be always the expected “good student,” especially with the increase in agreeableness. This might mean that they are more inclined to report what is expected of them.

**Figure 3.** Change in the mean values of the Big-Five Scale and the SWLS.
On the other hand, the second conclusion suggests that the coaching group has become more resilient and persistent, which is supported by the improved score in the conscientiousness personality trait (Figure 3).

Nevertheless, coaching has undoubtedly increased the rate of goal achievement from 20 to 40% and decreased the rate of self-admitted failure from 12 to 0% (Figure 4).

**Figure 4.** Students’ response to the goal achievement questions.

**Interview Results**

All the students who were interviewed found coaching useful to them as they responded with “yes” when asked whether the program was useful to them (Table 2). They also unanimously said that they would recommend the program to other colleagues and friends at school if it was offered again. Their overall impression of the coaching program varied between very good and excellent. Two students gave the program a rating of 10 out of 10, while the rest gave it a rating of 9 out of 10. Verbally, six students said that the program was “excellent” and two said it was “very good.”

When asked what part of the program was the most interesting for them, the answers varied from the little icebreaker activities that were conducted at the beginning of each session to the deeper self-discovery journeys and the process of pursuing their goals. Two students liked working with visiting coaches, and another two enjoyed the questionnaires and surveys.

In all cases, what seemed most important to the students was the actual process of setting and pursuing their goals, as reported by five interviewees.

The improvements they wished to see in the future included more competition games, more activities, more outside visitors, more fun, and more practical applications of what they had learned. However, their unanimous desire was to have more time for the coaching sessions. Some of them suggested two periods a week, while some others suggested dedicating two successive periods to the program per week.
On the other hand, there were two comments worth investigating: “to improve information delivery” and “to give students more freedom to contribute.” These two comments can be explained by considering the previous call for dedicating more time to the program. The shortage of time might have been the reason for the unconscious tendency of the coaches to rush through the program. Another reason could be the unawareness of the probable desire expressed by a student to contribute more. This is a drawback that is very difficult to overcome in group coaching with time constraints.

The most important question asked in the interview was: “Do you feel you have changed?” The majority of students (7 out of 8) answered “yes.” One example was Abdel-Khaliq who said he had changed positively. He gave an example where he became more accepting of opinions from people with whom he disagreed. Rather than being stubborn (which he said he used to be), now he gave ear to others, thanks to the coaching program he had at school.

When asked whether he would recommend the program to his friends and colleagues, Abdel-Khaliq responded by saying “if it [the coaching program] was a core subject it would have been much better!” When asked what the program helped him to discover, he said “responsibility and leadership.”

His colleague, Yousuf, said he benefited from the program to achieve his goal. He stated that his high grade of 95% at the final exams was possible because of the coaching program he underwent. The part he liked the most in the program was the process of setting goals and the icebreakers. He also strongly recommended it to his colleagues and wished to find a similar program in high school.

Bilal, a third student, believed that the program was beneficial in terms of helping him set personal goals and discover ways to achieve them. He wished there was more time for coaching in order to enable each student to discover more. He felt that the time dedicated to the sessions was short. In terms of learning, he gave an example of using goal-setting techniques for focusing in class and reviewing for his exams.

**Lessons Learnt**

This study revealed the urgent need of students for genuine attention. Today’s generation is like no other generation. With an unprecedented access to the sum of human knowledge at their fingertips, today’s children and young adults are no longer in need for more information. They feel confused and a sense of being lost. The cure to this situation is dialogue: that is, genuine conversation with adults who care. Caring can be manifested in different forms, but one of the easiest ways is to simply listen. The power of active, effective listening, life coaching style, combined with powerful short questions enable and support our children and young adults to be critical, brave, able to form opinions based on well-thought ideas, and recognize their emotions, among many other benefits.

The following points summarize the benefits of coaching in this experiment:

- Students of government schools in Qatar need attention for their overall well-being.
- Students showed remarkable interest in life coaching. They even gave up their break time to make the session longer. In addition, many more students showed strong interest in joining the coaching group throughout the experimental period.
• Students seemed to have a fairly good idea about coaching as a practice.
• Life coaching is a very promising, low-cost intervention that can be used to enhance students’ well-being at schools.
• Personality trait surveys did not represent the best tools to measure and demonstrate the power of life coaching.
• Interviews proved to be far more effective in assessing students’ experience with the life coaching intervention.
• Although the coaching sample came from two different classrooms only, meaning that students must have known each other for a long time (up to two years), they seemed to only connect on a superficial level. The icebreakers and team-building activities that took place before the coaching session proved to be of great importance to them.
• Students showed surprising acceptance for visualization activities.
• The random nature of the coaching sample ensured that students were at various academic levels, and proved that the intervention effectiveness was not dependent on high or low academic achievements.

Challenges

The major shortcoming of this study is the long duration of the study period. This means that there could be a wide range of contributing factors to the present results. In addition, the personality trait scales used in this study did not prove to be the most effective tool in measuring the nuanced impact of life coaching in school. This is possibly because coaching does not really attempt to alter or modify personalities, but rather facilitates a change in mindsets.

Other challenges included the following:
• Students frequently did not complete surveys, leading to cancel the entirety of their responses.
• Some students were moved by the school’s administration to other classes during the school year for internal reasons. This led us to exclude them from the experiment.
• Sudden changes in the school year calendar led to a muddle in the order of coaching sessions, especially towards the end of the school year.
• School club periods were occasionally canceled for various reasons by the school administration and sometimes without prior notice.

Recommendations and Future Direction

This study recommends the following:
• To equip teachers with life coaching skills through professional development plans.
• To conduct more research in order to examine best practices and effective approaches in providing evidence-based coaching for students in Qatar.
• To develop a unique coaching model suitable for the context of Qatar.
• To establish coaching clubs in government schools in Qatar to support students’ well-being.
CONCLUSIONS

The aim of this study was to investigate the impact of life coaching on students’ well-being. Today’s children and young adults are in dire need for attention to their well-being. Studies have shown increasing levels of psychological challenges faced by children and young adults in school environments—Qatar is no exception. However, with the national aim of becoming a leading knowledge economy by 2030, Qatar must give more attention to its students’ well-being. Recent global trends in perceptions about the synergy of learning and well-being reveal the necessity of viewing children in a holistic way. That is, psychological, emotional, social, and spiritual dimensions of the child should be included along with the cognitive and intellectual dimensions when designing learning experiences.

One way of achieving the specified aspiration, as this study suggests, is by taking advantage of the recently evolved field of life coaching. The benefits of life coaching include the ease with which it can be learned and applied; the simple techniques that it uses such as active listening, questioning, goal-setting, feedbacking, and reflecting; and its non-interfering nature based on the premise that no advice should be given and that every human is the expert of his or her own life.

This study followed a randomized controlled trial methodology. It used pre-intervention and post-intervention measures to quantify the impact of coaching. To enhance the qualitative nature of the results, interviews were conducted with the coaching group.

The results were promising and suggest that life coaching is a powerful tool that can be used to enhance students’ well-being in schools.

Other shortcomings of the study include the low quality of quantitative data due to a long period of time between pre-intervention and post-intervention measures, the bureaucratic challenges in the school that affect students’ results, and the use of personality trait scales which do not appear to be the best scale in reflecting the impact of life coaching.

This study suggests more research into testing the efficacy and power of life coaching for supporting students’ well-being in school. We especially recommend the use of the hope and mindset scales, along with the SWLS, for future studies in order to reflect the depth of the life coaching intervention.

As for policy recommendations, it is imperative for policy-makers in Qatar to genuinely consider the level of students’ well-being in school. Undertaking studies in which holistic well-being of children is upkept will allow for a deeper understanding of how this area can be cared for effectively. For the purposes of this study, we recommend that basic life coaching skills and techniques should be included in teacher professional development programs, establishing voluntary life coaching clubs in schools, and reviewing curricula and disciplinary codes of schools to accommodate broader dimensions of the child’s well-being (including psychological, social, emotional, and spiritual aspects).
REFERENCES


The Application of ‘Urf in Islamic Law with Regard to Hijāb

INTRODUCTION

There are numerous trends, beliefs, and opinions with regard to wearing hijāb in America, some of which may be based on scholarly research, while others are expressed by common people who feel they have the authority to give their opinions on Islamic rulings. The issue of hijāb is very complex and multidimensional, resulting in numerous dilemmas. However, it is beyond the scope of this paper to discuss all of these dimensions due to several limitations. This research will focus on the application of custom in Islamic law, specifically in the context of hijāb. In doing so, I will examine the commandment of hijāb in the Qur’an and Sunna, in order to demonstrate that it is a religious obligation, rather than cultural, a view that has gained some attention recently. In addition, I will investigate the role that custom plays in the Islamic legal system and identify how and where custom applies to the issue of hijāb. I will mention some trends with regard to hijāb that have become apparent in America today, highlighting whether or not ‘urf is a factor in determining their legitimacy.

Keywords: Veil, Hijab, Muslim women, ‘Urf, Islamic law
THE “ḤIJĀʾB”: DEFINITIONS, TEXTUAL INTERPRETATIONS, AND THE LEGAL RULING

It is important to note that the use of the word ḥijāb is the cultural reference to the article of clothing that is used to cover the hair, and this is how the word will be used here. The literal definition and the use of this word in the Qur’an do not mean the head covering that is associated with the word culturally. Thus, any argument stating that the Qur’an does not mention the word ḥijāb and it is therefore not obligatory is irrelevant, as will be explained by the words that are used in the Qur’an to cover the head. Furthermore, it is not the aim of this paper to discuss the debate over covering the face, culturally known as niqāb, so the concept that will be examined here is that of ḥijāb which refers exclusively to covering the entire body, excluding the face and hands.

The Qur’anic terms used to connote our understanding of ḥijāb (covering the head) are khumur and jalābīb. We will examine two verses to determine the obligation of ḥijāb in the Qur’an, focusing on the interpretations of these verses and defining the words mentioned to refer to the idea itself. These include a verse in Surat al-Nur and a verse in Surat al-Ahzab.

The obligation of veiling is mentioned in the Qur’an in the verse:

And say to the believing women that they should lower their gaze and guard their modesty; that they should not display their beauty and ornaments except what (must ordinarily) appear thereof; that they should draw their veils over their bosoms and not display their beauty except to their husbands, their fathers, their husbands’ fathers, their sons, their husbands’ sons, their brothers or their brothers’ sons, or their sisters’ sons, or their women, or the slaves whom their right hands possess, or male servants free of physical needs, or small children who have no sense of the shame of sex; and that they should not strike their feet in order to draw attention to their hidden ornaments. And O ye Believers! Turn ye all together towards Allah, that ye may attain Bliss [24:31].

The word used in this verse is khumur, which is the plural of khimār, linguistically meaning “what a woman covers the head with” (Ibn Manzour 2003, 258). The commentators of the Qur’an interpret this verse in a few ways that are in harmony with one another, despite minor differences of opinion. The great traditional Qur’anic exegete Ibn Jarir al-Tabari (d. 923) presents the opinions of numerous mufassirūn in his commentary. The summary of his interpretation of the verse mentioned above translates as follows:

His saying “and they should not display their beauty and ornaments”: He the Exalted says, they should not show (make apparent) their beauty except to those people who are not their maḥram. And it is of two kinds. One is what is hidden like anklets, bracelets, earrings, and necklaces. The other is what is apparent and that differs in meaning in this verse. Some of them [interpreters] say the beauty that is

1 The translations from Lisan al Arab are the author’s.
2 The translations of the Arabic commentary of the Qur’anic verses mentioned are the author’s.
apparent refers to the clothing. Other say the apparent beauty is that which is permissible for her to show: kohl, rings, bracelets, and the face. (Al-Tabari, n.d.)

Ibn Kathir (d. 1372), another well-known exegete, interprets this verse saying, “‘that they should not display their beauty except what is apparent,’ means they shouldn’t show anything from their beauty to foreign [men] except what it is not possible to hide.” Like al-Tabari, he also highlights the different understandings of the definition of “apparent” beauty. As he states, “Ibn Masʿud said: it is like the outer garments and robes. Ibn ʿAbbas said: it is her face, hands, and rings.” Ibn Kathir also defines the meaning of the “veils”:

*Khumur* is the plural of *khimār* and it is what one covers with. Meaning, it covers the head and it is what people call the veil. Saʿīd ibn Jubayr said: drawing their veils means they should pull [them] tightly and drawing them over their bosoms means the neck and chest so that nothing of it is seen. (Ibn Kathir, n.d.)

Thus, Ibn Kathīr clarifies that the head, neck, and chest of a woman must be covered in accordance with this Qur’anic verse. Like Ibn Kathir, Al-Qurtubi (d. 1172), another respected interpreter of the Qur’an, explains the meaning of “veils,” which translates as follows: “Khumur is the plural of khimār and it is what covers her head. From this word comes the verb, which would mean the woman veiled” (Al-Qurtubi, n.d.). It is apparent from the tafsīr of these exegetes that the *ḥijāb* is an obligation for the Muslim woman, and includes the covering of her head, neck, chest, as well as debatably her face and hands.

The other verse that discusses the *ḥijāb* is: “O Prophet! Tell thy wives and daughters, and the believing women, that they should cast their outer garments over their persons: that is most convenient, that they should be known (as such) and not molested. And Allah is Oft-Forgiving, Most Merciful.” [33:59]

The word *jalābīb* is the plural of *jilbāb*, which means a garment that is larger than a *khimār* and smaller than a *ridā’* with which a woman covers her head and chest, and it is said that it is an overgarment that is worn over [her clothes] (Ibn Manzour 2003, 272–73).

Al-Tabari interprets the verse as follows: “They should draw over themselves their jalābīb so that they are not exposed to evil people.” He mentions the various opinions of what the *jalābīb* entail, and concludes that “the interpreters differ on the description. Some say to cover their faces and heads so that nothing is seen except one eye” (Al Tabari, n.d.).

Ibn Kathir defines *jalābīb* as:

*Jilbāb* is the outer garment worn over the *khimār*. ʿAli ibn Abi Talha said that Ibn ʿAbbas said: Allah ordered the believing women when they go out of their houses for their needs to cover their faces from over their heads with *jalābīb* and they can show one eye. (Ibn Kathir, n.d.)

Al-Qurtubi explicates the details of *jalābīb* as:

*Jalābīb* is the plural of *jilbāb* and it is a garment bigger than the *khimār*. It is reported according to ibn ʿAbbas and ibn Masʿud that it is an over garment. It is
also said that it is a veil. The correct opinion is that it is a garment that covers the whole body. (Al-Qurtubi, n.d.)

All of these exegetes are therefore in consensus that the Qur’an requires a Muslim woman to be fully covered, and they debate whether or not she should cover her face or just her head, based on their different understandings of the terms used. The latter of the two quoted verses also reveals the wisdom and reasoning behind the veil, with its reference to protection from harassment. Accordingly, the implication is that modesty is a safeguard.

Several ahadith also indicate the obligation of ḥijāb, where one of them is:

‘Aʾisha relates what the women at the time of the Prophet (salla Allah Alaihi wa sallam (SAW) (peace be upon him)) did when the verse of the veil was revealed by saying, May Allah bestow His Mercy on the early immigrant women when Allah revealed: “They should cover (draw their veils over) their bodies, faces, necks, and bosoms”—they tore their murūt (a woolen dress, or a waist-binding cloth or an apron, etc.) and covered their faces with those torn murūt. In another narration—(the ladies) cut their waist sheets at the edges and covered their heads and faces with those cut pieces of cloth. (Al-Asqalani 1986, hadith 4481, 345)

Thus, it is clear that the commandment of ḥijāb exists in both the Qur’an and Sunna, but the form or appearance of how the commandment is to be fulfilled is open to cultural modification because the text does not indicate a specific form.

At the time of revelation, the society had a few articles of clothing that were known and worn. Culturally, there was a certain manner or style of clothing that existed, and these vestments were then ordained to be used in order to cover specific parts of the body that were not previously covered. This is an example of how Islam did not abolish everything that existed in pre-Islamic culture, but modified it so that it was in accordance with the rules of the sharīʿa. Similarly, the obligation of ḥijāb leaves room for various cultural attire as long as the guidelines of ḥijāb are fulfilled.

In her extensive research about dress in the Arab world from the time of the Prophet (SAW), Stillman elucidates:

The basic articles of clothing at the time of the Prophet for both sexes consisted of an undergarment, a body shirt, a long dress, gown, or tunic, and an overgarment such as a mantle, coat, or wrap, footgear consisting of shoes or sandals, and a head covering. A person might wear many garments or only one depending upon a variety of factors including weather, occasion, economic means, etc. Many of the items of clothing worn by men and women were identical. Indeed, many of the articles were simply large pieces of fabric in which the wearer wrapped himself, the basic fashion that Ibn Khaldun associated with the ahl al-badw, “the people of the desert.” What must have set off male from female fashion in many instances was the manner of draping, the accessories (jewelry, head- and footgear, and veils), as well as colors, fabrics and decoration. (Stillman 2003, 10)
The Qur’anic terms used to convey the commandment of ḥijāb correspond to these known articles of clothing that were customarily worn, and the Qur’an simply outlined guidelines as to how to wrap these clothes differently. Stillman also mentions that:

The practice of women veiling which most commonly meant enveloping the body from head to toe and under certain circumstances wearing a cloth or mask over the face when going out was widespread in the eastern Mediterranean in Antiquity, long before the rise of Islam. Veiling in various ways and social contexts was practiced in ancient Persia, Mesopotamia, Israel, Greece, and pre-Islamic Arabia. (Stillman 2003, 140)

Clearly, the idea of ḥijāb or even niqāb was not completely a new concept, which might indicate why the women at the time of the Prophet (SAW) so easily complied with the order. Thus, the concept of not introducing a new, foreign type of apparel that is not customary is a principle that we can apply today, while ensuring that the religious requirements are fulfilled.

What are the requirements of the ḥijāb? Legal scholars have extracted from the quoted texts that obligate the ḥijāb and the conditions that must be met in upholding this commandment. Jurists came to these conclusions by looking at the texts and analyzing the objectives of the rulings. Two of the main objectives of ḥijāb are covering the ʿawra (parts of the body that should be covered) and distinguishing Muslim women to prevent them from harm (Abu Shuqqa 1995, 22–24). These guidelines slightly vary from jurist to jurist, but the general principles are the same and one might combine different guidelines into one heading, while another may enumerate each one separately. Looking at the guidelines logically, the conditions mentioned make sense in conforming with the textual requirements as well as fulfilling the purposes behind the ruling. We will examine here two sets of requirements mentioned by Al-Albani and Abu Shuqqa. Al-Albani explains that there are eight requirements that must be met to comply with the obligation of ḥijāb. They are as follows: the woman’s entire body must be encircled [in clothing] other than what is the exception (hands and face); the clothing is not a zīna (adornment) in and of itself; it is thick enough so as not to show the skin; it is loose and not form fitting; it is not perfumed; it does not resemble men’s clothing; it does not resemble non-Muslim women’s clothing; and finally it is not extravagant and worn to be recognized, distinguished, and to show off (libās al-shuhra) (Al-Albani 2002, 37). Al-Albani provides textual proofs for these conditions, which I will not mention due to previously mentioned constraints. Abu Shuqqa mentions the following five requirements: the entire body is covered, excluding the face, hands, and feet; moderation is used in the apparent zīna of the clothing and face, hands, and feet; the clothing and zīna are customarily acceptable among Muslims; the clothing in its entirety is different from men’s clothing; and finally the clothing in its entirety is different from what non-Muslim women are known to wear (Abu Shuqqa 1995, 30). He then goes into extensive detail explaining these conditions and mentions the numerous proofs for this position. Like Al-Albani, he provides textual proof for each of the conditions he delineates. He describes the jilbāb as an outfit that is recommended to be put over the
clothing when going out and this is what distinguishes a free woman from a slave girl (Abu Shuqqa 1995, 44). In essence, the conditions required by Al-Albani are the same as those required by Abu Shuqqa; however, they differ in the area of permissible zīna as Abu Shuqqa states that moderation is required and custom is the determining factor, whereas Al-Albani limits the zīna more by mentioning that clothing should not be zīna in and of itself.

These requirements comply with the Qur’anic injunction of hijāb, and demonstrate that custom can play a significant role in determining how it will be fulfilled. The condition of not resembling non-Muslim women may be somewhat of a gray area among Muslim Americans, because part of their culture is comprised of American culture as a whole, so to say that a maxi skirt, for example, which has recently been in fashion among non-Muslims, would fall into the category of resembling them would be problematic. However, something like skinny jeans or leggings, which are also in fashion, are easier to dismiss, as they do not fulfill some of the other conditions. By the same token, the argument that pants or jeans are a man’s dress, which some eastern scholars say, is not cogent in the Muslim American culture. In fact, the argument that pants are a man’s dress in the West is preposterous, because culturally both genders wear pants, which is now also the case across the Muslim and non-Muslim world. However, men’s and women’s pants differ, and for the most part do not resemble each other and on the occasion that they do, the condition of not resembling each other would come into consideration.

Thus, in today’s society, culture can be a factor in determining how these same guidelines are met, so as to not make the concept of hijāb “foreign” to Muslim women of different cultures by imposing one specific style. However, before we examine the precise function that custom has in delineating hijāb, we have to investigate the role of ʿurf in the Islamic legal system in general.

ʿURF (CUSTOM): DEFINITIONS, LEGAL ORIGINS, CONDITIONS, AND APPLICATION IN ISLAMIC LAW

Muslim jurists realized very early on that the texts of the sharīʿa are finite, but the changing social circumstances give rise to new issues and questions. At the same time, the sharīʿa as the final Divine revelation is suitable and fulfills the needs of Muslims at all times and in all places until the end of time. Jurists therefore reasoned that the means of constructing rulings is not limited to the texts alone, and this is where other derived and rational sources, custom being among them, serve to complement the texts and solve the problems of different times and places (Shabana 2010, 48).

The word ʿurf is derived from the root ʿarafa “to know,” which literally means “what is known.” The word has many meanings, but it is primarily used as “what is known” as opposed to “what is unknown.” It is also used to mean what is “good, wholesome, or commendable.” It refers to “any common practice whether good or bad.” Oftentimes ʿurf and ʿāda are used interchangeably, but some jurists distinguish between them. The word ʿāda is derived from the root that means to “return” or “to repeat” (Shabana 2010, 50). It
therefore means a recurrent or continuous practice. The majority of jurists held the view that ʿāda is more general than ʿurf because ʿāda can be individual or collective, whereas ʿurf only refers to collective habits. Thus, ʿurf is not used to refer to individual habits, unlike ʿāda. Juristically, ʿurf means common practice that has been established as good by reason and has become acceptable to people of sound disposition. Hence, in order for ʿurf to be valid as a legal basis in rulings, it needs to be sound and reasonable. Customs that are bad, unsound, or corrupt are therefore not given any legal consideration (Kamali 2003, 369).

The word ʿurf and its derivative maʿrūf are used synonymously in the Qur’an, while the word ʿāda is not actually mentioned. Generally, the word maʿrūf is used in the Qur’an to denote the concepts of kindness, goodness, benevolence, and justice, as well as in contrast to munkar (evil, detestable, condemned). However, there are some verses in which the word implies consideration of custom such as in verse 2:233, where the Qur’an orders husbands to provide financially for their nursing wives and children “bil maʿrūf.” Al-Tabari states that this means “according to common standards in comparable situations” (Shabana 2010, 51). In addition to direct and indirect references to ʿurf and maʿrūf, the Qur’an also includes implied references to the concept of custom in the context of verses that deal with legal issues. Shabana notes in his extensive study of the concept of custom in legal theory that:

…these verses are seen as closely linked to the social realities they address. Whenever a command is given without further details on the mode of application, it is considered applicable to any relevant context. Part of the jurist’s task is to relate Qur’anic instructions to particular contexts. The Qur’an repeatedly reiterates the notion that duties and obligations fall within human capacity. In other words, in stipulating the different legal enactments, the Lawgiver has already taken into account the different psychological, social, and economic dimensions of the human condition. For example, in verse 57:7, which refers to non-obligatory charitable donation, Muslims are invited to spend from what they are entrusted with. The verse…specifies neither the item nor the amount. These details are left to the light of common customs or ʿurf. The common standards determine what is deemed valuable in a given society, whether knowledge, wealth, or other types of items. (Shabana 2010, 52)

The reliance on custom in determining legal rulings is also based on the Sunna of the Prophet (SAW) as several ahadith include the word ʿurf or maʿrūf or that refer to the concept itself without any mention of the words. One example is the hadith that ʿA’isha (May Allah be pleased with her) narrated:

Hind, the wife of Abu Sufyan, said to the Prophet (SAW): Abu Sufyan is a niggardly man and does not give me and my children adequate provisions for maintenance unless I take something from his possession without his knowledge. The Prophet (SAW) said to her, “Take from his possessions on a reasonable basis that much which may suffice for you and your children.” (Al-Nawawi 2007, hadith 1535, 428)
In this hadith, the word *maʿrūf* clearly indicates the common custom and practice. Al-Bukhari mentioned this hadith in a chapter titled “On the consideration of common customs of the different regions,” which distinctly shows juristic consideration of custom early on. Numerous other *ahadith* deal with the concept of custom, especially those dealing with transactions. Another well-known example is the advanced payment (*salam*) sale which the Prophet (SAW) initially prohibited, but later allowed with conditions because he found the custom of the people of Madina to engage in this type of transaction (Shabana 2010, 54–55). Another category of the *Sunna* that gives consideration to ‘urf is due to some pre-Islamic customs that were adopted after amendment or adjustment. Once these customs were in accordance with the *sharīʿa*, they were acceptable. Examples of this type are evident in a narration by ‘A’isha where she mentioned that before Islam, the Arabs knew four types of marriage, all of which were forbidden except one which was allowed to continue (Shabana 2010, 56). The rulings regarding the liability of the kinsmen of an offender (‘āqila) for the payment of blood money is another example of this category (Kamali 2003, 372). These examples, among many others, indicate that the concept of custom is evident in the *Sunna*—in its literal definition as the way or path—of the Prophet.

Both Shabana and Kamali indicate that the use of custom as a juristic consideration dates back to the time of the Prophet (SAW) and was used afterwards, although it did not receive the acknowledgment as an independent source until later and was initially only considered under *ijmāʿ* or *ʿamal* in the case of Imām Mālik. As the science of jurisprudence developed, custom was later recognized on its own in the field of both legal maxims and legal objectives (Kamali 2003, Shabana 2010).

What is the scope of custom within the *sharīʿa*? The permissibility of custom to be valid legally depends on it not contradicting the texts of the Qur’an and Sunna (Abu Zahra 1957, 273). Abu Zahra classifies ‘urf into two types: valid custom (‘urf *sahīḥ*) and invalid custom (‘urf *fāsid*) that contradicts the texts. Invalid custom is not taken into account at all, while valid custom is considered when there is no clear text on a ruling. In this situation, valid custom is given legal consideration in the rulings that are based on indicators (*adilla*) that are speculative (*dhanni*), such as analogical reasoning (*qiyās*), or rational indicators (*adilla* ‘aqliyya). This is because jurists who engage in independent examination of the primary sources (*ijtihād*) take, and should take, into account the customs of the people and place while deriving their rulings. Many legal rulings vary based on different locations and times; therefore, failure of the jurist to take custom into account in these various locations and times results in difficulty for the people, which is contrary to the objectives of the *sharīʿa* (Abu Zahra 1957, 275). Thus, the rules of fiqh that are based on *ijtihād* and the use of custom can change along with the changes in time and place.

In order for ‘urf to be authoritative, it has to fulfill certain requirements. First, a custom cannot contradict the text (*naṣṣ*). As its definition indicates, it must be a recurrent and common practice, as the practice of a few people or a small group does not constitute the custom that would be considered as a basis for legal rulings. Another requirement is that the custom must already exist at the time of taking it into account. Customs must not
violates the clear conditions of an agreement, and they are only valid in the absence of an agreement (Kamali 2003, 372–74).

The genre of legal maxims includes five cardinal maxims, the last of which is custom. Under this maxim, there are sub-maxims which all take into account custom as an analytical tool in legal theory. The third sub-maxim is that “any general unspecified ruling that is found in the text without a textual or linguistic specification is determined by custom” (Ismail 1997, 156). As Ismail explains, this maxim demonstrates that texts from the Qur’an and Sunna obligate certain actions on the legally accountable person (mukallaf); however, the exact specifications of this obligation are left to the customs and habits of people as a mercy and in order for those obligations to be easy for them, keeping their best interest in mind. In addition, it ensures that the law is suitable for changing times and places, and that the legally accountable person is able to fulfill the religious obligation based on his or her ability. Moreover, using custom as an analytical tool legally is a means to safeguard the removal of difficulty and hardship, the attainment of benefits (masalih), and the fulfillment of needs (Ismail 1997, 156–57). This maxim can be applied to the ruling of ḥijāb, as the textual and linguistic specifications provide general guidelines as mentioned above, the details of which leave room for ‘urf to determine.

Historically, the rulings of many of the issues related to women have been referred to custom such as menstruation, pregnancy, and the age of puberty (Al-Nadwi 299-300). This is evident from instances in the Sunna where the Prophet (SAW) instructed women to follow what was customary among most women and apply it to themselves. From the above discourse and explanation of the effect of custom in legal theory, it can be suggested that ḥijāb is a ruling in which ‘urf can serve to detail its general guidelines.

APPLICATIONS OF CUSTOM IN THE PRACTICE OF ḤIJĀB

On the basis of the discussion of the religious obligation of ḥijāb and the application of custom in Islamic legal theory, I will examine some topics that demonstrate where ‘urf can and cannot be applied to the example of ḥijāb. For example, the popular belief among some orientations with regard to ḥijāb is that it should be a certain color, preferably black or other dark colors, and a certain style (ʿabāya/jilbāb in the modern sense of these words). This group usually belongs to what Woodlock classifies as the “fundamentalist” orientation towards ḥijāb (Woodlock 2011, 405–08). However, this belief is not supported by evidence from the texts, and therefore leaves room for cultural consideration. Abu Shuqqa explains that the sharīʿa does not obligate a specific style or color for women’s clothing, but instead outlines conditions that must be met regardless of color or style which differs from culture to culture and country to country (Abu Shuqqa 1995, 28–29). In relation to the second requirement that he mentions, which is moderation in zīna, he states that Muslim culture is what determines what is moderate in the zīna of the parts of the body that do not have to be covered (Abu Shuqqa 1995, 251). Therefore, in a Muslim country where the majority of women wear black, if a woman were to wear red, she would obviously stand out and draw unwanted attention to herself. Similarly, in another Muslim society, where bright colors are the norm, a woman wearing black would stand out. Thus, the society determines,
based on the prevalent custom, what would be considered moderate and what would not, keeping in mind that the objective is to not attract unwanted attention. The same applies to the other forms of zīna that are permissible to display, such as jewelry, henna, and kohl. Anything that goes beyond what is customary, or that attracts extra attention, would therefore not fulfill the Islamic requirement of ḥijāb.

Thus, in cultures where different colors and articles of clothing are worn, those colors and styles can be worn as long as they conform to the guidelines. The American Muslim society is composed of numerous Muslim cultures, as most communities reflect the melting pot that America is. Muslim communities in America are usually comprised of individuals who are immigrants from various Muslim countries or American-born Muslims originally from Muslim countries, in addition to converts. Muslim American culture is therefore a mix of all of these cultures in the context of American society, so the customs with regard to dress are likewise a blend of all of these factors. Therefore, American Muslim women should dress upholding the guidelines of loose, modest clothing that does not attract unwanted attention, which also allows taking into consideration what is customarily accepted among the Muslim community. A trend that is gaining popularity is ḥijāb fashion, which oftentimes oversteps the guidelines of ḥijāb in an effort to keep up with popular fashion (Hassan and Harun 2016). This would be an example where American culture should not define ḥijāb, as it must be determined by Muslim culture and not defeat the purpose of modesty by attracting unnecessary attention.

Another trend in America that has gained some attention is the argument that ḥijāb is not a religious requirement, but a cultural dress (Bullock 2002, 26). This argument contradicts both the clear evidence of the religious commandment in the Qur’an and the reasons for ḥijāb which are the protection from harassment and upholding modesty as detailed previously. Khaled Abou El Fadl insinuates that the terms used in the Qur’an do not clearly indicate covering the hair, and that the definitions are ahistorical and lack evidence of the social practices of the time (Abou El Fadl 2016). However, the linguistic definitions indicate, in and of themselves, that those particular items of clothing (e.g. khimār) existed and were used in a way that conformed to their linguistic definitions. For example, if we say a “hat,” we know that a hat is worn on the head, so any commandment that states to wear the hat so that it is tilted to cover the left ear is a modification of how the hat is traditionally used. Does that imply that hats were not previously worn straight on the head? Abou El Fadl himself explains that many scholars have maintained that the khimar by definition was used to cover either a woman’s entire body, including the face, or her entire body, excluding her hands and face; yet, in his opinion, “the evidence that the khimār in pre-Islamic Hijaz covered the face or covered the hair is simply not there…and the historical evidence is far more diverse and complex than many contemporary scholars assume it to be” (Abou El Fadl 2016). While the definition of technical terms (khimār, jilbāb, etc.) may be more fluid at times, as is the nature of the Arabic language, there is ample evidence that the practice of covering a woman’s hair (and face) existed both in pre-Islamic times and with the onset of Islam as is apparent in the works of Stillman and others who have studied the history of Arab dress (Stillman 2003, El Guindi 1999). This
is clear through Stillman’s statements: “Already in the Prophet’s time the ancient Near Eastern practice of covering the head out of modesty and respect was the norm for both men and women,” and “women in early Islamic times normally covered their head and face with any of a variety of veils when appearing in public. In addition, they were usually entirely enveloped in the large jilbāb from head to foot leaving only one eye free…” (Stillman 2003, 16, 19–20). Moreover, there is clear evidence that women from the time of the Prophet (SAW) until today have covered their hair under the conviction that they are fulfilling a religious obligation and that is of great consequence, as the Muslim community (ummah) would not agree on falsehood. Furthermore, it is significant to note that most of the ambiguity in the use of these terms revolves around the debate of veiling the face in addition to the hair versus covering the hair alone, whereas the concept of not covering the hair at all has not even been discussed until recently, as covering the hair is considered what is commonly known in matters of religion by necessity (ma’lum min al-din bi al-darura) among jurists.

With regard to the objectives of hijāb, protecting women from harassment and embodying modesty, Abou El Fadl advocates for revisiting the texts, implying that social circumstances may have a factor in determining modesty and whether or not hijāb is obligatory. He takes into account the concept of hardship, which is also considered in legal rulings, as one of the aims of the sharīʿa is the removal of difficulty. With regard to the verse mentioned in Surat al-Nur [24:31], he states that:

The vast majority of Muslim jurists asserted that the phrase “what would normally appear” refers to two distinct elements, the first is ʿurf or āda (custom and established practice) and the second is haraj (hardship). Meaning, this phrase refers to what are admittedly adornments, and perhaps objects of enticement, but they are adornments that do not have to be covered because they “normally appear” either as a matter of custom or because they need to appear to avoid and alleviate potential hardship…What normally appears as a matter of practice, what needs to appear so that the law will not impose undue hardship, and how can these two elements be accommodated within the bounds of modesty? (Abou El Fadl 2006)

He implies that covering the hair may need to be re-examined in light of what ʿurf considers modesty, as well as what is considered a hardship. With regard to custom, as was explained earlier, there are requirements in order for it to be taken into account, so considering non-Muslim American culture, as he insinuates, would not be acceptable. Non-Muslim American culture cannot be a factor in determining what modesty is, as it is obviously at odds with the Islamic concept. Abou El Fadl also focuses on the interpretation that the verse was revealed to combat social circumstances of harassment and to distinguish between a free woman and a slave girl. This discussion is a lengthy one, and scholars of the past did not agree on the issue either. The fact that remains unchanged throughout time and place is that women are attractive to heterosexual men, and therefore oftentimes subject to harassment. Therefore, if the verse was revealed to protect women from harassment, this situation remains applicable today. Covering and modest behavior is
ordained because Islam is a religion of modesty. The Prophet (SAW) said, “Every religion has an innate character. The character of Islam is modesty” (Al-Zarqani 2003, 406). Therefore, donning the ḥijāb, in a manner that maintains the condition of modesty, serves to achieve that goal of protection in that a woman who is covered does receive more respect than the one who does not. This is evident in the West, with the rise of the “#Me Too” movement, where we are now being made aware on a huge scale the harassment women face in all different areas of society. Thus, claiming that the harassment mentioned in the Qur’anic verse does not apply today and therefore women do not need to cover is a ludicrous argument. On the contrary, the experience of most women in America who wear the ḥijāb will indicate that men treat them with more respect than those who are uncovered because the ḥijāb connotes respect. Needless to say, the burden of modesty is not solely placed upon women, but also men are required to behave modestly and to lower their gaze. The issue of possible harm to Muslim women in the West who can be identified and targeted as Muslim is another topic of discussion and needs to be assessed in a different light, which is not the focus of this paper.

With regard to any possible hardship in wearing the ḥijāb, we also have to look at the issue within the greater objective of the sharīʿa, which is achieving people’s benefit. Therefore, ḥijāb, from the perspective of ensuring modesty and protection, aims to achieve what is best for women. However, as is the case with many purposes within the law, there is a degree of hardship that may accompany achieving the greater benefit. The obligations of the sharīʿa are not always easy to uphold, and that is part of the test to see which individual strives against their own desires in order to cooperate with the Divine decree and seek the pleasure of the Divine. These concepts are elucidated by Shabana who also highlights the aspect of ʿurf in achieving benefits in his statement:

…when the law upholds a benefit, it purports to achieve the beneficial elements within such a benefit. Any incidental discomfort that it may entail is not intended for its own sake. It is rather an expression of the trial factor embedded in the law. Such a factor is meant to test the individual’s degree of deference to the law and sense of compliance even when it goes against his own liking. But this incidental discomfort does not often exceed the customary limit that determines the difference between customary benefits and harms. (Shabana 2010, 131)

Thus, it is clear that when taking into account the hardship aspect of ḥijāb, we do not make the determination based on invalid customs nor on whims and desires.

CONCLUSION

The topic of ḥijāb and the application of custom pertaining to it is a broad topic that includes numerous factors, both legal and social. The aim of this paper was to outline the foundations upon which the relationship of custom vis-à-vis ḥijāb can be examined, and draw attention to some examples of this relationship, specifically concerning the issue among American Muslims. All of the topics discussed are vast and multifaceted, but due to the limitations of this study I was obligated to focus only on essential concepts. It is
clear that the obligation of ḥijāb is religious. Thus, American culture in general is not a qualifier in defining the concepts of modesty, which must be determined by Muslims in light of the sharīʿa. On the other hand, Muslim American culture does contribute to shaping the “style” of ḥijāb that can be worn, thereby making the obligation easier for Muslim women in America. In fact, not taking into consideration their social and cultural circumstances and requiring them to wear a certain color or specific article of clothing would result in hardship, which is contrary to the objectives of the sharīʿa. At the same time, suggesting that Muslim women in America do not have to wear the ḥijāb for cultural reasons is an invalid argument, but there may be other factors taken into account if the issue of safety is in question which are not based on the application of ‘urf. As mentioned previously, examining the issue from this perspective is not within the scope of this research.

REFERENCES
ABSTRACT

The leaders of religious communities in present-day Albania do not limit themselves to the tradition of visiting each other during religious holidays. Rather, they have taken further steps to develop and institutionalize the collaboration between them. An example of this is the Interreligious Collaboration Center (IRCC) in Elbasan. Taking this case into account, the present study aims to examine how interreligious collaboration ventures contribute to shaping relations between the state and religions, the relations between different religious communities and, more generally, the conditions of the presence of religions in the public sphere.

The study reveals the contribution that interreligious collaboration ventures, such as the IRCC in Elbasan, make to shaping the secular context. The IRCC’s work is founded on a normative vision of interreligious relations. However, “extremism,” “religious phobia,” and lack of proper education are factors that are considered detrimental to fostering such relations. In addition, the IRCC has managed to create significant relations with state institutions, collaborated with them in the field of human rights and religion-based discrimination, and positioned itself as an influential stakeholder facilitating the state-society interaction.

In addition to legal documents, media reports on religious and interreligious issues,
and publications by the IRCC, this study is based on three interviews conducted with members of the executive board of the IRCC.

**Keywords:** Albania, Interfaith, Religion and society, Religious freedom, Secularism

### INTRODUCTION

**Religious Communities in Albania**

Secular, with a Christian past, a Muslim-majority population—this is the picture of Albania today. Historically, Albania was a multi-religious country. After the collapse of the Communist regime in 1990, Albanians longed to embrace religion, but they found themselves without a genuine religious culture\(^1\) due to 23 years of atheist ruling. Its religious composition during the beginning of the 1990s consisted of three key religious communities: Muslim, Catholic, and Orthodox, similar to what was before the Communist regime. Although there was a lack of credible statistical evidence, it could be affirmed that in the early 1990s, a considerable number of atheists existed in Albania.\(^2\) In the following years, the Bektashi community reorganized itself and was treated just like the other three religious communities.\(^3\) The 2011 Population Registration showed 56.70% Muslims, 10.03% Catholics, 6.75% Orthodox Christians, and 2.09% Bektashi living within the Albanian population.\(^4\) In 2011, an agreement was reached between the state and the Evangelical Brotherhood of Albania, making the latter the fifth religious community in Albania.\(^5\) Moreover, the Jewish community was also present in Albania, with approximately 30 families.\(^6\) Even though they were small in number, institutionally, they were very organized; in 2010, they opened the first synagogue in Albania.\(^7\) Other small religious groups included the Seventh Day Adventists, Swedish Evangelists, the Dutch Evangelical organization God Loves Albania, Scientologists,\(^8\) Baha’i, Jehovah’s Witnesses, and Mormons. According to the State Committee of Cults, there are 256 religious groups, organizations, and religious foundations in Albania.\(^9\)

---

\(^1\) Eduart Caka, *Dialogu Ndërfetar; Një Qasje Teoriko-Praktike Dhe Realiteti Shqiptar Tiranë*: Shtypsh-kronja “West Print”, 2015.

\(^2\) Ibid.

\(^3\) Ibid.


\(^7\) Ibid.


Due to the historical events that took place in the country, the position of religion with regard to the state and society often changed and sometimes abruptly. However, religion has almost always had a role in the public sphere, apart from the Communist period in Albania. As Casanova (1994) states:

“…religions are likely to continue playing important public roles in the ongoing construction of the modern world [which] compels us to rethink systematically the relationship of religion and modernity and, more important, the possible roles religions may play in the public sphere of modern societies.”

This is the broader context for examining the main question of the article: *how do interreligious collaboration projects contribute to shaping the secular context of Albania?*

Secular frameworks, as stated in the Albanian Constitution, promise equal religious freedom to all religious groups; this is the basis of the legitimacy they claim for themselves. Moreover, they are widely seen as essential for enabling multi-religious societies to live in peace. In partial contrast to this view, critical scholarships have shown that not only the promise of equality is often broken but also the real effects of secular systems vary, sometimes considerably, from case to case. Even though secularism is superficially identified as the “confrontation” of religion and the state, religious groups have always been trying to gain position in the public sphere and within the society; for an extended period, it did not take the form of seeing one religion as the “Other” or leftover as some do today with Islam. It shows the efforts religious communities make in order to gain terrain in the public sphere, have a say in specific issues, provide service for the community, and give their verdict on controversial issues, such as the initiative to have mural cemeteries in Albania which were categorically objected by the Muslim community. From this perspective, one can understand that it is not only rules and regulations that are derived by the secular state to provide religious freedom and equality, but also the way religious communities navigate in this competitive secular context. Thus, the purpose of this study is to look beyond the formal mechanisms of secularism, by exploring the interreligious relations in the secular Albania, the religious policies of the post-Communist country, and interreligious institutions such as the Interreligious Collaboration Center (IRCC) in Elbasan.

Based on this multi-religiosity and the study of the IRCC, this article makes a small contribution to our understanding of interreligious collaboration as one element of the “politics of religious freedom” in Albania. This article is based on legal documents, media reports on religious and interreligious issues, and publications by the IRCC. However, the

---

12 Ibid.
primary source for conducting this article is the three interviews conducted with the leaders of the Center. The interviewees are Dr. Arben Ramkaj, Mr. Sokol Lulgjuraj, and Fr. Stavri Çipi. The choice of this sampling was made by choosing the actual leaders who governed the Center, as they rotated every four years, and considering the diversity of the religious community’s voices.

PART I. STATE, RELIGION, AND SOCIETY

State and Religion

Investigation of the relationship between the state and religious communities in the post-Communist Albania cannot be possible without discussing secularism (*laïcité*). Secularism (*laïcité*) has been among the main organizing principles of the state in the post-Communist Albania. To put it simply, four types of secular regimes are usually distinguished in Albanian history: the National Awakening (1878–1912), the “nationalization of religion” or the Kemalist model (1928–1939), the atheist model (1945–1990), and the present regime under study (1990 onwards).

In the present regime, after Communism (1944–1990), Albania reintroduced aspects of the secular regime which was established before Communism; thus, the state does not recognize any official religion. However, it promotes religious equality and independence of religious institutions. According to Elbasani (2016), the specific model of secularism provides religious communities the opportunity to navigate and choose among various options. After the fall of Communism, Albania embraced a democratic and pluralist system, indicating a return to religion. In 1990–1991, the leaders from each main religion in Albania advocated for opening religious community institutions which had been closed during the Communist regime.

15 He is the current President of the Interreligious Collaboration Center in Elbasan, and also a member of the executive board as the representative of the Muslim community, and Imam.
16 He is the coordinator of the Interreligious Collaboration Center in Elbasan, and also a member of the executive board as the representative of the Catholic Church, and chairman of the Council of the Catholic Church, and a member of the IRCC.
17 He is also a member of the executive board as the representative of the Orthodox community, priest of the Orthodox Parish “St. Nicholas” (Shën Nikolla) in Elbasan.
20 Ibid.
22 Ibid.
23 For further information, see “Katalog I Veprimtarisë Së Komunitetit Mysliman Të Shqipërisë”, *Komuniteti Mysliman I Shqipërisë*, 2014, https://kmsh.al/pdf/katalog%20i%20veprimtarise%20se%20
Since the collapse of the Communist regime until today, the Albanian Constitution has been modified seven times. The Constitution of 1998, as stated under Article 10, allows the relationship between religious communities and the state to be regulated through an agreement made between the representatives of the religious communities and the Council of Ministers.\textsuperscript{24} Based on this article, several agreements have been concluded throughout these years between the state and the religious communities. The first agreement was made in 2000, two years after the Constitution (1998) came into force, between the state and the Catholic Church.\textsuperscript{25} This was followed by another agreement in 2002 between the Republic of Albania and the Holy See,\textsuperscript{26} in order to regulate the legal status of the Catholic Church in Albania. In 2009, an accord was signed by the Muslim Community of Albania,\textsuperscript{27} the Autocephalous Orthodox Church of Albania,\textsuperscript{28} the Holy Seat of the World Bektashi Headquarters,\textsuperscript{29} and, in 2011, by the Evangelical Brotherhood of Albania\textsuperscript{30} on the ratification of the “Agreement between the Council of Ministers of the Republic of Albania and respective religious communities on the Regulation of Mutual Relations” based on the Articles 10 and 24 of the Constitution of the Republic of Albania. Through these agreements, the Constitution

\begin{itemize}

\item \textup{“Kushtetuta e Republikës së Shqipërisë 1998”, 1998, 1–35, \url{http://www.qbz.gov.al/Kushtetuta\%20me\%20pjese/Kushtetuta\%201998,varianti\%201.pdf}, Article 10.}

\item The agreement was for the ratification of “the Agreement between the Government of the Republic of Albania and the Catholic Church in Albania for the construction and administration of the hospital ‘Our Lady of Good Council’”, on 27th of April 2000 (See “Ligj Nr. 8608, Datë 27.4.2000, Për Ratifikimin E Marrëveshjes Ndërmjet Qeverisë Së Republikës Së Shqipërisë Dhe Kishës Katolike Në Shqipëri Për Ndërtimin Dhe Administrimin E Spitalit ‘Zoja E Këshilit Të Mirë’”, \textit{Fletorja Zyrtare E Republikës Së Shqipërisë}, 2000, 9–12, \url{http://www.qbz.gov.al}).


\item “Ligj Nr.10 394, Datë 10.3.2011”.
\end{itemize}
recognizes four main privileges for the religious communities: representation among state institutions, public funds for building and reconstructing religious objects or paying officials, state recognition, and state protection from every person or group that pretends the name, religious objects, symbols, and the seal of the community.

**Religion and Society**

There is a widespread consensus in the literature that interreligious relations in Albania are cordial. These cordial interreligious relations existing among people may be connected with the family-centered point of view within the Albanian culture, meaning that family ties are stronger than even religion, and there is general disinterest of the Albanians in religious inputs of this post-Communist period. It can also be the fact that religion was revived after the Communist period, but the majority is still indifferent towards religion. Other great contributions towards interreligious relations are made, or have been made, by religious leaders who call on believers for mutual understanding and dialogue. They also call on them to avoid conflicts, or offending people of other religions, and to provide help for one another, regardless of religion. Examples for this include the MCA that calls to donate blood for children who suffer from thalassemia, and Islamic and religious groups that are generally engaged in humanitarian and educational programs such as orphans’ sponsorship, providing for widows, distribution of food, and improvement of water supplies in rural areas. Some other indicators of intensive interreligious relations in Albania are the high ratio of interreligious marriages and the relatively widespread practice of “celebrating” religious holidays together.

However, there have been moments of controversies within society because of religion. The reasons that may cause these controversies vary across different factors. First, controversies among religious communities themselves can be concluded as a “race” to gain terrain in the public sphere of Albania, be it through gaining the ownership of the church or mosque, erecting crosses, or getting back confiscated land from the state.


32 This is the conclusion drawn by the author. See Mustafa, “What Remained of Religion”.

33 Mustafa, “What Remained of Religion”.

34 Vurmo, Sulstarova, and Papa, “Religious Tolerance in Albania”.


36 Vurmo, Sulstarova, and Papa, “Religious Tolerance in Albania”.


39 The erection of the Christian crosses on the hilltops, especially in areas with a mixed population. These incidents created a situation of controversy in the Muslim community. See Endresen, “One Object, Several Definitions”; Miranda Vickers, “Islam in Albania”, *Advanced Research and Assess-
during Communism.\textsuperscript{40}

Second, controversies between religious communities and the state rest on the labeling of a particular religion—Islam—as the “Other” or non-national. An example related to these controversies is the so-called “new crusade” over religions, which is supported by atheist propaganda outlets and further intensified by the scrutiny placed over various Muslim Arab organizations in the name of “War on Terror” after 9/11, which led to the closure of some Muslim charity organizations.\textsuperscript{41}

Third, the increasing representation of national heroes from a religious perspective has also led to the ongoing controversy. This applies to Mother Teresa (1910–1997) and Skanderbeg (1405–1468). The controversy started after the Communist period when these two figures began to be presented as the heroes of the Catholic Church. During this regime, they were portrayed in secular terms instead of religious terms.\textsuperscript{42} This “religious” representation led to the marginalization of Muslims, of whom some of them claimed not to accept these personalities as the heroes of the nation. Therefore, they were considered as the “Other” and “traitors” of the nation.\textsuperscript{43}

Finally, the controversies between Albanian intellectuals and religious communities focus more on the negative approach of these intellectuals towards certain religions in the form of (1) public speeches, such as the discourse between Ismail Kadare, who supports what he refers to as the European identity of Albania,\textsuperscript{44} and Rexhep Qosja, who promotes Albania as a multi-religious country;\textsuperscript{45} (2) declarations, such as the declaration of Kastriot Myftaraj in the media that Europe and America had to deal with Islam, because, according to him, it was a terrorist religion;\textsuperscript{46} and (3) publications, such as the books \textit{Të jetosh në ishull} (Living in an Island) of Ben Blushi, a writer and an outstanding member of the Socialist Party, which depicts Muslims as barbarians, violent, immoral, and traitors of the Christian religion,\textsuperscript{47} or \textit{A di Zoti Shqip} (Does God know Albanian) of the journalist Gani Mehmetaj, which states that religion offends the national feeling.\textsuperscript{48}

\textsuperscript{43} Ibid.
\textsuperscript{48} For further information, see Videoo Shqip, \textit{Emisioni “Papyrus”, Vepra “A Di Zoti Shqip” Nga Gani Ment Group, 2008, 3–12.
PART II. THE CASE STUDY OF INTERRELIGIOUS COLLABORATION CENTER IN ELBASAN

General Presentation of the IRCC

The IRCC in Elbasan is a non-governmental organization founded by the four religious communities in Albania, namely the Muslim, Orthodox, Catholic, and Bektashi community in 2005. The Tirana Judicial District Court recognized it as a Judicial Person in 2006. Recently, the Protestant community joined this Center. The establishment of the Center came as a result of some events: the centuries-old tradition of mutual respect among the religious communities as an inherited value from the previous generations; the controversy between the Orthodox community and the Muslim community on the erection of a big cross (9 m long) along the national highway of Tiranë–Elbasan, blessed by the Orthodox community; and also the participation of the religious leaders and several believers and activists of different religions in the project titled, “The promotion of religious harmony in Albania,” which was supported by USAID through the implementation of World Learning.49 According to the coordinator of the IRCC, Mr. Lulgjuraj, “religious representatives and activists of Elbasan were the only ones among all the participants who proposed the idea of creating a committee as a solution to conflicts in general and those religious ones in particular.”

The current staff is composed of three to five people, who are mainly a Muslim President, the Vice President and the coordinator—both from the Catholic community, a Muslim treasurer, and the assistant who is either from the Orthodox or the Protestant community. Moreover, the Center engages many activists and volunteers, which can comprise up to 40 people. The decisions in the Center are made by consensus. The Center’s operations consist of seven administrative departments: the department of dialogue, the department of tradition, the department of education, the department of women, the department of youth, the department of minorities, and the department of communication. Every first Thursday of each month, the committee meets to discuss the long-term strategy (every four years the presidency changes accordingly), as the Center maintains the equality and diversity in the leading positions, plans the annual activities and orientations, and monitors the work of the departments (every three months). Two meetings are also held in September and October where the Center prepares the activities for the upcoming year through committee proposals, by looking at essential dates in the calendar and also considering the current situation of the country.

The work of the Center is developed in two dimensions: in terms of interreligious dialogue, and in terms of collaboration for the benefit of the society. With regard to the


interreligious dialogue, the IRCC organizes various meetings with students, religious figures, and public institutions in order to promote the value of interreligious dialogue in society.\textsuperscript{50} With regard to the interreligious collaboration, the Center has undertaken various activities such as sending the staff for training and collaborating in interfaith projects, conferences, open seminars whose target group is the youth in order to keep them away from “bigotry and extremist” ideologies, charity activities in Albania or elsewhere (such as the march of peace), various projects, declarations that aim to strengthen interreligious relations, and leisure-based activities participated by around 50 men and women every month.\textsuperscript{51}

The Center’s goal is to “build bridges of communication and collaboration between the different religions, to preserve the tradition of religious coexistence in Albania, as well as to prevent individuals and groups from misusing religion and creating controversy in the society.”\textsuperscript{52} As Dr. Ramkaj puts it, “the IRCC is the only Center in the Balkans which aims at collaborative efforts between the religious communities through various activities and not just encouraging dialogue among them.” The change that the Center has brought to society, according to Mr. Lulgjuraj, can be seen from two approaches: the mental change and the technical change. Concerning the mental change, he states that, in the initial period, the Albanian society was skeptical of the Center. These included not only the believers of both religions but also religious leaders. Concerning the technical change, the Center has not only managed to win projects from international organizations but was also able to consolidate the administrative work in seven departments as mentioned above.

**The Relation between the IRCC and State Institutions**

The IRCC has good relationships with public institutions, especially those in the district of Elbasan where the IRCC is also a member of the Security Council of the city since it was first established in 2017 to fight extremism. According to Dr. Ramkaj, “this obliges the Center to share common responsibilities with the local institutions.” Therefore, for “common issues” such as extremism, violence, respect for religion, and human rights, the IRCC consults with the relevant institutions, including the Security Council. It also refers to state institutions in cases of discrimination or human rights. They receive a special fund from the City Hall under the supervision of the mayor\textsuperscript{53} and collaborate on issues related to extremism, violence, or human rights. This request for financial support is approved by the City Hall even though legal statutes for non-profit organizations do not allow the


\textsuperscript{53} Neziri (2018) puts this as a political will to support the Center’s activities. See Neziri, “Religious Peace in Albania”. 
financial support of such initiatives from public funds.\textsuperscript{54} However, to justify this fund, the mayor of the municipal council, Altin Idrizi, said that this request from the Center has significant importance due to the context of the terrorist attacks in Brussels and is positive in the good work the Center is doing to fight extremism. He stated that “by promoting collaboration through this Center, extremism is fought since in the embryo.”\textsuperscript{55} They also signed an agreement with the Commissioner for Protection from Discrimination, which receives and deals with cases of discrimination including those related to religious practices, in 2016 for joint events in order to fight discriminations based on, amongst other types, religion. Some examples of the work against discrimination are as follows: fighting for the right to education for Muslim girls as the schools are secular;\textsuperscript{56} the right of the police to go to the mosque without their uniform; the right of the soldiers to go to the mosque after working hours; and the employment of religious people, especially Muslim women, who have difficulty finding jobs both in the public and private sectors because of their outfit. In addition, the Center signed an agreement with the Regional Education Directorate to educate students against extremism.

Moreover, Mr. Lulgjuraj stated that the membership in the Security Council is a result of the successful work of the Center. He said that the IRCC has been recognized for its efforts through the activities done for the society, the invitation of public authorities in their activities, and the advertisement of the Center’s work on the local and national media. Many local media (such as ETV;\textsuperscript{57} Best Channel;\textsuperscript{58} TVS;\textsuperscript{59} Elbasani Plus;\textsuperscript{60} and Saranda Televizion\textsuperscript{61}), national media (such as ABC News\textsuperscript{62}), online newspapers (such as Elbasani News\textsuperscript{63}), and religious media (such as Radio Islame\textsuperscript{64}), as well as online media of religious

\textsuperscript{56} For more information, see Vickers, “Islam in Albania”.
\textsuperscript{57} “Qendra E Bashkepunimit Nderfetar, Takim Me Studentet”, YouTube, Last modified 2016, https://www.youtube.com/watch?v=vrBIQlhW118.
\textsuperscript{58} “Qendra E Bashkepunimit Nderfetar Kontribon Per Femijet Sirian”, YouTube, Last modified 2017, https://www.youtube.com/watch?v=PPJ7K3FexMg.
\textsuperscript{59} “Qendra E Bashkëpunimit Ndërfetar, Simpozium Për Martirët E Besimeve”, YouTube, Last modified 2016, https://www.youtube.com/watch?v=GyNiCJlbg0U.
\textsuperscript{60} “OSBE Mbështet Qendra E Bashkëpunimit Ndërfetar Elbasan”, YouTube, Last modified 2017, https://www.youtube.com/watch?v=ETnMeqejR4g.
\textsuperscript{61} “Qendra E Bashkëpunimit Ndër-Fetar Ne Serande”, YouTube, Last modified 2017, https://www.youtube.com/watch?v=qkFAQKeWyFQ.
communities, have echoed the place and the value the Center in the society, for the simple fact that harmonious interreligious relations for Albania are widely considered as a national value. Such media coverage makes the public authorities unable to ignore the work of the Center.

However, the Center is independent from the state. From an organizational point of view, religious actors can be any individual or group that represents religious beliefs, which can be viewed as civil society but have “limited access” to the political field. They can also create a political party, which would give them direct participation in politics and equip religious groups with political authority. According to Fr. Stavri Çipi, the Center spreads the spirit of collaboration, affection, harmony, coexistence, and listening to the “Other,” elements that political parties should exercise among themselves. Dr. Ramkaj said that the direct involvement of religion in politics is dangerous for the harmony of interreligious relations. Nevertheless, the participation of politicians in several events of the Center is noticed. Politicians from the Socialist Party such as Deputy Evis Kushi and the Chairman of the Parliamentary Group, Taulant Balla, have participated in the march of peace; and called politicians from other political parties to join this march because this would be the best message politicians can convey: “cooperation and integration” among them. The presence of the mayor of City Hall has also been noticed in some of their initiatives—namining the mayor’s presence and support in the declaration of the willingness of the Center to collaborate with the state against Cannabis sativa cultivated in the country.

The Center also develops relations with international authorities in order to implement its activities. The Center is currently supported by Switzerland and the Embassy of Switzerland in Albania through the Lëviz Albania project, a fund for the empowerment of the civil society. In this project entitled “FUNDAK,” religious people implement active democracy. As Dr. Ramkaj stated, this is the first project in the past years where religious people put positive pressure on the community in order to be part of the local, political decision-making process. Furthermore, as Mr. Lulgjuraj stated, the project demonstrates that the role of the clergy is not just to send the spirits to the hereafter, but also to advise people in their daily life, teach them that everyone should have an active role in society by increasing their awareness to pressure political responsibility, and contribute to the society. Moreover, the Center is supported by the Organization for Security and Co-operation in Europe (OSCE), which has published articles and held several projects against extremism in Albania.

68 Fetarët Ushtrijnë dhe Nxisin Demokracit Aktive Komunitare (The clergy practices and boosts active democracy in the community).
Perceptions of Interreligious Collaboration Center in Elbasan on Factors Detrimental to Strong Interreligious Relations: “Extremism,” “Religious Phobia,” and Property

This section will provide the Center’s definition of factors detrimental to the development of strong interreligious relations as they define them. Here, notably, it will be examined how the leaders of the IRCC define “extremism” and “religious phobia” and how they aim to combat them. According to the Center, the factors that disturb interreligious relations can be categorized into three types: religious, political, and personal statements.

Religious factors include the incorrect interpretation of various doctrines, the use of hate speech, and the lack of proper education, especially the religious “culture.” According to Dr. Ramkaj, within religious communities, there exists the incorrect interpretation of the doctrine, or the extremist interpretation of some doctrines such as the extremism of an Islamic theological nature. The presence of the takfir movement and other movements that are associated with violent extremism in Albania, albeit very few as Dr. Ramkaj added, are a source of disturbance for interreligious relations. Concurrently, there is also Christian extremism, especially in the north of Albania, which results from the simple fact of being a Catholic believer. An example is the case of the violation of the Turkish flag in the business sector in Mirdita. Another disturbing element of interreligious relations is the use of hate speech. As Dr. Ramkaj said, “these extremist beliefs and acts do not come directly from the church or mosque, but from different believers who use hate speech or bully the believers of other religions.” According to Mr. Lulgjuraj, a factor that troubles interreligious relations is the lack of education, be it comprehensive (low level of culture, which will be explained later) or religious one, which results in not understanding the believers of other religions. In addition, the low level of “culture” creates a stigma and the fear to confront the other. However, the center of Albania is known for maintaining cordial interreligious relations among people.

With respect to the politically oriented obstacle, the interviewees shared the same opinion when they said that political parties cause trouble for the interreligious relations when they try to politicize and favor one religion over others, which leads to discontent within the society. There are some cases of politicization of religion, such as the intervention in choosing the head of the Muslim Community of Albania—when the former Prime Minister of Albania, Sali Berisha, claimed that the Mufti of Tirana was

69 Dr. Arben Ramkaj, 2019.
71 Culture used here by the interviewee has the connotation as generally used by Albanians and explained by Rapper (2008), which is associated with “high culture” as being educated, speaking in a standardized Albanian, speaking foreign languages, and also related to the West as being progressed and modernized. See Gilles De Rapper, “Religion in Post-Communist Albania: Muslims, Christians and the Concept of ‘Culture’ (Devoll, South Albania)”, Anthropological Notebooks, 2008, 31–45, https://halshs.archives-ouvertes.fr/halshs-00327200.
proposed by the Socialist Party to be selected as the head,\textsuperscript{72} or the inclusion of some Protestants in the state administration, such as the election of a pastor, Toni Gogu, as the Deputy Minister of Justice.\textsuperscript{73} This election affected the harmony within a big religious community such as the Muslim community. Moreover, Mr. Lulgjuraj shares the same opinion with Dr. Ramkaj when he states that “there have been accusations regarding the involvement of a religion with politics.” He gives the example of the Muslim Community of Albania who were accused of being part of the Democratic Party when the latter was in power, and when the Socialist Party came into power, this relation changed. However, the Socialist Party also included some known religious personalities in the ranks of the lists of councilors. In addition, Mr. Lulgjuraj tackled this issue from the “inferiority” point of view. Political parties consider certain religious communities as inferior just because of the low percentage of followers they have in the society, which is translated into the political language as low percentage of voters. Thus, according to him, politicians take into account these religious communities as they know that they will make a difference in the voting process, and this consideration sometimes also means positions in their political parties.

Moreover, Dr. Ramkaj stated that it is vital in this section to differentiate between the personal opinion of individual people and the institutional opinion considered as an official claim because this would help us better understand certain declarations towards certain religions. According to the aforementioned census 2011, Muslims comprise the majority of people living in Albania. However, in the secular context, this does not make Albania a Muslim country, but a multi-religious country with a Muslim-majority population. Therefore, in his speech titled “Religious tolerance in the tradition of the Albanian people” at the Oxford Union in 2005, the former president, Alfred Moisiu, regarded Islam as a “shallow rule.”\textsuperscript{74} According to Dr. Ramkaj, this statement does not represent an institutional approach, but his superficiality towards some approaches. Moreover, the attempts of some Christians such as Kastriot Myftaraj, who wants to present Albania as a Catholic country, or others, who take the words of Kadare out from their


\textsuperscript{74} In his talk titled “Religious tolerance in the tradition of the Albanian people” at the Oxford Union in 2005, the President of that time Alfred Moisiu, an Orthodox Christian himself, said that Islam was a shallow statute among the citizens of Albania, and that it was brought by foreigners and has been linked with the “political abuse,” implying the Ottoman Empire. Thus, according to him, it is wrong to consider Albanians as “Muslim people, or with a Muslim majority.” He states, “Islam is not an original religion, nor a religion spread at the time of its origin […] but a phenomenon that has come and been inherited in the language and liturgy of the factor that brought it [the Ottomans] […] Islam in Albania is an Islam with a European face. In general, it is a shallow form of Islam […]. In any Albanian you will find that his core is Christian if you scratch. See Endresen, “Is the Albanian’s Religion Really “Albanianism”?”.
context and create a *Reconquista* theory of “converting to Christianity in order to join European Union,” are, according to Dr. Ramkaj, very dangerous, because everyone wants to join the European Union. Thus, almost everyone in Albania would convert to Christianity. Moreover, he adds that such attempts to convert everyone have not been stated even by the clergies themselves. However, according to Fr. Stavri, these individual opinions against certain religions that negatively affect interreligious relations result from a lack of religious culture among people, as they are not raised with religion and do not know how to understand someone who believes. His statement is also supported by that of Mr. Lulgjuraj who said that “atheists are the harshest towards believers,” but he also does not negate the fact that hate speech exists among believers of different religions. According to Mr. Lulgjuraj, “freedom of speech can be harmful sometimes, when it has no limits.” The Albanian Constitution guarantees religious freedom, but, according to him, “freedom without limits where specific individuals or groups in the name of religion establish religious institutions without being recognized by the main body—the official institution of a religion—is not freedom, rather than an individual interpretation of religion.” Mr. Lulgjuraj refers here to all the mosques that are opened and led by some believers, but not recognized by the Muslim Community of Albania.

**Extremism**

According to the interviewees, extremism is “everything that exceeds the limits.” However, everything that exceeds the limits and produces violence to reach religious or political goals is called violent extremism. According to Dr. Ramkaj, religious extremism is when someone wants to achieve political goals by using religion; whereas Mr. Lulgjuraj sees it more as an approach of achieving “personal” goals, by certain people, because a true believer, according to him, “has no relation to violence or extremism.” Such approaches are wrong and misused in the interest of some people, whom Mr. Lulgjuraj call “religious mafia.” However, Fr. Stavri said that people are never immune to such phenomena, as “extremism” can be innate in all religions, and should never think that particular violent actions are far from them. A reason for involvement in such extremist acts, according to Mr. Lulgjuraj, is the feeling of being more “appreciated” when people expose themselves as someone who offends others and not as someone who thanks or shows gratitude towards people.

---

75 See section on “religious phobia.”

76 According to Kadare, an atheist with a Muslim origin, Albanians have a European identity, and European identity has its roots in Christianity. Today, the European Constitution, which has as its source Christianity, does not clash with other sources or Islamic sources. His context refers to the geographical context of religion and not directly to religion. Kadare states that we are a European state, a continent that has in its origin Christianity. Albania also has in its origin Christianity and later on Islam; therefore, we should live together respecting each other, for the common good, as Dr. Ramkaj added.

77 His justification for this term, which he says there is room for discussion like every other term used, is the long years of experience with various people of religion and politics.

78 Here, it refers to Brendon Tarrant who killed 50 people in a Friday prayer in two mosques in New Zealand, 2019 (Çipi, 2019).
The premises for extremist acts, as defined by the Center’s members, are always present. According to Fr. Stavri, it is possible that they are localized in small and insignificant units, but the danger is real. From their study in schools and the questionnaires distributed and filled in these schools, 1–2% of the students were found to express dislike towards other religious communities. This percentage is very dangerous for society, because it takes just one or two people to commit a harmful act in society which may be irreparable. As observed, Fr. Stavri relates this dislike not to a personal approach or like, but to a conviction, which, although small, may lead to extremist views. In Mr. Lulgjuraj’s words, “One mistake of a religious person today may send the interreligious relations 20 years back.”

**Religious Property**

According to Dr. Ramkaj, the issue of properties is a national problem, not just a religious or a district one, which is a result of the problems with laws related to property in Albania, especially the Law no. 7501.80 Thus, the Center has not made much progress in this issue since it operates within the district of Elbasan even though it is trying to find a solution on how to solve this issue. They do not exclude the opportunity of collaboration with the Interreligious Council of Albania, since they operate on a national scale. Moreover, Mr. Lulgjuraj said that no state institution had invited religious communities to discuss and decide over this issue. The difficulty also lies in the severity of the issue itself since the situation requires a thorough investigation, which means cost in terms of time, money, and professionals, before taking the step of proposing a law or undertaking the solution to this issue by religious authorities. Dr. Ramkaj claims that there is hope in the new legal system in Albania that the issue of the property will be solved, and specific laws for the property of religious communities will be issued soon. Moreover, there may be cases when specific communities claim the same land or religious cult such as the Bektashi community, which after King Zog (1928–1939) was recognized as a separate community from the Muslims. Consequently, these communities claim the same lands. However, these are some cases that can be solved among the clergies by dialoguing with each other. In contrast, Fr. Stavri, seeing it from an Orthodox community perspective, said that the will to find a solution is present in all religious communities. Rather, the issue seems serious since they have not taken back religious cults that are cultural monuments since 1967. He said that the church wealth and the wealth of the religious community in general is administered by the state and kept in the National Museum and not by the church.

**Religious Phobia and Islamophobia in Albania**

“Unfortunately, in Albania, there exists religious phobia.” The three interviewees assert this statement. According to Mr. Lulgjuraj, atheists do not like religious people, and also

---

79 For further information, see Instituti Shqiptar për Studime Ligjore dhe Territoriale (A.L.T.R.I), *Studim Mbi Të Drejtit*.


81 Interreligious Council of Albania was founded in 2007 by the five religious communities in Albania.
they call religious people ignorant. From their dislike comes the hate speech. On the other hand, Fr. Stavri said that “those who do not believe are opponents of every religious community,” and in Albania, “unfortunately this group is relatively big.” However, religious phobia is not only atheist-driven towards believers. It also exists between individuals from different religious communities. Fr. Stavri stated that one reason for this phobia is the belief of people that their religious community is the best and only one religious community or individual is right, and the Center is working to minimize this phenomenon.

In addition, there is a general consent that a dislike exists particularly towards Islam in Albania (i.e. Islamophobia). Islamophobia, according to Dr. Ramkaj, is hating everything that relates to Islam or Islamic elements. It is the fear that comes from the Islamic tradition, culture, people who adhere to this religion, their practices, the way they view life, or the way they behave. This type of Islamophobia is frightening. On the other hand, Mr. Lulgjuraj describes Islamophobia as the dislike towards Islam, which creates various formats among individuals to express and not agree with Islam. Concerning the various publications by some Albanian authors, Albanian society has not regulated them by law. “Our society, in principle, is a liberal society, but it has not regulated by law some elements,” as Dr. Ramkaj states. In Albania, there is no such consideration of these acts, which therefore the European concept concerning freedom of expression remains in force. However, if freedom of thought is turned into a political or societal organization, then it is condemned by law. For example, if someone expresses such ideas in a secular school or university, then this action is to be condemned because it affects a part of the community. As long as there is no law to condemn such an action, the prosecution evaluates the issue and the court decides on it. On the other hand, as long as an action is private and does not invade people directly, the Albanian code considers it as freedom of thought.

Moreover, according to Dr. Ramkaj, in the politics of Albania, whether left or right wing, Islamophobic approaches exist, which occur as a result of not having a “proper

82 Some publications such as Të jetosh në ishull (Living in an Island) and Otello, Arapi i Vlorës (Otello, Arap of Vlora) involve comparisons of some important religious figures of Islam with some personalities of the Albanian reality. See Mark Cohen, Last Century of a Sephardic Community New York: Foundation for the Advancement of Sephardic Studies and Culture, 2003.)


84 Based on liberty and equal rights.

85 For example, the Charlie Hebdo case, according to the European Union, is part of the freedom of speech, whereas, according to the Muslim community, the freedom of religion cannot create negativity towards religious figures (Ramkaj, 2019). See United Nations, “Universal Declaration of Human Rights, Article 19”, 2015, 40, https://www.un.org/en/udhrbook/pdf/udhr_booklet_en_web.pdf.

86 The case of a madrasa teacher, Emine Alushi, who was recorded stating that “ISIS” is a good entity. See Jazexhi, “Albania”, 19–31.
understanding of religion, the pressure from European Union and not correctly understanding European Union.” The majority either recognizes religion as a tradition, have little information about religion, or know religion just through the media, which in most cases show religion as backward and uncivilized. According to the European Union, a considerable number of Albanians think that Islam is an obstacle to joining the European Union. For this reason, according to Dr. Ramkaj, many Muslims feel inferior and fear their inherited religious (Islamic) culture. On the other hand, Mr. Lulgjuraj states that “since the majority is atheist, or religiously affiliated who aspire European Union, and value, respect and have an interest towards the Western Christianity, consequently Christianity is seen as more advanced than other religions.” Moreover, even though practicing the rituals is sometimes accepted by those who do not believe, the individual preferences towards dress code encourage a person to push religious people with the Muslim dress even more. On these grounds, Mr. Lulgjuraj said, “considering that such people are dominant in Albania, leads to the belief that there is Islamophobia.” However, he added that he could not say much without first studying this phenomenon.

**CONCLUSION**

The question posed at the beginning of this article was to identify how interreligious collaboration ventures contribute to the secular context of Albania. Considering the case of the IRCC in Elbasan, the secular context, and the normative vision about religion in Albania, it can be concluded that interreligious collaboration ventures shape the secular context of Albania.

The IRCC’s work is founded on a normative vision of interreligious relations in which “extremism,” “religious phobia,” and lack of education are factors considered by the IRCC leaders as detrimental to fostering such relations. Such views may also occur due to a certain normative perspective of interrelations among Albanians, and the keyword used in the opening of the Albanian Constitution for this is coexistence. It does not exist next to each other, but being oriented towards each other. This is the institutional discursive context in which the IRCC emerged. Symposiums, conferences, seminars, and various summits held on this topic speak about interreligious relations in a certain manner, and the key term on how they characterize these relations is coexistence.

On the one hand, according to the Albanian Constitution, religious communities in Albania are recognized only if they have signed an agreement with the state. Moreover, the way relations are developed between religious communities and state institutions in Albania become complicated and controversial at times. Thus, on many occasions, there have been various controversies between religion and the state, such as the case of religious communities’ property, favoritism of a certain religion, or the consideration of one religion as the “Other.” Although there is no such thing as political parties or state institutions being run on or having in their program religious ideals, as this would go against the state’s constitution, which recognizes the state as secular, collaboration between the state and religion is still consistent. Moreover, the involvement of one religion in state institutions leads to dissatisfaction among other religious communities.
On the other hand, perhaps through such centers such as the IRCC, all religious communities come together as one voice in the political sphere. Thus, their voice is heard more than when they are not united and each religious community claims for its own interests separately. Moreover, through the Center, religious communities present themselves as being together institutionally, which increases their accessibility to state institutions and their considerations among political ranks. It also represents equality among religious groups regardless of their number of followers and believers. It tries to preserve the centuries-long Albanian tradition of good and non-conflictual interreligious relationships, and shape the relations between religious communities and the conditions of the presence of religions in the public sphere. Such developments speak of a more differentiated understanding of secularism in Albania.

In addition, the IRCC has managed to create significant relations with state institutions, collaborated with them in the field of human rights and religion-based discrimination, and has positioned itself as an influential stakeholder facilitating the state–society interaction. Hence, in the context of Albania, it can be argued that secularism is more complex than just the understanding of the religious sphere as separated from the secular and public sphere. Civil society actors have a crucial role in determining the place of religion in the public sphere and the stance the state has towards religion.

The findings of this study confirm that secularism can have different shapes based on a different social and political context. Therefore, secularism is not a uniform term or practice, but it takes different forms based on the socio-political situations of each place and time. The need for state regulations in a multi-religious society is greater than the liberal assumption of a passive separation of the church from the state, or the indifference of the state towards religious practices and activities. The case of the IRCC suggests that civil society, through collaboration with state institutions and activism, can promote religious harmony, and ensures the common good for the society (i.e., religious freedom, the practice of faith, and the identification of citizens with the state as their diverse “home”). The need for collaboration between religious leaders and/or religious communities is greater than the differences between the “truths.” The case of the IRCC in Elbasan suggests that religious communities can collaborate for the benefit of the society, and that religion cannot simply be ignored and marginalized, especially in a multi-religious society.
REFERENCES


1.0 INTRODUCTION

The global growth rate of the Islamic finance industry has been increasing by leaps and bounds since the wind of Islamization swept across Muslim-majority countries and beyond. This impressive growth, as noted by Mehdi (2010), reaffirms that Islamic finance is one of the most dynamic sectors in international finance. The need to have an alternative financial system that is not based on interest was due to the exploding oil revenues experienced by the Gulf States, as well as the rise in political Islam and the resurgence of Pan-Arabism in the 1970s (El-Qalqili 2017, Moisseron et. al 2015). The execution of the Mit Ghamr project and the establishment of Tabung Haji in Malaysia in 1963 emphasized the need to establish Shariah advisory committees and boards in order to develop Shariah-compliant products and services (Ali 2015). Upon issuance of various Shariah decrees regarding the prohibition of the high level of uncertainty, interest/usury, and gambling that are inherent in conventional financial contracts, and the organization of various international conferences on Islamic economics and finance in order to deliberate on the need, alternative financial structures were engineered based on Islamic principles.

Islamic insurance—or Takāful as the Arabic term goes—was among the early financial products which was engineered to replace conventional insurance, the latter in which a
contract of exchange (Muʿáwadah) is largely based on uncertainty, gambling, and interest. With the first Takāful institution established in 1979 in Sudan, followed by the formation of Takaful Company in Saudi Arabia, the primary aim, as noted by Lewis (2011), was to offer insurance coverage in Shariah-acceptable ways to Muslim families and business enterprises in both the family and general insurance market segments. Takāful, as an alternative, was structured on the basis of mutual help (tabarruʿ) and risk-sharing devoid of the basic prohibitions that nullify a contract within the confines of Shariah law of muʿāmalāt (commercial law).

Established on the grounds of solidarity, equity, and stability (Siddiqi 2006), the general Islamic finance industry—of which Takāful is a subset—has recorded tremendous growth and expanded to many territories. Although El-Qalqili (2017) regards religion as the key motivation for Muslims seeking Shariah-compliant means of financial intermediation, Fisher and Taylor (2000), in a broad sense, recognize the interplay of financial efficacy, religious correctness, and spiritual reward towards its adoption. For Takāful, in particular, Abdul Rahim, Lewis, and Hassan (2007) indicate that a large number of Islamic financial products based on trading and dealing in underlying assets require that the assets should be insured through a Takāful company. This, as they noted, has spurred the development and expansion of Takāful. This growth in the Takāful sector, as noted by Mehdi (2010), is made possible by developing comprehensive Islamic banking and capital markets which are supported by legal, Shariah, and regulatory infrastructures.

With this positive growth so far, the Islamic finance industry is no longer considered to be in its nascent stage as it does not need to prove its viability, resilience, and competitiveness in the global financial terrain (Muhammad Al-Amīne 2016). This is evidenced by the Islamic Financial Service Board (IFSB) report on the performance of the Islamic finance industry across the following three main sectors: banking, capital markets, and Takāful. The global Islamic finance service industry, according to the report, picked up from a marginal growth to a positive growth trajectory as the industry’s assets slightly surpassed the $2 trillion mark. The asset of this sector was estimated at $2.05 trillion at year-end 2017 compared to $1.88 trillion in 2016, representing 8.3% growth in assets (IFSB 2018). This growth, according to the report, was led by the capital market sector which experienced an increase in Sukuk and Islamic funds by 25.6 and 19% respectively. The banking sector experienced a growth in assets by 4.3%, while the Takāful sector recorded a 4% increase in the total contribution.

Although the size of the Takāful industry remains significantly small, with only a little above 1.3% of the global Islamic finance assets, its consistent growth over the years has attracted the attention of many practitioners worldwide in order to explore the basis of the system as operated in various countries (Abdul Rahim, Lewis, and Hassan 2007). With Africa being considered for some time now as a new frontier for Islamic finance and only a few international Islamic institutions currently active in the market (KPMG 2010), Takāful has been identified as a key industry towards the socio-economic development and welfare of African societies (Hatim 2010).

Keywords: Takaful, Islamic insurance, Africa, Microtakaful, Ghana
1.2 Literature Gap

The history of the insurance industry in Ghana can be traced back to the colonial era upon the establishment of the Royal Guardian Enterprise in 1924, now known as the Enterprise Insurance Company Limited (Francis et al. 2014). Since its inception, the insurance industry, which is a component of the financial sector, has witnessed tremendous growth (Isaac 2016). This is evidenced by the number of players in the Ghanaian market. Currently, there are 24 life insurance and 27 non-life insurance companies, 3 reinsurance companies, and 78 broking companies (National Insurance Commission (NIC) 2017).

Although these developments might seem to suggest that the insurance industry is thriving well in terms of contribution to GDP and the number of policyholders, the contribution of this sector to the GDP remains insignificant with a total of 1.1% (0.5 and 0.6% for life and non-life respectively) in 2017 (Swiss Re Sigma Report 2018), while the penetration rate, as estimated by Oxford Business Group (2018), was expected to remain less than 2% during 2017–2018. The real premium growth decreased from 7.5% in 2015 to 5.2% in 2016. Not much improvement in growth was observed in 2017 as it stood at 5.8% by year-end (Swiss Re Sigma Report 2018). With the government’s ambitious target of hitting a double-digit penetration by 2021, Takāful has been identified to play a vital role in supporting the government’s effort to diversify the markets and boost premiums (Acquah-Hayford 2016). According to the NIC, the success story of Takāful in The Gambia and Nigeria is a sufficient reason to adopt it in the Ghanaian market in order to increase insurance penetration in the country (Acquah-Hayford 2016).

In the literature review, it has been observed that although only a few studies have been published on Islamic finance and its related subsectors in Ghana, none of them—at the time of the study—has focused on Islamic (Takāful) insurance. Multiple studies (Brew 2015, Mbawuni and Nimako 2016, Wilmot 2017, Broni 2018, Abdul-Wahab and Abdul-Razak 2019) examine the prospects, viability, and challenges of introducing the Islamic finance model in Ghana.

Ibrahim (2017) explores the structuring and investment protection concerns of using Islamic venture capital to finance SMEs in Ghana.

However, in other jurisdictions, various studies have been carried out to ascertain the viability of Takāful services (Akhter and Hussain 2012; Coolen-Maturi 2013; Lukman and Abdelghani 2012; Maysami and Williams 2006; Shabiq and Zubair 2016; Sheikh Ali and Abdi Jama 2016; Sheila and Syed 2014; Soualhi and Ahmad 2015; Maizaitulaidawati, Noraini, and Nasiha 2015; Htay and Salman 2013). For example, they have explored the acceptability and demographic features, as well as other related variables that influence the patronage and adoption of Takāful in different jurisdictions.

Aside from the fact that most of these studies are carried out in jurisdictions where Takāful has already been institutionalized, it is also worth noting that their findings cannot be extended to include jurisdictions such as Ghana where Takāful, as an alternative to conventional insurance or product innovation, is yet to hit the market.

It is against this background that this study is embarked on in an attempt to fill the
literature gap by undertaking an exploratory study on the introduction of Islamic (Takāful) insurance in the Ghanaian context.

1.3 The Aim of the Study
The aim of this study is to investigate and analyze the prospects and viability of Takāful in Ghana as the insurance industry makes a move towards its adoption and integration into its pool of insurance offerings.

1.4 Objectives of the Study
The main objectives of this study are:
1. To examine the state of the insurance industry in Ghana.
2. To examine the potential impact of Takāful on the insurance sector and the Ghanaian economy at large.
3. To identify the potential drivers of the patronage of Takāful in Ghana.

1.5 Research Questions
1. What is the state of the insurance industry in Ghana?
2. What is the possible impact of Takāful on the insurance sector and the Ghanaian economy at large?
3. What are the key factors that will drive the patronage of Takāful in Ghana?

1.6 Study Hypothesis
1. H1: There is a significant relationship between relative advantage and potential demand.
   H0: There is no significant relationship between relative advantage and potential demand.
2. H1: There is a significant relationship between product features and potential demand.
   H0: There is no significant relationship between product features and potential demand.
3. H1: There is a significant relationship between compatibility and potential demand.
   H0: There is no significant relationship between compatibility and potential demand.

2.0 OVERVIEW OF THE TAKĀFUL INDUSTRY
Although the contribution of the Takāful industry to Islamic finance industry remains small (1.3% of the 2.05 trillion worth of the industry), its growth rate has been impressive as the sector continues to expand to new and emerging markets. According to IFSB (2018), a growth rate of 12.5% was reported in 2016 when compared with the 13% growth rate recorded in 2015. In 2016, contributions of global Takāful amounted to $26 billion, with the major contributors from Saudi Arabia (38%), Iran (34%), Malaysia (7%), and the UAE (6%). The sector in 2017 was worth $26.1 billion, which is an increase of about $1 billion when compared with $25.1 billion recorded in 2016.
As shown in Figure 1, the Takāful industry is largely led by the GCC and MENA regions; their collective contribution increased from $14.7 billion in 2013 to $22.1 billion in 2017 (50.43% within the 5-year period). The Asian market, with Malaysia, Indonesia, and Brunei being active participants, is the third largest contributor to the Takāful industry, although their contributions recorded a reduction from $5.2 billion in 2015 to $4.4 billion in 2016 and then further to $3.3 billion in 2017.

However, Africa still lacks behind in terms of geographical coverage and amount of premiums as total premiums still hovered around $700 in 2017, with Kenya, Nigeria, Gambia, and Senegal being the active participants (IFSB 2017). Although Takāful was introduced recently (except for Sudan), Africa is seen to have a great potential for its growth. In recent times, the drafting and review of Takāful laws in countries such as Morocco, Algeria, Nigeria, Kenya, and Tanzania, in order to either introduce or improve on Takāful business, “reinforce the view that the Takāful industry can present a platform for financial inclusion” (IFSB 2017).
In response to the growing recognition of Takāful by West African countries, Ghana has only recently hinted its willingness to tap into the industry to boost premiums and deepen insurance penetration. The rising income levels, increasing awareness and growing preference for Shariah-compliant insurance products by Muslims are expected to fuel the demand for Takāful in emerging markets such as Ghana.

2.1 The Ghanaian Insurance Industry

The history of insurance in Ghana can be traced back to the pre-independence era in which this industry was dominated by overseas firms whose headquarters were mostly based in the United Kingdom (Kwadjo, Charles, and Joshua 2012). The Royal Guardian Enterprise, now known as the Enterprise Insurance Company Limited, was established in 1924 to meet the insurance needs of the British colony (Agya Kwadjo 2015). This was followed by the establishment of Gold Coast Insurance Company in 1955 as the first local insurance company (Kwadjo, Charles, and Joshua 2012).

Upon the establishment of the State Insurance Cooperation (SIC) by the government of Ghana in 1962 in an attempt to take control of the insurance sector, many laws were enacted to give the SIC monopoly over all government businesses. Kwadjo, Charles, and Joshua (2012) noted that these laws led to the withdrawal of almost all foreign insurance companies as 40% of the proprietary interest was reserved for Ghanaians. Ghana Reinsurance Company (Ghana-Re) was later established in 1972 as a reinsurance subsidiary of SIC, and it gained autonomy by 1984 and now extends its operations to Cameroon and Kenya (Ghana-Re 2019). In accordance with the International Association of Insurance Supervisors (IAIS) law in 2006, which prohibited composite insurance, insurance companies were made to separate between life and non-life operations by the end of 2007.

Although insurance coverage hovers around 30%, the penetration rate is still as low as about 1.2% of GDP. This indicates that the introduction of microinsurance has not
positively affected the premium growth. The annual premium growth rate from 2013 to 2017 was positive, although a fluctuation was observed in 2014 where non-life insurance experienced a negative growth as shown in Figure 3. At the end of 2017, there were 24 life insurance and 28 non-life insurance companies, 3 reinsurance companies, 3 insurance loss adjusters, and 81 broking companies (NIC 2017).

![Figure 3. Real premium growth in percentage (2013–2017). Source: Swiss Re Sigma Report (2018).](image)

Currently, the Insurance Act 2006 (ACT 724), which is based on the core principles of the IAIS, governs the insurance industry. This act also recognizes the NIC as the regulator of insurance businesses in the country.

The insurance act is currently under review to ensure that it complies with the most recent core principles of the IAIS. It will also be in tandem with the changes that have occurred within the industry with respect to compliance with new directives and guidelines. Other issues, as outlined in NIC (2017), are described below.

**Risk-based Capital Requirement**

The capital requirement for insurance companies was to increase from GH₵ 15 million ($3 million) to GH₵ 50 million ($10 million) in the second quarter of 2019. This is expected to enable the insurance companies to absorb enough industry-related risk.

**Compulsory Insurance**

Apart from mandatory third-party motor insurance and fire insurance for private commercial buildings, the NIC intends to make certain insurance services are mandatory in order to widen its coverage and increase the penetration rate.

**Group-wide Supervision**

The authority also intends to adopt a group-wide supervisory framework for regulating
insurance companies. This will replace the standalone approach that does not give the exact picture of the kinds of risks to which policyholders are exposed. This framework will ensure “Macroprudential Surveillance and Insurance Supervision” and “Cross Border Collaboration of the Supervision of Insurance Groups” (NIC 2017).

2.2 Empirical Literature on the Impact of Insurance on Economic Growth

Traditionally, insurance is considered a means of risk transfer and diversification at the individual or unit level. However, for the economy at large, it is seen as an essential characteristic of a resilient economy. Some of the important roles played by insurance in any given economy include promotion of financial stability, facilitation of trade and commerce, encouragement of loss mitigation, mobilization of savings, substitution for government security programs for efficient management of risk, and fostering of efficient capital allocation (Skipper 2006). It is worth noting that only a few empirical studies have linked insurance (both conventional and Islamic) to economic growth and, more specifically, to Takāful.

To examine whether market activities in the insurance industry that serve as a financial intermediary and provider of risk transfer or indemnification promote economic growth, a study by Arena (2008) used the generalized method of moments (GMM) of panel data from 55 high-, middle-, and low-income countries between 1976 and 2004. The study found a causal relationship between insurance market activities and economic growth. It further found varying impacts for different levels of development as represented by low-, middle-, and high-income countries. It concluded that life insurance had a larger impact on the economic growth of low-income countries, while non-life insurance had a larger impact on the economic growth of middle-income countries.

Similarly, Haiss, and Sümegi (2008) investigated the impact of both insurance investment and premiums on GDP growth in Europe. A cross-sectional panel data was used for 29 European countries from 1992 to 2005. The study found that in EU-15 countries, there was a positive impact of life insurance on GDP growth compared with central and eastern Europe. It further found that insurance growth was largely influenced by the real interest rate and the level of economic development.

In the context of developing countries, Ouédraogo, Guérineau, and Sawadogo (2016) sampled 86 developing countries during 1996–2011 to examine the relationship between the life insurance sector and economic growth. The result showed that the development of life insurance had a positive effect on economic growth per capita among the sampled countries. It also established a relationship between the deposit interest rate, the bank credit, the stock market value traded, and the development of life insurance.

Perhaps the only empirical study that singled out Takāful to assess how its development had an impact on economic growth was that of Ibrahim and Ahmad (2016). In their study, data was extracted from the annual reports of various Takāful Re and Takāful companies. A dynamic panel of the GMM technique was used for 22 countries for a period of 9 years to measure the impact of the development of the Takāful sub-sector on economic growth. The study found a positive causal relationship between Takāful gross premiums and economic growth.
The Ghanaian insurance sector, however, is expected to be significantly impacted by the introduction of Takāful. In the short to medium term, the impact of its contribution to GDP on economic growth may be very minimal, which will be mainly felt at the individual or unit level where patronage will be largely influenced by religious and ethical motives. Nonetheless, Muslims who, for religious reasons, do not patronize insurance services (except for mandatory ones) will now have a reason to get an insurance policy.

Takāful has the potential of enhancing financial inclusion in Ghana. As this potential might be encumbered by adopting the structure of Takāful or the pricing of the policy, offering microtakāful to low-income earners will expedite their inclusion in the financial system as it will also provide them with some degree of financial security. Small businesses whose turnover is very low can also opt for microtakāful to protect their investments.

In the medium to long term, however, a favorable legal and regulatory environment for the operation of Takāful will enhance quality of service since competition for a greater market share within the industry will push operators to improve their service delivery. This will, among other things, necessitate innovation and improvement in the overall operations of the industry.

At the macro level, the introduction of Takāful will contribute towards boosting premiums, widening the insurance coverage, and deepening insurance penetration in the medium to long term. This will translate into a diversified insurance market in lieu of the different preferences of customers as far as their risk appetite is concerned.

2.3 Assessing the Potential Demand for Takāful in Ghana

In order to determine the potential drivers of Takāful in Ghana, this study adopts and modifies the Diffusion of Innovation theory developed by E.M. Rogers in 1962. The theory has its roots in communication studies, which is used to explain how an idea or product spreads through a specific social setting. This theory classifies the drivers of new innovation into five variables and explains why some spread faster than others: relative advantage, compatibility, simplicity, trialability, and observable result (Robinson 2009).

This theory has been used by many authors from different disciplines of Takāful. Notable among those who have used this theory in determining the drivers of Takāful in different parts of the world include Shabiq and Zubair (2016), Maizaitulaidawati, Noraini, and Nasiha (2015), and Lukman and Abdelghani (2012). All these studies were ex post since the institutionalization of Takāful made it easier to assess all the variables of the Diffusion of Innovation theory.

Apart from the fact that this particular study was ex ante, not all the variables of the model could be measured. As a result, trialability, simplicity, and observable results were replaced with product features, making the variables 3 instead of 5.

Table 1 summarizes the empirical works embarked on in different jurisdictions highlighting their major findings.
Table 1. Summary of empirical works and other reviewed investigations.

<table>
<thead>
<tr>
<th>Authors and year of publication</th>
<th>Topic</th>
<th>Sampling</th>
<th>Variables</th>
<th>Major findings</th>
</tr>
</thead>
</table>
| Coolen-Maturi, T. (2013)        | Islamic Insurance (Takaful): Demand and Supply in the UK | A non-probability sampling technique was used to sample 230 respondents comprising students and workers. Questionnaires were the research instrument, which was administered via an online platform. A total of 178 completed questionnaires were retrieved and analyzed. | \*X1: Knowledge  
X2: Awareness  
**Y: Demand for Takāful products | There was a lack of awareness about Takāful and its principles among Muslims in the UK. Majority of the respondents preferred to get Takāful via banking channels rather than from an independent Takāful company. |
| Sheikh Ali, A., and Abdi Jama, A. (2016) | Determinants of Islamic Insurance Acceptance: Empirical Evidence from Somalia | Convenient sampling was used to sample 400 respondents from Mogadishu. Data analysis was based on 179 completed questionnaires that were returned. | \X1: Awareness  
X2: Knowledge  
X3: Attitude  
X4: Perception  
Y: Behavioral intention to use Takāful products | There was concise knowledge about Takāful products. There was a significant positive relationship between all predictors and the intention to adopt Takāful. |

\*X is an independent variable. **Y is a dependent variable.
<table>
<thead>
<tr>
<th>Authors</th>
<th>Title</th>
<th>Methodology</th>
<th>Variables</th>
<th>Findings</th>
</tr>
</thead>
</table>
| Soualhi, Y., and Ahmad, A. A. (2015) | Indicators of Takaful Awareness among Kuwaitis | An online survey was used with a minimum sample size of 385 respondents. A questionnaire was used as the instrument and the response rate was 184.4% as 710 completed questionnaires were retrieved. | \( X_1 \): Gender and marital status  
\( Y_1 \): Awareness of general information  
\( X_2 \): Age, education, income and occupation  
\( Y_2 \): Awareness of features and compliance of Shariah  
\( X_3 \): Shariah background  
\( Y_3 \): Motives of Takāful | More than half (52%) of the sample had not heard of Takāful. There were significant differences between degree holders and non-degree holders regarding knowledge and exposure to Takāful. |
| Sheila, H. N., and Syed, A. S. (2014) | The Viability of Islamic Insurance (Takaful) in India: SWOT Analysis Approach | Quota sampling was used to sample 500 respondents comprising 250 each from Muslims and non-Muslims in Hyderabad, Kerala, and Bangalore (India). A total of 333 questionnaires were returned. | \( X_1 \): Awareness  
\( X_2 \): Acceptability  
\( X_2 \): Prospects  
\( Y \): Viability of Islamic insurance | The awareness level of Takāful was very minimum. Although Takāful had great potential, it would require the support of the government. |
<table>
<thead>
<tr>
<th>Authors</th>
<th>Title</th>
<th>Methodology</th>
<th>Independent Variables (X)</th>
<th>Dependent Variable (Y)</th>
<th>Findings</th>
</tr>
</thead>
</table>
| Akhter, W., and Hussain, T. (2012)           | Takāful Standards and Customer Perceptions Affecting Takāful Practices in Pakistan: A Survey | A total of 150 questionnaires were administered using convenient sampling to insurance holders both from rural and urban areas in Pakistan, but only 142 questionnaires were retrieved. | X1: Age  
X2: Education  
X3: Gender  
X4: Marital status  
X5: Monthly income  
X6: Channels of insurance distribution  
X6: Payment pattern of insurance premium  
X7: Option to shift the company  
X8: Takāful as a Shariah-compliant business  
X9: Perception of Takāful as a risk management tool  
Y: Takāful awareness | There was a critically low level of awareness (90.8%) of Takāful.  
There was a significant association between the education of the respondents and their level of Takāful awareness. | Muslims who were the target of Takāful were largely unaware. “Liberal Muslims” were more informed of Takāful. |
| Maysami, R. C., and Williams, J. J. (2006)    | Evidence on the Relationship between Takaful and Fundamental Perception of Islamic Principles | Data for this study was generated from a larger research project by the same authors. The response of 84 Singaporean Muslims was taken from the original sample of both Muslims and non-Muslims. | X: Fundamental perceptions of Islamic principles  
Y: Awareness of Takāful | |
<table>
<thead>
<tr>
<th>Author(s)</th>
<th>Title</th>
<th>Methodology</th>
<th>Variables</th>
<th>Findings</th>
</tr>
</thead>
</table>
| Lukman, O. A., and Abdelghani, E. (2012)       | Perception and Adoption of Islamic Insurance in Malaysia: An Empirical Study | A questionnaire was used to obtain data from 200 respondents. A total of 168 questionnaires were completed and returned. Structural equation modeling (SEM) and t-test were used for data analysis. | $X_1$: Uncertainty  
$X_2$: Relative advantage  
$X_3$: Compatibility  
$X_4$: Social influence  
$X_5$: Awareness  
$Y$: Adoption | Uncertainty, relative advantage, and social influence did not have a significant impact on adoption. Relative advantage and awareness had a significant impact on adoption. |
| Shabiq, A., and Zubair, H. (2016)              | Factors Affecting Adoption of Takaful (Islamic Insurance) in the Maldives | A sample size of 350 was chosen and questionnaires were administered. A total of 340 questionnaires were returned and SPSS was used for data analysis. | $X_1$: Awareness  
$X_2$: Relative advantage  
$X_3$: Compatibility  
$X_4$: Social influence  
$X_5$: Attitude  
$Y$: Adoption | Compatibility and attitude were found to have a significant effect on Takāful adoption. Relative advantage, social influence, and awareness were not found to have a significant effect on Takāful adoption. |
| Maizaitulaidawati, H. M., Noraini, I., and Nasiha, R. (2015) | The Effects of Compatibility, Social Influence and Awareness in the Adoption of Takaful | A total of 300 questionnaires were originally distributed. However, only 210 (70%) questionnaires were returned. Regression and correlation analysis were used to assess the relationship among the variables. | $X_1$: Compatibility  
$X_2$: Social influence  
$X_3$: Awareness  
$Y$: Adoption | The study found a positive significant relationship between awareness and Takāful adoption. Social influence and compatibility were found to have a positive but insignificant effect on Takāful adoption. |
3.0 METHODOLOGY

3.1 Research Approach
Research is often approached either qualitatively, qualitatively, or a mixture of both. Burns and Burns (2008) noted that the scientific quantitative method reflects the positivist paradigm, while the qualitative research method reflects the interpretivist paradigm. The approach that needs to be adopted for a study is informed by the research problems and the type of data required for the study. The process of conducting the research can either be deductive or inductive. According to Burns and Burns (2008), inductive research adopts a bottom-up approach, which is a major characteristic of a qualitative approach, while deduction is a top-down strategy, which works from general to specific and is typical of the deductive process. As such, this study adopts a deductive approach that relies on theory to first establish a framework and then make use of variables to confirm or reject the study hypothesis.

3.2 Research Design
The research design, as indicated by Saunders, Lewis, and Thornhill (2009), outlines the structure and plan adopted to find answers to the research questions. Due to the nature of the study, the research type was descriptive. This research type was adopted with the aim of finding how compatibility, product features, and relative advantage will predict the potential demand for Takāful and the association among these variables. This will be further used in testing the hypothesis of the study.

For the time horizon, cross-sectional data was used. Bryman and Bell (2005) noted that cross-sectional design collected “data on more than one case and at a single point in time in order to collect a body of quantitative or quantifiable data in connection with two or more variables which are then examined to detect patterns of association.” Therefore, this study adopted a cross-sectional design.

3.3 Sampling and Sampling Technique
Sampling is a process of selecting a segment of a population for the purpose of obtaining information of relevance for investigating a phenomenon. The approach to sampling can be either probability or non-probability sampling. In probability sampling, also referred to as representative sampling, there is a known probability that each unit of the population will be selected. In non-probability sampling, there is no known probability that each case will be selected from the total population.

The study used convenience and snowball sampling methods, which are non-probability sampling techniques. Cooper and Schindler (2008) noted that convenience sampling can be used to test an idea or gain ideas about a subject matter. Snowball sampling was used to enable the first-hand respondents to invite more participants in the survey. The combination of these techniques was meant to target many respondents who were ready and willing to complete the online survey questionnaires within the specified time.
3.4 Sample Size

To determine the sample size for the study, the average of four prior studies conducted in different jurisdictions was computed and used as the sample size. Sheikh Ali and Abdi Jama (2016) in their study used a sample size of 400 with a response rate of 44%, while Coolen-Maturi (2013) in his study had a sample size of 230 with a response rate of 77%. Soualhi and Ahmad (2015) used a sample size of 710 with a response rate of 90%, while Akhter and Hussain (2012) used a sample size of 150 with a response rate of 85.9%. The average sample size of these studies can be calculated as follows:

\[
\frac{710 + 400 + 230 + 150}{4} = 372.5 \text{ or } 373
\]

The sample size thus obtained was 373. However, 321 completed online survey questionnaires were retrieved, constituting an 86% response rate. Determining the sample size using this average allows for comparability with previous research work in the same field.

3.5 Pretesting

The reliability test measures the internal consistency of the research instrument (in this case the questionnaire) used to collect the data. Cronbach’s alpha was used as a reliability measure to find the internal consistency of the questionnaire. Cronbach’s alpha reliability coefficient normally ranges between 0 and 1: the closer it is to 1, the greater the internal consistency.

The result indicates an acceptable Cronbach’s alpha, which confirms the internal consistency of the questionnaire items used for collecting the data.

<table>
<thead>
<tr>
<th>Variables</th>
<th>Number of items</th>
<th>Cronbach’s alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>Awareness</td>
<td>5</td>
<td>0.711</td>
</tr>
<tr>
<td>Potential demand</td>
<td>8</td>
<td>0.764</td>
</tr>
<tr>
<td>Relative advantage</td>
<td>4</td>
<td>0.697</td>
</tr>
<tr>
<td>Product features</td>
<td>5</td>
<td>0.703</td>
</tr>
<tr>
<td>Compatibility</td>
<td>5</td>
<td>0.709</td>
</tr>
</tbody>
</table>

Source: Field Survey (2019).

3.6 Test for Multicollinearity

The study tested for the presence of multicollinearity in the explanatory variables used in the regression analysis and the extent to which it can be a problem. To assess multicollinearity, the variance inflation factor (VIF) index was used. The rule of thumb for
multicollinearity is that the VIF should be less than 10, indicating that the multicollinearity problem is not serious. Jamal (2017) provided a rule of thumb for interpreting the VIF: VIF=1 indicates uncorrelated, 1< VIF ≤ 5 indicates moderately correlated, and VIF> 5 indicates highly correlated. Table 3 summarizes the result of the VIF computed for the explanatory variables.

<table>
<thead>
<tr>
<th>Variables</th>
<th>VIF</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relative advantage</td>
<td>1.718</td>
</tr>
<tr>
<td>Product features</td>
<td>1.723</td>
</tr>
<tr>
<td>Compatibility</td>
<td>1.402</td>
</tr>
<tr>
<td>Mean</td>
<td>1.614</td>
</tr>
</tbody>
</table>

Source: Field Survey (2019).

It can be observed that the explanatory variables are moderately correlated and the rule for multicollinearity is not violated. This indicates that all the explanatory variables are fit for the regression test.

4.0 DATA ANALYSIS

4.1 Descriptive Analysis

Descriptive statistics, including frequencies and percentages, were computed to describe the demographic characteristics of the respondents, such as gender, age group, level of education, and whether they had any insurance policy.

Discussion of the Results

Age

The first demographic data to be analyzed was the age of the respondents. The survey revealed that the majority of the respondents (241, 75.1%) were males, while 80 (24.9%) respondents were female.

Age Category

A greater proportion of the sample (146, 45.5%) was in the age category of 30–39 years. This was followed by those in the age category of 18–29 years, comprising 137 (42.7%) respondents. The age category of 40–49 years represented by 26 (8.1%) respondents and that above 50 years represented by 12 (3.7%) respondents formed the least proportion of the sample. This reveals that a majority of the respondents who participated in the survey were in the active age group whose need for insurance services was growing compared to the age group above 50 years.
**Level of Education**

The survey revealed that most of the respondents were educated: those with first and postgraduate degrees comprised 181 (56.4%) and 89 (27.7%) respondents respectively, those with high school and diploma education comprised 29 (9%) and 17 (5.3%) respondents respectively, and those with professional degrees comprised only 5 (1.6%) respondents. This indicates that the respondents were educated enough to understand and relate to the content of the survey, thereby reducing the likelihood of giving wrong responses.

**Insurance Policy**

When the respondents were asked whether they had insurance policies other than statutory and mandatory insurance schemes, 109 (34%) reported they had insurance policy, while 212 (66%) reported otherwise. Although more than half of the respondents reported that they had not subscribed to any insurance policy, 34% was sufficient to show the importance attached to insurance products subscribed by the sample population with respect to their level of education and age category.

**Table 4. Demographic data of the respondents.**

<table>
<thead>
<tr>
<th>Variables</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>241</td>
<td>75.1</td>
</tr>
<tr>
<td>Female</td>
<td>80</td>
<td>24.9</td>
</tr>
<tr>
<td>Age category</td>
<td></td>
<td></td>
</tr>
<tr>
<td>18–29 years</td>
<td>137</td>
<td>42.7</td>
</tr>
<tr>
<td>30–39 years</td>
<td>146</td>
<td>45.5</td>
</tr>
<tr>
<td>40–49 years</td>
<td>26</td>
<td>8.1</td>
</tr>
<tr>
<td>Above 50 years</td>
<td>12</td>
<td>3.7</td>
</tr>
<tr>
<td>Level of Education</td>
<td></td>
<td></td>
</tr>
<tr>
<td>High school</td>
<td>29</td>
<td>9.0</td>
</tr>
<tr>
<td>Diploma</td>
<td>17</td>
<td>5.3</td>
</tr>
<tr>
<td>First degree</td>
<td>181</td>
<td>56.4</td>
</tr>
<tr>
<td>Postgraduate</td>
<td>89</td>
<td>27.7</td>
</tr>
<tr>
<td>Professional</td>
<td>5</td>
<td>1.6</td>
</tr>
<tr>
<td>Do you have an insurance policy?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>109</td>
<td>34.0</td>
</tr>
<tr>
<td>No</td>
<td>212</td>
<td>66.0</td>
</tr>
<tr>
<td>Total</td>
<td>321</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Field Survey (2019).
Potential Demand
In order to find the components of the patronage of Takāful in Ghana, the respondents were asked to rate the factors that contributed to the potential demand. A mean of 2.24 and a standard deviation (SD) of 0.61 indicate that there is not much dispersion from the mean, as shown in Table 5.

Relative Advantage
This was one of the explanatory variables used to find its influence on the patronage of Takāful. The overall mean was 1.98, which indicates that the responses fell within the “agreed” rating without much dispersion with the SD at 0.72, as shown in Table 5.

Product Features
This study further investigated the influence of the features of Takāful on its patronage. A mean of 2.09 and a standard deviation of 0.68 indicates how concentrated the responses were within the “agreed” rating, as shown in Table 5.

Compatibility
Finally, this study investigated compatibility with economic, socio-cultural, and religious values. A mean of 2.26 and a standard of deviation of 0.70 indicate how respondents largely “agreed” with the compatibility with their religious, economic, and socio-cultural values, as shown in Table 5.

Skewness and Kurtosis
Skewness measures the extent to which the distribution is deviated from symmetry, which may be either skewed to the right, to the left, or not skewed. On the other hand, kurtosis measures the extent to which the distribution is flat or peaked. As shown in Table 5, skewness ranges from 0.322 to 0.893, which means that the distribution is either moderately skewed or appropriately symmetric.

For kurtosis, it can be seen that relative advantage and compatibility are slightly platykurtic (−0.245 and −0.263 respectively), which indicate that they have slightly lower and broader peaks. The other variables are slightly leptokurtic, ranging from 0.163 to 0.191, which indicate that they have slightly higher peaks. Since the distribution is approximately mesokurtic, it can be concluded that the data was normally distributed.

Table 5. Descriptive statistics.

<table>
<thead>
<tr>
<th>Variables</th>
<th>N</th>
<th>Min</th>
<th>Max</th>
<th>Mean</th>
<th>SD</th>
<th>Skewness</th>
<th>Kurtosis</th>
</tr>
</thead>
<tbody>
<tr>
<td>Potential demand</td>
<td>321</td>
<td>1.00</td>
<td>4.12</td>
<td>2.2457</td>
<td>.61375</td>
<td>.322</td>
<td>.163</td>
</tr>
<tr>
<td>Relative advantage</td>
<td>321</td>
<td>1.00</td>
<td>4.00</td>
<td>1.9852</td>
<td>.72158</td>
<td>.533</td>
<td>−.245</td>
</tr>
<tr>
<td>Product features</td>
<td>321</td>
<td>1.00</td>
<td>4.40</td>
<td>2.0916</td>
<td>.68371</td>
<td>.562</td>
<td>.191</td>
</tr>
<tr>
<td>Compatibility</td>
<td>321</td>
<td>1.00</td>
<td>4.20</td>
<td>2.2604</td>
<td>.70495</td>
<td>.893</td>
<td>−.263</td>
</tr>
</tbody>
</table>

Source: Field survey (2019).
4.2 Discussion of the Major Findings

The main objective of this study was to identify the key factors and variables that will influence the patronage of Takāful in Ghana. The drivers of demand for Takāful, as identified in the literature, were relative advantage, product features, and compatibility. Therefore, the study measured the association and relationship between these factors.

It was found that relative advantage, product features, and compatibility used as the explanatory variables had a relatively strong and positive relationship with potential demand. Relative advantage was found to have a strong positive relationship with potential demand at a correlation coefficient \((r)\) of 0.659, which was significant at the 0.01 level. Product features and potential demand had a positive relationship at a correlation coefficient of 0.616 at the 0.01 significance level, while compatibility and potential demand had a positive relationship at a correlation coefficient of 0.508 at the 0.01 significance level.

The findings also revealed a relatively stronger positive relationship between relative advantage and product features at a correlation coefficient of 0.611, which was significant at the 0.01 level. Similarly, a strong and positive relationship was found between compatibility and relative advantage with a correlation coefficient of 0.479 at the 0.01 significance level. Finally, product features was also found to have a positive and relatively stronger association with compatibility at a correlation coefficient of 0.482 at the 0.01 significance level.

The strong positive relationship found among the variables indicates that improving one variable positively improves the other variables that will collectively influence the potential demand for Takāful in Ghana.

Table 6. Correlation matrix.

<table>
<thead>
<tr>
<th>Variables</th>
<th>Potential demand</th>
<th>Relative advantage</th>
<th>Product features</th>
<th>Compatibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Potential demand</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Relative advantage</td>
<td>.659**</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Product features</td>
<td>.616**</td>
<td>.611**</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Compatibility</td>
<td>.508**</td>
<td>.479**</td>
<td>.482**</td>
<td>1</td>
</tr>
</tbody>
</table>

*Correlation is significant at the 0.05 level (two-tailed).
**Correlation is significant at the 0.01 level (two-tailed).

A multiple linear regression test was carried out between relative advantage, product features, and compatibility as the independent variables and potential demand as the dependent variable. The \(R\) determines the strength of the association between the independent variables and the dependent variable, while the \(R^2\) square determines the extent to which relative advantage, product features, and compatibility can collectively predict the potential demand.
The $R$ was 0.728, which indicates a positive significant relationship between the explanatory variables and the explained variable. The $R$ square was 0.53 and the adjusted $R$ square was 0.525, which indicate that about 52.5% of the variations in potential demand can be explained by relative advantage, product features, and compatibility.

The $F$ statistic of 118.931 and a $P$ value of $<0.05$ indicate that the result was statistically significant, which means that relative advantage, product features, and compatibility are important factors for predicting potential demand for Takāful.

In the regression analysis, the beta coefficient is an important parameter to consider since it explains the predictive capacity of the variables used. The beta coefficient is used to estimate how much one unit in the dependent variable will increase with a unit increase in the independent variable. However, it can be observed from Table 7 that all the beta values are positive, which indicates a positive predictive power of all the independent variables.

In this study, relative advantage was found to have the highest predictive capacity of potential demand among the explanatory variables with a beta coefficient of 0.338. This shows that for a unit increase in relative advantage, a 33.8% increase in potential demand can be predicted. The beta value of product feature was 0.257, which means that a unit change in product features will trigger a 25.7% change in potential demand. Finally, compatibility had a beta coefficient of 0.156, which indicates that potential demand will change by 15.6% if compatibility changes by one unit.

<table>
<thead>
<tr>
<th>Regression</th>
<th>Coefficient ($\beta$)</th>
<th>SE</th>
<th>T-ratio</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Constant)</td>
<td>.984</td>
<td>.090</td>
<td>7.556</td>
<td>.000</td>
</tr>
<tr>
<td>Relative Advantage</td>
<td>.338</td>
<td>.043</td>
<td>7.873</td>
<td>.000</td>
</tr>
<tr>
<td>Product Features</td>
<td>.257</td>
<td>.045</td>
<td>5.671</td>
<td>.000</td>
</tr>
<tr>
<td>Compatibility</td>
<td>.156</td>
<td>.040</td>
<td>3.924</td>
<td>.000</td>
</tr>
</tbody>
</table>

Table 7. Regression matrix.

Hypothesis Testing
This study attempted to test the following hypotheses:

Hypothesis 1
H1: There is a significant relationship between relative advantage and potential demand.
H0: There is no significant relationship between relative advantage and potential demand.

The result of the regression analysis revealed that with $\beta=0.338$ and $P$ value $<0.05$, there was a positive relationship between relative advantage and potential demand, which was
significant at the 0.000 significance level. Therefore, this study fails to reject the alternative hypothesis that states that there is a significant relationship between relative advantage and potential demand. This finding contradicts that of Shabiq and Zubair (2016) who found that the relationship between relative advantage and Takāful adoption was not significant in the case of Maldives. It also contradicts the findings of Lukman and Abdelghani (2012) in the case of Malaysia.

**Hypothesis 2**

**H1**: There is a significant relationship between product features and potential demand.

**H0**: There is no significant relationship between product features and potential demand.

The result revealed that there was a positive relationship between product features and potential demand. This was indicated by $\beta=0.257$ and $P<0.05$, which was significant at the 0.000 significance level. Based on the result, we therefore fail to reject the alternative hypothesis that states that there is a significant relationship between product features and potential demand.

**Hypothesis 3**

**H1**: There is a significant relationship between compatibility and potential demand.

**H0**: There is no significant relationship between compatibility and potential demand.

The result found that with $\beta=0.156$ and $P<0.05$, which was significant at the 0.000 significance level, there was a positive relationship between compatibility and potential demand. Therefore, this study fails to reject the alternative hypothesis that states that there is a significant relationship between compatibility and potential demand. This finding supports that of Lukman and Abdelghani (2012) and Shabiq and Zubair (2016) who also found a positive and significant relationship between compatibility and Takāful adoption. However, it partially supports the findings of Maizaitulaidawati, Noraini, and Nasiha (2015) who found a positive but insignificant relationship between compatibility and Takāful adoption.

**Table 8. Results of the hypotheses.**

<table>
<thead>
<tr>
<th>Hypotheses</th>
<th>Sig.</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>There is a significant relationship between relative advantage and potential demand.</td>
<td>0.000</td>
<td>Accepted</td>
</tr>
<tr>
<td>There is a significant relationship between product features and potential demand.</td>
<td>0.000</td>
<td>Accepted</td>
</tr>
<tr>
<td>There is a significant relationship between compatibility and potential demand.</td>
<td>0.000</td>
<td>Accepted</td>
</tr>
</tbody>
</table>
5.0 SUMMARY OF THE FINDINGS

Concerning the first objective of finding the state of the insurance industry in Ghana, it was noted that the insurance sub-sector has made tremendous strides over the years in improving the sector by keeping pace with international standards, increasing the number of insurance companies, and introducing innovative insurance products and delivery channels. However, the insurance coverage is still low and its contribution to the country’s GDP remains below 2%, which informs of the need to explore other insurance products, including Takāful, in order to widen the coverage and boost premiums.

This study further found that Takāful has a potential impact on the growth of the insurance sector in particular, and on the Ghanaian economy in general. However, in the short to medium term, the individual or unit level impact would be mainly felt, and in the long run and with the support of regulatory framework, a positive macroeconomic impact in terms of an increase in insurance penetration, insurance coverage, and contribution to GDP will be realized.

While investigating the potential drivers of Takāful in Ghana, this study found that relative advantage, product features, and compatibility, which are the explanatory variables, have a positive and significant relationship with potential demand, which is the explained variable. This indicates that the extent to which Takāful will be patronized will be largely determined by the extent to which it is compatible with their religious, ethical, and cultural dispositions, the features of the product, as well as the competitive advantage it offers over conventional insurance.

5.1 Recommendations

1. Apart from the economic and financial aim of boosting premiums, priority should also be given to the social inclusion aspect by offering microtakāful (Islamic microinsurance) products, which target low-income workers, blue-collar workers, and small businesses. This will expedite the extension of insurance coverage to include these categories of people.

2. Leveraging technology in the distribution channels of Takāful services can be done through a mobile money service, which is widely patronized by the majority of the population. This will help reduce both the associated intermediation cost and human barriers in the process.

3. Before launching Takāful services in Ghana, intensive education and awareness creation should be embarked on to familiarize people with the product and its economic features. This will go a long way to help establish and well situate Takāful in the insurance market.

4. This study also recommends that a comprehensive Takāful framework be created according to the guidelines of Nigeria and Malaysia, which are respectively a regional and a global player in the Takāful industry. This will go a long way to ensure harmonization of Takāful guidelines across the board and ensure conformity with international standards.
5. Finally, a comprehensive understanding of other drivers of Takāful in Ghana beyond the findings of this study is required. This will give a broader insight into the key factors in creating a market demand for Takāful in Ghana.

REFERENCES


Towards an Islamic Basis for Veganism

Zinnira Shaikh

INTRODUCTION

With the rise of veganism around the globe, many Muslims are adopting this diet and way of life. Veganism preaches to reduce the suffering that we cause, and reminds us that animals are sentient creatures. In this regard, it is compatible with Islamic teachings of mercy towards animals. However, Islam allows the killing of animals for food, and seems to assume that animals are created for humans to benefit from. Given the rising number of Muslim vegans, there is a need to resolve these incompatibilities and rethink the way we believe Islam teaches us to treat animals. Few scholars have dealt with this issue; and from those that have, they only go as far as allowing veganism. I argue that Islamic thought does contain grounds on which veganism can be seen as a recommended practice, while justifying mass slaughter from an Islamic viewpoint is near impossible in this day and age. This will be done by applying the principles elaborated by Islamic scholars to our current circumstances.

Keywords: animal welfare, veganism, vegetarianism, slaughter, meat, halal, haram, ethics
VEGANISM AND THE RISING TIDE OF MUSLIM VEGANS

The Vegan Society defines veganism as “a philosophy and way of living which seeks to exclude—as far as is possible and practicable—all forms of exploitation of, and cruelty to, animals for food, clothing or any other purpose… In dietary terms it denotes the practice of dispensing with all products derived wholly or partly from animals.”

Muslims, among others, are increasingly adopting veganism. Although exact statistics are not available, plenty of Facebook pages and groups cater exclusively to Muslim vegans. Numerous websites such as Islamic vegetarianism, Muslim Vegan, Green Muslim, and Animals in Islam help to answer questions about Islam and animals. The Animals in Islam website lists, among others, the following fatwas:

“A Muslim may be a vegetarian. However, he should not regard eating meat as prohibited.” – Mufti Ebrahim Desai

“One should not think that it is better to abstain from eating these foods, that doing so will be rewarded, or that being a vegetarian is closer to Allah than not, and so on. It is not permitted to draw closer to Allah in this way. The Prophet, peace and blessings be upon him, who is the best of mankind and the closest to Allah, used to eat meat and honey and drink milk.” – Islam Online, Islam QA

VEGETARIANISM IN THE TRADITION AND ANTHROPOCENTRISM

In the Muslim tradition, Muslims who were vegetarians were often called zanādiqa. In classical times, the discourse on vegetarianism was theological in nature. It centered on the mercy of God, His Justice, or predestination. However, the modern discourse is based on an animal advocacy perspective, which gives equal importance to the interests of both animals and humans. There is an increased interest in the welfare of animals and an increasing awareness that speciesism—prioritizing the interest of one’s own species over others’—is now regarded by many to be just as “morally untenable” by many ethicists as racism or sexism. This concern arises within the context of burgeoning animal abuses, mostly in biomedical research and “agribusiness” (Tlili 2012) which are mainly motivated by “scientific inquisitiveness and financial gain” (ibid.). However, some philosophers argue that they are rooted in religious beliefs about the inferiority of animals, based on the Qur’anic interpretation of humans as God’s vicegerents and on the Biblical notion of dominion (Tlili 2012, xi).

Tlili notes that responses to this allegation either unapologetically espouse the “speciesist religious attitudes” or apologetically point to the interpretations that protect animal interests. Yet, both these responses take the superiority of humans for granted. Tlili proposes a non-anthropocentric reading of the Qur’an, which presents animals as spiritual beings capable of ascending the ladder of spirituality. However, this non-anthropocentric view is far from being mainstream or even widely accepted. With this in mind, I argue that veganism can be seen as a recommended action based even on the “compassionate anthropocentrism” supported by mainstream Islam, especially in this day and age. Consequently, I argue that eating animal products is difficult, if not impossible, to justify
from an Islamic perspective. My argument, like the contemporary Muslim vegan discourse, is based on encouraging kindness and compassion, while accepting anthropocentrism. Even if human interests are the most worthy of consideration, veganism still emerges as the most beneficial way. This argument uses mainstream understandings of māqāṣid al sharīa, and environmental ethics. It is an argument that could not have been made before, because it takes into account modern ways of food production and other circumstances that did not exist until recently.

**VEGETARIANISM ON THE BASIS OF ISLAMIC ETHICS**

Before delving into modern practices of raising and slaughtering animals and the detrimental consequences they have in numerous ways, it should be noted that there is an argument to be made for veganism based on Islamic ethics that stands regardless of the consequences. This principled argument for veganism is made on the basis of compassion and mercy.

Islamic texts and practices have long recognized animals’ ability to feel maternal love and physical pain among other emotions. The Prophet SAW rebuked a man who had taken away the young ones of a bird, saying: “Who has hurt the feelings of this bird by taking its young? Return them to her” (Muslim). According to the story of the ants in the Qur’an, ants are also sentient creatures that want to avoid pain.

Although Islam accepts that animals have emotions and interests of their own, we cannot deny the fact that it allows for the slaughtering of animals for food. However, when speaking of the annual ritual sacrifice, Allah reminds us “It is neither their meat nor their blood that reaches Allah, but it is piety from you that reaches Him.” In arguing against veganism, many Muslim scholars often stick to the letter of the law, ignoring the spirit behind them, which is to gain piety.

In our day and age, when slaughter leads to innumerable global consequences for numerous stakeholders, it might be time to rethink the necessity of performing this action for the pleasure of Allah. In the same verse, Allah says “And give glad tidings to the Muhsinun (doers of good)” (Qur’an, 22:37).

The concept of iḥsān is what the Messenger of Allah invoked when instructing us regarding slaughter, “Verily Allah has prescribed iḥsān (kindness) for everything. So when you kill, you must make the killing in the best manner (with iḥsān); when you slaughter, make your slaughter in the best manner. Let one of you sharpen his knife and give ease to his animal (in order to reduce his pain).” Arguably, not killing at all causes the least pain and therefore, can be seen as closer to iḥsān. Moreover, the story of ritual slaughter in the Qur’an can be read metaphorically, according to Benthall (2003). He argues that the Qur’an can be interpreted to allow fruits and vegetables to be offered as sacrifice, and that Abraham’s story can be read symbolically, as in the Jewish tradition.

Although we are allowed to gain benefit from animals, there are principles that restrict this use. The Messenger of Allah said to his companions who were chatting in the marketplace while sitting on the backs of their camels: “Do not treat the backs of your animals as pulpits, for God Most High has made them subject to you only to convey you
to a place which you could not otherwise have reached without much difficulty.” If we have only been allowed to benefit from animals in cases where not doing so would cause us much difficulty, it becomes nearly impossible to justify the killing of animals for food when vegan alternatives are more easily available and healthy, more accessible because they are cheaper, and more sustainable.

When it comes to slaughter, it is possible to minimize the pain caused further by not slaughtering at all. Indeed, this is seen as an act of mercy:

Mu’awiya ibn Qurra reported that his father said, “A man said, ‘Messenger of Allah, I was going to slaughter a sheep and then I felt sorry for it (or “sorry for the sheep I was going to slaughter”).’ He said twice, ‘Since you showed mercy to the sheep, Allah will show mercy to you’” (Al Adab Al Mufrad, 373).

In Islam, compassion for animals is not trivial. It can lead a person to heaven even if they have committed major sins, as in the case of the prostitute who gave water to a dog. Cruelty to animals can lead a person to hell even though they are otherwise pious, like the woman who starved her cat (Kemmerer 2011, 174–75).

How we treat animals is a reflection of the state of our guidance: proper treatment reflects proper guidance, improper treatment reflects misguidance. Any treatment of animals that violates the Sacred Law is not merely a legal or moral wrong; it desecrates the creation and profanes the Creator… it must not be forgotten that the wrongness is not merely legal and moral: it is also theological and spiritual. (Furber 2017, 9)

However, the fatwas on vegetarianism ignore these ethical aspects of compassion and mercy, and focus only on the halal and the haram. This Shari’a-based view evades the ethical concerns that Muslims should have, and the development of an ethical imperative formulated in view of the issues of our time. It also reduces Islamic rulings to mere prohibitions and permissions, and drains the soul out of Islam, which is essentially ethical:

Abu Hurayra reported that the Messenger of Allah, may Allah bless him and grant him peace, said, “I was sent to perfect good character.” (Muslim)

MĀQĀṢID AL SHARĪA

While slaughtering and eating animals is permissible, the conditions in which animals are now bred and killed have no precedent in history. Moreover, the harms caused by mass slaughter of animals are also unprecedented. This calls for a renewed engagement with the sources and ijtihād on part of the scholars. Ijtihād is done with māqāṣid al sharīa in mind. Llewellyn (2003) notes that the ultimate objective of the Shari’ā is the welfare of all of God’s creation, māṣāliḥ al khalq, not just humans. This should focus on the material and non-material dimensions, and the welfare of “human and non-human sentient beings must be considered” and “no species or generation may be excluded from consideration.” With this in mind, I will examine the harms and benefits that have an impact on the creation of Allah, from animals, including fish, to the oceans, the air, the Earth, and of course to humans themselves.
In response to the objection that eating meat causes harm to animals, Furber says: "Scholars of the Sacred Law have answered this potential objection by pointing out that hunting and killing animals for meat is permissible out of the general need to nourish and sustain humanity, and—as the maxim states—‘needs are given the status of necessity.’" Al-ʿIzz ibn ʿAbd al-Salām explains that slaughtering animals for food is one of the cases where a harm or detriment (mafsadah) is combined with a benefit (maṣlaḥah) and—contrary to the general rule—the benefit has priority even though harms are involved. "Slaughtering is a detriment (mafsadah) for the animal but a benefit (maṣlaḥah) for humanity in that it keeps them alive, and the benefit of perpetuating human species has priority" (2017, 11).

As I will show, these benefits that the scholars have cited as justification for the killing of animals, are not only not achieved by eating animals, but by abstaining from doing so. Meat, dairy, eggs, and milk that we consume are causing major diseases (e.g. cancer, obesity, heart disease), thereby not providing the benefit of keeping us alive in the sense of providing nutrition. The “benefit of perpetuating human species” requires, at minimum, a viable home for humans to live in, but animal agriculture is one of the foremost causes of climate change that is leading to the destruction of our planet. Given this information, Furber should declare that animal products are no longer permissible since he says:

Killing animals and consuming their meat are permitted as a means for obtaining the objective of protecting human life and perpetuating the species (ḥifẓ al-nafs). But a means ceases being permitted if it leads to the very opposite of its intended objective. So while the default is that killing animals and consuming their meat are permissible, they cease being permissible when it leads to harm and undermines the very objective for which they are permitted. (2017, 12)

FACTORY FARMING IN MODERN TIMES

Every year, more than 70 billion land animals are killed for food. Given the unimaginably large numbers, it is neither possible nor practicable for them to be raised in free-range farms, grazing on lush green grass. As a result, they are raised in “factory farms,” where thousands of them are confined in cramped spaces, fed antibiotics by kilogram to prevent infections that result from such proximity and lack of hygiene, and fed diets that often contain meat from their own species.

Oppenlander, who conducted thirty-five years of research and numerous visits to farms across the world, exposes the world of factory farms and every other type of existing farm in his book *Food Choice and Sustainability*. He lists the numerous problems concerning the way animals, birds (e.g. chickens), and even fish are raised and killed. Chickens raised for their meat, also known as broilers, are hybridized to grow at rapid rates and confined in cramped spaces to keep their activity levels low (2013, 372). Egg-laying hens are kept in cages which are so small that they can barely spread their wings, let alone move. They live in these spaces for fifty-two weeks, “laying eggs around the clock until they are so wasted that they are then slaughtered for low-grade food or simply
trashed” (Oppenlander 2013, 368). Oppenlander speculates that these hens are the “most legally unprotected farm animal with some of the cruelest conditions that we have ever imposed on another living being” (2013, 369). Even though exposure of these conditions has led people to call for cage-free eggs, Oppenlander shows that the definition of “cage free” is so lax that it could mean a space as big as a laptop screen. Nevertheless, male chicks laid by these hens are ground up alive or suffocated to death as they will not lay eggs (2013, 370). Chickens, otherwise social creatures, develop cannibalistic tendencies and become violent. As a precautionary measure, they are debeaked and their wings are clipped without anesthesia (Oppenlander 2013, 372).

Dairy cows live a much more miserable life, in which they are continually and forcibly impregnated and separated from their calves so that their milk output can be maximized. Regardless of whether the cows live in grass-fed, pasture-raised, organic, or factory farms, what Oppenlander calls the “behind-the-scenes process” is the same:

“That dairy product had to come from a cow, which needed to go through a pregnancy, have a baby cow, which was taken from its mother within the first few hours of birth (and then that baby cow was slaughtered for veal), while the mother went on to develop mastitis by living in repetitive cycles of coerced reproduction and abuse of her body and spirit.” (2013, 368)

He argues that there is no difference between ovo-lacto vegetarians and meat eaters since there is no difference in “the impact of global depletion caused by raising animals to eat from that of raising animals in order for us to eat their products, such as dairy and eggs” (2013, 365).

When it comes to fish, who have also been shown to be sentient creatures, their large-scale killing (up to 2 trillion per year) has led to ecological damage and loss of biodiversity since bykill is used to extract the target fish from the ocean, and the other life forms that depend on those fish for food (Oppenlander 2013, 352).

THE “HALAL BUBBLE”

Despite facts about factory farming being easily accessible, most scholars continue to cling to the idea of this slaughter, and the resulting meat, as halal. Instead of encouraging Muslims not to participate in this, they continue to find justifications or even encourage improvements in the method of raising animals instead. Of these scholars, Furber (2017) appears best acquainted with all the specifics of factory farming. Here, I examine how the rulings he extracts from hadith are not put into practice. Later, I will show why it is impossible to put these rulings into practice in the status quo, and the only option for Muslims is to abstain.

In his paper “Rights and duties pertaining to kept animals: a case study in Islamic law and ethics,” Furber (2017) quotes a hadith that mentions the rules regarding milking:

Sawādah ibn Rabī’ (may Allah be pleased with him) said that “I came to the Prophet (may Allah bless him and give him peace) and he ordered a group of
camels for me. He said to me, ‘Order your sons to trim their nails for the udders of their camels and livestock. Tell them to leave its young with it so they don’t reach the end of a year emaciated.’” (al-Bukhārī, al-Tārīkh al-kabīr (Hyderabad: Dāʾirat al-Maʿārif al-ʿUthmāniyyah, n.d.), 4:184.2418; see also al-Bayhaqī, Maʿrifat al-sunan, 15635)

Due to the huge scale on which dairy farming now takes place, it is impractical to have humans (with well-trimmed nails) milk cows. Rather, cows are milked using machines that can cause lesions in the cows’ teats, which can also lead to infections, including mastitis. Journals of bovine research and dairy sciences have numerous papers related to mastitis (Barkema et al. 2015). Not only is the disease harmful and painful to the cows that suffer from it, it also affects humans who drink their milk—“mastitis has a serious zoonotic potential associated with shedding of bacteria and their toxins in the milk” (Abebe et al. 2016).

Clearly, the milk that we drink is a product of torture and separation of cows from their calves, which the Prophet explicitly forbade. Can it then be considered halal? Moreover, it is far from being ṭayyab, since it is linked to health issues, which will be elaborated later.

Importantly, scientific research and economic benefits are found to be strongly linked. All articles that mention mastitis almost immediately state its economic impact and its associated losses. They rarely, however, discuss the pain associated with it and the cost to the animal itself. Moreover, they adopt stances whereby they assume that dairy farming is inevitable and irreplaceable, so they suggest improvements instead of advocating against it altogether. Although subtle, this is an ethical evaluation in itself, which considers efficiency and economic benefit as enough justification for the abuse of animals.

However, these studies mention the desires of “consumers.” When Barkema et al. (2015) speak about animal welfare, they seem to think it is significant not because of its inherent value but because consumers are concerned about it. This shows that not only is the “scientific data” on animal affairs highly value-laden, but also these values prioritize profit-making over ethics. When they pay attention to ethics, it is because “consumers” are concerned about it and their decisions impact the profit that companies make. This realization alone shows us the importance of the individual choices we make as consumers, and the message we send regarding our own ethics in doing so. Given that companies and even the scientific community accept that they want to cater to consumers, do we, as consumers, not have the responsibility to be ethical and make sure our food choices reflect this?

Furber addresses the responsibility we have as Muslims in this regard:

The situation described above is at odds with the Sacred Law. Indeed, the Sacred Law requires that something be done to rectify the situation. I will show why this is so for individuals who keep animals, trade in their products, and consume them…. Muslims in general should be concerned with how the animals whose products they consume are raised—and that these concerns are not limited to individuals who keep and raise animals. (Furber 2017, 8)

Regarding the profit motive that drives cruelty to animals, Furber says:

Animal welfare is not something that can be ignored for the sake of reducing
expenses and increasing profits merely for the sake of economic efficiency. This places many of intensive animal farming practices at odds with the Sacred Law. For example: it is unlawful to separate a mother from its young. This does not change just because there is a market for a particular type of meat cut that depends upon separating a mother from her young. (Furber 2017, 18)

However, for Furber, “completely eliminating the consumption of animal products is neither a viable or desirable option for Muslims, since animal sacrifice is involved in several religious rites and occasions. Additionally, moderate consumption of meat is a Prophetic norm (Sunnah). So one really cannot make a case that the Sacred Law calls for vegetarianism or that it is in line with the Sunnah. Instead, something must be done to ensure that our consumption is within the limits set by religious norms and sound medical advice, and that the animals we consume are raised according to the Sacred Law.” I will later show that it is impossible to ensure the kind of consumption Furber talks about, and will argue the case for veganism from an Islamic perspective.

(LACK OF) SCHOLARLY RESPONSES TO FACTORY FARMING

Unfortunately, the majority of scholars have refused to engage with the new questions regarding slaughter. Instead, they content themselves with parroting the beautiful verses and hadith of the Prophet regarding the treatment of animals, completely disregarding the new context and concerns of this day and age. Contemporary scholar Llewellyn seems somewhat aware of the practices of factory farming and its harms. However, he claims that all farming causes destruction and that our lives, in essence, require the death of other creatures. He then suggests that we can “redeem” the death of those creatures by taking God’s name in slaughtering and eating them, to show gratitude. The act of slaughter then becomes an offering of sacrifice and not desecration (Foltz 2006, 87). It seems ludicrous to argue that taking God’s name, while engaging in an act that causes the destruction of His Earth and the creatures that bow down in worship to Him, is enough to make it a moral act. Taking God’s name is a necessary, but not a sufficient, condition to make the act of slaughter ethical. Llewellyn ignores the effects of buying and slaughtering meat and therefore escapes the moral repercussions. Similarly, Qaradawi claims that animal rights were recognized in Islam hundreds of years before their recognition in the West, and that these rights must be enforced by the state (Foltz 2006, 88). Beyond this, he does not say how this can be applied in this day and age.

Fortunately, some scholars have begun to deal with these questions and advocate *ijtihad* for a rethinking of human–animal relations and the position of humans as vicegerents of Allah. Basheer Ahmad Masri, a twentieth-century Indian scholar, points out that the cruelty towards animals is “being justified in the name of human needs and spurious science,” even though these needs are “non-essential, fanciful, wasteful, and for which alternative humane products are readily available” (Foltz 2006, 89). He declares that “to kill animals to satisfy the thirst for inessentials is a contradiction in terms within the Islamic tradition” (ibid).
WEIGHING THE HARMS AND BENEFITS

In addition to the biggest cost of all, namely the torture and abuse of animals elaborated above, and from an Islamic perspective, the violation of their rights, there are also other far-reaching consequences of animal agriculture. These include environmental degradation, harm to humans’ physical and mental health, food security issues, and other economic costs. Each of these will be explored in turn, with Islamic principles outlined above in mind.

THE ENVIRONMENTAL COST OF LIVESTOCK FARMING

“Corruption of the earth, including destruction of the environment is forbidden in the Qur’an, as are wasteful overconsumption and extravagance” (Llewellyn 2003, 199). Llewellyn argues that “this clearly demands that all natural resources be used frugally and efficiently, and that pollution be prevented, reduced, and cleaned up.” In light of these Islamic principles, let us review the environmental impact of animal farming on the environment.

The environmental impact of eating animal products such as meat and dairy is the highest compared to other human activities. Most strikingly, “impacts of the lowest-impact animal products typically exceed those of vegetable substitutes, providing new evidence for the importance of dietary change” (Poore and Nemecek 2018, 987).

Animal agriculture is associated with higher greenhouse gas emissions compared to plant agriculture. Livestock is responsible for “at least 32,564 million tons of CO₂ per year, or 51 per cent of annual worldwide greenhouse gas emissions” (Goodland and Anhang 2009, 11). Moreover, the production of animals as food is also calorically and nutritionally inefficient. Animal products such as meat and dairy use 83% of the world’s farmland yet provide a meager 18% of the total calories and 37% of the total protein. Avoiding these products could lead to a 75% reduction in farmland use, and help the Earth recover from deforestation (Goodland and Anhang 2009).

THE IMPACT ON HUMAN HEALTH

Meat and other animal products are often viewed as necessary for the survival of humans. Some products like milk are considered healthy and required for optimal growth. The meat and dairy industries have invested a large amount of time and money into perpetuating these myths by funding studies in nutrition, lobbying major governments, and employing advertising tactics. As a result, vegan diets are assumed to be incomplete and lacking. Indeed, this reason has also been discussed in an article “The Prophet and Mercy to Animals” on a website hosted by the Muslim World League, which states: “We cannot say that a vegetarian diet is enough for all its inhabitants. There is no evidence that it was enough for them at any time. Then doctors spoke about the importance of animal and fish protein, and there are no approved medical theories showing that man can obtain all his nutritional needs from plants” (Abdul Wahab, n.d.). This claim can be refuted by the hadith of the Prophet:
A’isha reported Allah’s Messenger (ﷺ) as saying:

“A family which has dates will not be hungry.” (Sahih Muslim, 2046)

If the Prophet said this at a time when dates—a plant food—were one of the staples in what was a very limited diet, how can we argue that the abundance of plant foods that we now have access to are not enough for “all its inhabitants”? In any case, the argument that a plant-based diet “was never enough for them at any time” is falsified. In another hadith, A’isha narrates:

“The Prophet died when we had satisfied our hunger with the two black things, i.e. dates and water.” (Sahih Bukhari, 5383)

Moreover, there are in fact “approved medical theories” that support vegan diets. According to the American Dietetic Association, “appropriately planned vegetarian diets, including total vegetarian or vegan diets, are healthful, nutritionally adequate, and may provide health benefits in the prevention and treatment of certain diseases. Well-planned vegetarian diets are appropriate for individuals during all stages of the life cycle, including pregnancy, lactation, infancy, childhood, and adolescence and for athletes” (Oppenlander 2013, 259). However, Furber points out that “an individual’s permission to slaughter an animal for food is contingent upon a general experiencing of need—even if the individual does not experience it himself. So the mere existence of a nutritionally equivalent vegetarian diet does not automatically render killing animals for food void” (2017, 12). He further states what is required to “limit” the eating of meat:

“There are, however, other things that might limit it—like eating a quantity of meat that exceeds the limits the Sacred Law places or eating a quality or quantity that is harmful... an increase of meat in the diet is correlated with numerous health risks. The Sacred Law prohibits us from inflicting harms—even to ourselves” (2017, 12).

Among the many thousands of peer-reviewed studies that have shown the health benefits of eating a plant-based or vegan diet, a long-term Harvard study found that when factors such as tendency to smoke and poor eating habits were factored out, an increase in daily intake of red meat was linked to an overall 12% higher risk of death (Oppenlander 2013, 258). Moreover, another study found that “with meat or dairy consumption, there is essentially a low-grade chronic inflammatory condition established throughout the circulatory system” (Oppenlander 2013, 258). Eating meat, eggs, and dairy has also been found to be the biggest causative factor to the development of heart disease (Oppenlander 2013, 259). The chemical residues, hormones, and pathogens in meat, dairy, eggs, and fish produce cancer-causing agents and human carcinogens such as dioxin-like compounds: “95 per cent of our exposure to these compounds comes from meat, dairy, fish, and shellfish” (ibid). Considering this information from a fiqh perspective, scholars, including Furber himself, may want to rethink the permissibility of eating these animal products, comparable to the change in the ruling of smoking after its impact on health became clear. In any case, this information shows us that these products are not tayyab, and that we should limit our consumption of them as far as possible, if not eliminate them completely.
However, further evidence provided in this paper will show why even a little amount of animal food is harmful in many other ways, and those consequences require us to abstain from it completely.

Given that we live in a globalized world, the health costs of eating animals go beyond mere inflammation at the cellular level. In developed countries, “eating animals is one of the most significant risk factors found in nearly all of the most common diseases. It is, therefore, heavily implicated in rising healthcare costs, health insurance premiums, foods prices, and even labor costs for businesses. Those who eat animals are driving up all these costs while driving down productivity” (Oppenlander 2013, 262). In 2012, the US spent $130 billion dollars on healthcare costs due to dietary choices related to livestock (Oppenlander 2013, 263). However, Oppenlander argues that the figure is as high as $350 billion, since the rest of the $3 trillion dollars were spent on diseases, including cancer, obesity, and heart disease, which are all linked to eating animals (2013, 263). He views these and the statistics on the resulting loss of productivity not as mere numbers, but as “patterns that tell a story about what we choose to eat as a society and what happens to us afterward—the stark and very real consequences.” From an Islamic perspective, we could also include “spiritual productivity” among the costs, as being sick or unhealthy prevents us from worshipping Allah as well as we otherwise could. By making choices that effectively destroy our health, we are putting ourselves into tahluka, against which Allah warns us.

On the other hand, eating a plant-based diet provides health benefits such as 50% lower risk of coronary heart disease and hypertension, and 40% lower risk of cancer (Oppenlander 2013, 264). In terms of healthcare costs, this would save billions of the $500 billion that were spent to treat hypertension in 2011 (Oppenlander 2013, 264). Since our body has rights over us, and since it is an amāna that we should take care of as best as possible, as Muslims, we owe it to ourselves to adopt a plant-based diet.

THE IMPACT ON SLAUGHTERHOUSE WORKERS

One of the arguments that Abdu Wahab (n.d.) presents is less of an argument and more of an ad hominem attack:

Further, those who speak about animal rights are from countries which kill people without caring, and they do not respect human rights. Therefore, is keeping animals more important than treating man with mercy?

There are multiple responses to this question. First, we should judge the argument based on its own merit and not on the actions of those making it and whether or not they fulfill other moral obligations. However, it can also be true in certain cases that treating an animal well is more important than treating man with mercy. This could be because the interests of those who are vulnerable, and cannot fight to protect their own interests, are more important (Llewellyn 2003).

However, the problem with this argument is that it assumes that mercy to animals and mercy to humans are incompatible, or even mutually exclusive, and since we can only
choose one, we must choose humans over animals. This is untrue because it is rarely the case that treating an animal with mercy comes at the cost of treating humans with mercy. This is merely a case of “what-aboutism” which seeks to derail the conversation away from animal rights.

Nevertheless, animal rights, besides being intrinsically important from an Islamic perspective, are also linked to human rights. Humans who work in animal factories and slaughterhouses report higher rates of mental issues, such as PTSD (post-traumatic stress disorder), PITS (perpetration-induced traumatic stress), and pathological sadism.

PTSD is a chronic, long-lasting disorder “that follows traumatic events outside the realm of ordinary experience,” including “wars and other kinds of violence” (MacNair 2001, 273). A lesser-known disorder called perpetration-induced traumatic stress (PITS) is a form of post-traumatic stress disorder caused by “situations that would be traumatic if someone were a victim, but situations for which the person in question was a causal participant” (MacNair 2002). Sufferers of PITS are people who have created the traumatic situation. Focusing on Vietnam veterans, Nazis and others who committed genocide against humans, MacNair (2001, 274) notes that “the psychological consequences they report or that psychiatrists found through interview showed that the act of killing is associated with punishing results.”

It seems that these consequences of killing also follow if the victim is an animal. Most interestingly, it is the workers who slit the throat of animals who are at the risk of most injuries (Lebwohl 2016). Slitting the throat of animals is the Islamic way of slaughter; however, it appears that practicing this on a daily basis leads to immense psychological harms. In addition to facing imminent physical dangers and threats from the equipment at mechanized slaughterhouses, workers themselves dread the psychological consequences more (Dillard 2008, 391).

Furthermore, research has also shown more concrete and serious effects on the community, such as links to domestic and sexual violence, and even a rise in crime rates. Fitzgerald et al. (2009) conducted a study that controlled for other variables and found that an increase in slaughterhouse employment was strongly associated with an increase in overall crime, and disturbingly “disproportionate increases in violent crime and sexual crime” (quoted in Lebwohl 2016). Social theorists hypothesize that this constitutes “a progression from animal abuse to human violence” (Lebwohl 2016). As Lebwohl explains, “in slaughterhouses, the predisposition to abuse is not necessarily preexisting, but killing animals may serve a similar purpose in those without a predisposition as it does in those with one by acting as a first step that desensitizes workers to further violence aimed at humans.”

**FOOD SECURITY AND GLOBAL HUNGER**

Another objection to veganism from Abdul Wahab is that “many of those who speak about these things are from wealthy countries, which have many resources, but their view cannot be applied to low-resource countries or countries with famine. Allah’s law is valid for all of them.” This idea that veganism is a “first-world luxury” is based on gross
misunderstanding. Plant-based food is not only more economically feasible and efficient, but also more energy efficient.

**Resource Maximization**

As we continue to farm animals in ways that damage the environment, we have a steadily growing population to feed. A global water shortage of 40% is predicted to occur in just eighteen years (Oppenlander 2013, xvi). One billion people worldwide “are affected by hunger,” and the number is expected to double in the next few years. The reason for this is not a lack of resources. Rather, “of the 2.5 billion tons of grain harvested in 2011, half was fed to animals in the meat and dairy industries; 77% of all coarse grain went to livestock” (Oppenlander 2013, Xvi). Food that could be fed to humans is instead fed to animals that will then be converted to meat and other animal products for rich people to consume. Oppenlander notes that food security concerns, hunger and poverty, among others, “can be eliminated or at least significantly minimised by a simple, collective change to a healthier, more peaceful, plant-based food choice.”

According to one report, “The crops fed to industrially reared animals worldwide could feed an extra four billion [people] on the planet” (Zee 2017). The narration of Umar RA seems to have foreshadowed our current reality, when he said to a man that claimed to be such a carnivore that he could not stay without meat for two days in a row: “It would be better for you to roll up your tummy a little bit so that other people can eat” (Fatwas on Vegetarianism, n.d.).

**Energy Efficiency and Economic Efficiency**

According to Carlo M. Cipolla, an economic historian, “for man to make the maximum use for food of the solar energy trapped by plants, he should become herbivorous” (1978, 41). While plants convert solar energy to chemical energy that we can consume, raising animals for food results in the loss of most of the energy that they have absorbed from plant food in the maintenance and building of their own bodies (Cipolla 1978, 40).

Moreover, when it comes to land use for calories of energy, beef production has only 10% of the efficiency of corn production (Cipolla 1978, 40). This is “the fundamental reason why poor societies rely more on vegetable carbohydrates than animal proteins” (ibid. 41). In other words, “the conversion efficiency of plant into animal matter is ~10%; thus, there is a prima facie case that more people could be supported from the same amount of land if they were vegetarians” (Godfray et al. 2010, 816). Moreover, per capita consumption of meat and dairy in poor countries is lower than that in developed countries (Goodland and Anhang 2009). These facts show that the narrative of veganism being a “first-world luxury” is false; poor societies depend more on plant food than on animal sources, which are seldom accessible to them.

Various studies have found that the move to a vegan diet is a necessary part of the solution to the food crisis and climate change. The environmental toll of livestock production is so high that “even major progress in displacing nonrenewable energy would not obviate substantial action to reduce the huge amounts of livestock-related greenhouse
gas emissions” (Goodland and Anhang 2009, 15). On the other hand, replacing animal products can lead to a quick reduction in greenhouse gases in the atmosphere, while also reversing the food and water crises (Goodland and Anhang 2009, 15). Another study also found that sufficient mitigation of climate change cannot be achieved without moving to plant-based (or vegan) diets (Springmann et al. 2018).

**WHY INDUSTRY REFORM IS NOT THE ANSWER**

Some scholars have suggested that we reform practices of slaughter to make them more in line with Islamic principles. Unfortunately, given the large-scale demand for meat, this is nearly impossible. Hasan (2013) studied the operations of a small-scale butcher in the US, who tries to adhere to Islamic principles of treatment of animals in life and death, in order to provide truly “halal” meat. However, he faces many issues: from acquiring animals that have not been given meat in their feed to other logistical issues, all stemming from the fact that the industry is dominated by factory farming.

Dr Richard Oppenlander, in his book *Food Choice and Sustainability: Why Buying Local, Eating Less Meat, and Taking Baby Steps Won’t Work* explores the impact of animal agriculture. Based on the analysis of the alternatives like organic farming, and thorough calculations, he shows how grass-fed farming, cage-free egg farming, and wild aquaculture will still perpetuate or even worsen global depletion. He concludes that “we need to strive to achieve another level of sustainability by eliminating eating animals entirely” (Oppenlander 2013, 307). For instance, grass-fed livestock operations would use less grain and less fossil fuel, but would lead to higher greenhouse gas emissions, faster loss of biodiversity, and worsening world hunger (Oppenlander 2013, 79). This, of course, assumes that we have the land to raise animals in this way. In reality, there is not enough land on Earth to sustain large-scale grass-fed farming. Based on his own field research, Oppenlander shows that the land required to raise the same amount of animals in grass-fed farms as currently raised in factory farms, in the US alone, is larger than the whole land mass of the US. He also quotes the author of *Feeding the World* who notes that if we had to provide animal products for everyone on Earth the way we provide for people in the affluent world, “it would require 67% more agricultural land than the earth possesses” (Oppenlander 2013, 81). Furthermore, Oppenlander shows how a transition from meat and dairy farms to organic plant farming is not only feasible, but also profitable, which can lead to more jobs by replacing machines with workers, besides maximizing sustainable use of resources.

**“BENEFITS” OF EATING ANIMALS**

Given that eating meat is merely permissible in Islam, and that in this day and age, we can not only survive but also thrive without it, the only reasons for eating meat are “personal choice” or cultural practice.

The most common argument or excuse given by those who eat animals is that it is a “personal choice.” In response to this, Oppenlander points out:

What you choose to eat does affect many things—our planet and its resources, the
lives of many species of animals (domestic and wild), other humans indirectly (by way of global depletion, food availability, and economically), and your own health (which affects everyone else by way of health care costs and food availability. (2013, 278)

Indeed, when an action causes so much destruction, it requires justification to commit that action, not to abstain from it.

In this regard, the legislative principles of ‘ilm-al-muwāzānat and ‘ilm-al-awlawiyāt can be used, following Lewellyn who encourages their use in dealing with specific environmental issues, although he does not seem to know that animal agriculture is one of them:

When it is impossible to satisfy all immediate interests, the universal common good requires prioritization by weighing the welfare of the greatest number, the importance and urgency of various interests involved, the certainty or probability of benefit or injury, and the ability of those affected to secure their interests without assistance. (Lewellyn 2003, 195)

Moreover, one of the principles of Islamic law is that “priority is given to preserving the universal interest over particular interests” (Lewellyn 2003, 196). Arguably, the universal common good is in the preservation of the Earth, which is home to all species. If we were to weigh the welfare of the greatest number, animal welfare would hold most importance, since they outnumber humans. Importantly, Lewellyn also notes that the ultimate objective of the Shari’a is the welfare of all of God’s creatures (maṣāliḥ al khalqi kāffatan), and that the welfare of “human and non-human sentient beings must be considered” and “no species or generation may be excluded from consideration” (Lewellyn 2003, 193). Even if we were to consider an individual’s “choice” to eat meat for the sake of pleasure, it would be difficult to justify it while overlooking the rights of all others and the harms it causes them. Moreover, the preservation of the Earth is of greater interest in terms of “the importance and urgency of various interests involved.” Perhaps most crucially, the fact that animals are arguably the least able to “secure their interests without assistance,” and are affected most by animal farming, leads to the conclusion that their interests outweigh any personal “interest” that a human may have in consuming their flesh, meat, eggs, or milk. Moreover, if Lewellyn’s adoption of the precept from the laws of property, which he applies to environmental resources, is applied to animals, the verdict is quite clear: “Muslim jurists have ruled that a person invalidates his right if... in spite of bringing benefit to himself, its exercise results in either excessive damage to other individuals or general damage to society” (2003, 198).

However, we cannot ignore the fact that continuing to eat animals has one major benefit that most people value over all other harms—convenience. Even though veganism has “gone mainstream” and is no longer as difficult as it used to be to be a vegan, it is still not the most convenient choice to make. Continuing to be blind to the horrors of factory farming and the consequences of our choices is much easier than taking a stand against these practices which are mandated and enabled by the society we live in and the lifestyle
that is seen as part of our culture and even religion. For Muslim vegans, it can mean bearing attacks on their religiosity or even having their faith questioned. Although it might be convenient to continue to participate in the cycle, the price of this convenience is too high.

The social aspect of the justification of animal abuse is listed by Oppenlander as one of the two reasons why as a society we lack compassion for animals. The other reason is our lack of exposure to farm animals, and therefore our inability to perceive their sentience, which leads to lack of compassion towards them.

In the introduction of the edited anthology *Call to Compassion: Religious Perspectives on Animal Advocacy*, Lisa Kemmerer notes that “in our daily lives, we often act without thinking, behave without conviction, and live without intent. Our spiritual lives too often take a backseat to convention, habit, convenience, and the mindless ritual of day-to-day life” (Kemmerer 2011, 2–3). Indeed, Islam places great importance on thinking and considering, and warns against following conventions blindly.

Oppenlander captures the essence of why most people eat meat:

Ultimately, however, there may be only two main reasons for eating meat in a grass-fed, local, and organic fashion (or any meat, for that matter). For most, I believe it is because there is lack of awareness—being comfortably unaware. For the others who choose to consume grass-fed meat, it might be similar to cigarette smokers who grope to find logic in the illogical, who have exhausted all attempts to justify the habit – it’s simply because they want to. In the end, there is no good reason to eat animals. Massive amounts of land on earth are consumed and compromised because we choose to eat animals. Nothing truly beneficial or sustainable will come of raising and eating animals in any agricultural format. (2013, 87)

It is interesting that Oppenlander compares meat eaters to cigarette smokers. Even though he says that it is “simply because they want to,” perhaps part of the reason is also that they have to, owing to their addiction to it. This is also reminiscent of the saying of Umar RA: “Beware of meat, because it has an addiction like the addiction of wine.” In this case, Muslims should be more encouraged to give up their addictions, since these ultimately mean that our *nafs* is in control of us, and not the other way around, as it should be:

Have you seen him who takes his own lust (vain desires) as his *ilah* (god), and Allah knowing (him as such), left him astray, and sealed his hearing and his heart, and put a cover on his sight. Who then will guide him after Allah? Will you not then remember? (Qur’an, 45:23, Mohsin Khan’s translation)

Given that we live in a capitalist and globalized world, we cannot escape the repercussions and consequences that our actions directly have on beings around the world and on the world itself. However, the majority of us live our lives “comfortably unaware” of the harm our lifestyle is causing. Oppenlander points out that “we all tend to live within
our own microcosm, unaware of what might be happening elsewhere in the world. This is particularly true with our direct or indirect use of resources. Awareness of the choices we make on a daily basis and adopting proper decisions will ultimately facilitate movement in the right direction” (Oppenlander 2013, xxiii). From his in-depth and vast study of the unsustainable nature of animal agriculture, Oppenlander concludes that “we must come to grips with the magnitude and urgency of the problem.” The logic of “eating ‘less meat’ and taking ‘baby steps’ needs to be thrown out the window with the animal products it supports… we are not babies and are quite capable of creating positive change in the world” (Oppenlander 2013, xxiii).

**Personal Responsibility as Muslims**

Given that we live in a world dominated and characterized by capitalist economics, we must recognize our role in it as consumers and the power and responsibility that we hold, by creating demand for what producers will choose to supply. Norm Phelps explains what it means to consume animals in the status quo:

> When we buy meat at a supermarket or restaurant, we place an order for an animal to be killed. Someone must slaughter an animal if we are to eat meat. Therefore, if we purchase meat, we create the need for an animal to be killed. The fact that the animal was killed ‘on spec’, so to speak, and the order was placed long after the animal was killed, is merely a quirk of modern marketing. Morally, this delay changes nothing. ‘Food’ animals are killed specifically for those who buy meat; if no one buys meat, no one will kill animals for consumption. (Kemmerer and Nocella 2011, 70)

As consumers, especially Muslim consumers, we cannot then absolve ourselves of all responsibility by shifting the blame onto the producers for engaging in these unethical and cruel practices. As consumers who support their practices with our money and choices, we cannot claim to be innocent ourselves, since we perpetuate the cycle and encourage it. Moreover, Poore and Nemecek note that “producers have limits on how far they can reduce impacts” (2018, 987). In the end, “the demand for meat is at the heart of most of these issues” (Furber 2017, 9). This should encourage consumers to take personal responsibility, and not to encourage the production of “goods” that are environmentally unsustainable by boycotting them. This is the only way to send a clear message to the producers that their practices will not be rewarded or supported, but punished.

Furber is perhaps the only scholar, besides Masri, to explicitly declare that participating in factory farming and buying its products is unlawful:

> Intensive factory farming exists as it does because consumers demand cheap animal products and companies seek to maximize their profits and minimize their costs. Whoever places an order with an intensive factory farm for animals does so knowing that those abuses are an inevitable consequence of this order, and that the money he provides in exchange for his order helps fund those abuses. A legal maxim states ‘whatever is unlawful to perform is unlawful to request.’ Ordering
animals from a farm where abuse is inevitable is, in effect, a request to abuse animals and, thus, unlawful. The individual who places the order has committed the unlawful act of requesting perpetration of an unlawful act. One must keep in mind that another maxim states that ‘acceptance of a thing is acceptance of its consequences.’ (2017, 19–20)

However, he refrains from saying that the meat is haram:

While the meat might be halal to eat, once one has knowledge of the situation, it is wrong for one to be complacent about the situation and to do absolutely nothing to change it. And all of these unlawful acts have consequences in this life, the Afterlife, or them both. (2017, 25)

Even though there are compelling arguments for veganism, some of which I have presented, the reality is that scholars have not classified the meat as haram. Ultimately, this is an ethical choice that, as Muslims, only we can make and impose upon ourselves. If we do not make the decision to change our ways by overcoming the desires of the nafs, and fight the social and cultural pressures that reward us for being unaware and inconsiderate, the environmental, scientific, medical, and psychological evidence, with all its profundity, is of no significance. Even if we recognize that our actions are causing immense harm, as long as we lack the moral integrity, will, and courage that it takes to change these actions which we have been conditioned into since birth, no logical argument can help. We will continue to find excuses instead of trying to reform.

The psychological and social aspects of eating animals prevent most people from adopting a vegan diet, even when they are convinced by the logical reasons. Donald J. Barnes, who previously gave electric shocks to monkeys in the name of research for the US Air Force, coined the term “conditioned ethical blindness” to refer to our failure to even see or realize the unethical nature of our treatment of certain animals. Society continues to reward cruelty to these animals, and the behavior becomes so entrenched that we fail to see any problem with it. He notes that “values based upon an unpopular ethic are a luxury that many people cannot afford to conceptualize, let alone to embrace. I was being stirred by some disquieting thoughts and feelings, to be sure, but I didn’t understand them” (Barnes 1985, 167). He describes the process of realization that led to change as “in retrospect, I realize that I held tightly to my conditioned beliefs, releasing them only as they were pried from me by logic and evidence of their inappropriateness… Change requires the reconceptualization of many, if not all, of our habits. I didn’t change my views quickly, nor did I change them without struggle or resentment” (1985, 167).

CONCLUSION

There is a dire need for ijtihad regarding the practice of slaughter for food in Islam, given that the consequences of eating meat and other animal products are unparalleled in history. The benefits upon which the permissibility of meat is premised largely do not accrue today. I have argued that given our responsibility to conserve the environment,
among others, we can no longer justify meat-eating Islamically. Scholars need to realize the harms that this practice is causing, and encourage all Muslims to do the same. As Muslim consumers, we need to realize our moral responsibility and stop being complicit in and funding the practices which lead to the destruction of Allah’s creation. Eating animals is no longer a matter of personal preference, or of convenience, since it is directly causing and worsening climate change and food security, both of which present existential threats to humanity, among other species. Continuing to be unaware of the consequences of our actions may seem “comfortable,” but with every passing minute, and every animal slaughtered, it is leading to our own destruction.
REFERENCES


ورقة بحثية

البلاغة السامية مدخلا للكشف عن وحدة السورة القرآنية

دراسة وصفية تطبيقية لجهد ميشيل كوبيرس

محمد يسلم المجود

مقدمة:

يعتبر إشكال وحدة السورة القرآنية وتماسك بنيتها، واحدًا من أبرز الإشكالات النظرية التي تُطرح في حقل الدراسات الاستشراقية للقرآن الكريم، وقد سبق للدراسات الإسلامية التراثية أن انشغلت بسؤال وحدة السورة القرآنية وتماسك بنائها من مداخل مختلفة كالبحث في إعجاز نظم القرآن وخصائصه الأسلوبية، وفي المناسبة بين الآيات والسور، إلى غير ذلك.

وتعد مقاربة بنية القرآن الكريم من منظور البلاغة السامية من أحدث المقاربات الغربية التي تعنى بدراسة بنية القرآن الكريم المادية دراسة تزامنية (Synchronic Approach)، وتعنى إلى فهم أساليبه البلاغية، والتركيبية المختلفة، في الحقبة التاريخية التي نزل فيها.

وقد استخدمت مقاربة البلاغة السامية أول الأمر في دراسة بنية نصوص التوراة والإنجيل، وثانيا في دراسة نصوص من الحديث النبوي الشريف.

Received 20 Mar 2019; accepted: 3 Apr 2019; published September 2020
© 2020 The Author(s), HBKU College of Islamic Studies.
Cite this article as: El Moujawad, M. (2020). البلاغة السامية مدخلا للكشف عن وحدة السورة القرآنية. Astrolabe: A CIS Student Research Journal, (2)

Vol. 2020(2), Art. 9
ومنذ نهاية القرن الماضي عمد الباحث البلجيكي ميشيل كويبرس إلى توظيف البلاغة السامية في مقاربة نص القرآن الكريم وبنيته التراكيبية.
وتتجلى أهمية هذا البحث في كونه يعرف بمقارنة بنية السورة القرآنية من منظور البلاغة السامية عند كويبرس على المستويات النظرية والتطبيقية، ويفتح باب التفاعل مع طروحات ونتائج هذه المقاربة، وما يمكن أن تسهم به في تدبر بنية السورة القرآنية، وفي الكشف عن مظاهر تماسكا وانسجامها.

إشكالية البحث:
المشكلة التي يدرسها هذا البحث هي: ما البلاغة البلاغة السامية؟ وما أهميتها في الكشف عن وحدة وتماسك السورة القرآنية، وفي خدمة الفرضيات الخاطئة بشأنها وما الخطوات العملية في تطبيقها على القرآن الكريم.

أهداف البحث:
1. وضع مقاربة السورة القرآنية من منظور البلاغة السامية في سياقها الإسلامي والغربي.
2. التعريف النظري بمقاربة السورة القرآنية من منظور البلاغة السامية.
3. تقديم نموذج تطبيقي بكشف خطوات ومراحل العمل في دراسة السورة القرآنية من منظور هذه المقاربة.

حدود البحث:
يقترح البحث على الوصف النظري والتطبيقي لمقاربة السورة القرآنية من منظور البلاغة السامية عند ميشيل كويبرس ولا يتعرض للمآخذ والملاحظات النقدية على هذه المقاربة.

منهج البحث:
المنهج الذي سيتبع في هذا البحث هو المنهج الوصفي الذي ينطلق من عرض الخطوات النظرية والمنهجية التي تقوم عليها مقاربة السورة القرآنية من منظور البلاغة السامية.

خطة البحث:
ينقسم البحث إلى تمهيد يقدم خلفية تاريخية لتطور البحث في بنية السورة القرآنية، إضافة إلى ثلاثة مباحث وختامة؛ يتناول أولها مفهوم البلاغة السامية وأهميتها في الكشف عن وحدة السورة القرآنية وتماسك بنيتها، أما الثانية فهيعرض الأسس المنهجية لمقارنة وحدة السورة القرآنية من منظور البلاغة السامية، في حين يقدم ثالثا نموذجا تطبيقيا للبلاغة السامية في دراسة بنية السورة القرآنية، أما الخاتمة فنلخص فيها أهم النتائج التي توصل إليها البحث.

الكلمات المفتاحية: بنية القرآن الكريم، البلاغة السامية، التحليل البلاغي، ميشيل كويبرس

Vol. 2020(2), Astrolabe. 9
تمهيد: بنية القرآن الكريم: خلفية تاريخية

نزل القرآن الكريم بلغة عربية أدهشت بجمالها وروعة بيانها قلوب المسلمين الأول، واحتفظتتان أساليب
البلاغة والتعبير التي كانوا يألفونها، فليست هي لغة الشعر الذي ألفوه، ولا السجع الذي عهدوه، وقد نقلت
نا كتب السيرة والتاريخ مشاهد متعددة من إجلاس المشتكين قبل المسلمين لروعة بلاغة القرآن الكريم.
ولم يصل إليها من خلال كتب التاريخ، وعلوم القرآن، أن أحدًا من العرب الذين نزل القرآن بلغتهم قد
استشتك بنية القرآن الكريم وطرائق التعبير التي يستخدمها، بيد أنه لم يكد المسلمون يختلفون بغيرهم
من الشعوب إبان الفتوحات الإسلامية. حيث بدأ بعض الأسئلة تثار من الطاعتين في القرآن. وكان من
ضمنها أسرة تتعلق بنية القرآن الماديه، وقد تدعي علماء المسلمين القدماء للرد عليها في مؤلفات
نظم القرآن وإعجازه مثل: النكت في إعجاز القرآن لأبي الحسن الرماني (ت. 384هـ)، والرسالة الشافية للجرجاني
للخطابي (ت. 388هـ) والرسالة الشافية للجرجاني (ت. 471هـ)، ولداعإعجاز وأسرار البلاغة للجرجاني
أيضًا، وإعجاز القرآن للباقلاني (ت. 402هـ). وغيرها.

ومن ذلك ما خلا إلى الودين لغة القرآن - بعد موزانة للقرآن الكريم بالشعر والسجع واساليب الخطابة التي كانت
معمودة زمن نزوله، عندما قال عن القرآن «والله إن لقوله لحلاوة وإن أصله لعذق وإن فرعه لجناة
»، ومعهودة زمن نزوله - عندما قال عن القرآن

وفي القرن العشرين، تعرض تفسير القرآن الكريم لضغوط فكرية أنتجتها الحداثة وأخذ رد الفعل
على بها أشكال متنوعة، وكان من أهم عوامل مواجهة هذا التحدي كما لاحظ مستنصر مير "وجود إدراك
متزايد بين المسلمين في القرن العشرين بأن مهمة إعادة تأويل الإسلام يجب أن تبدأ بإعادة تأويل

أولئك الذين نقلت عنهم أعجاز القرآن، الذين كانوا يذكرون في كتب السيرة والتاريخ، الذين كانوا

وتنقلت إلى الإسلام، الذين كانوا يذكرون للعلماء في تفسيرهم، الذين كانوا يذكرون للعلماء في تفسيرهم،

ومن أبرز العلماء الذين اهتموا بعلم المناسبة قديمًا: الإمام أحمد صقر (القاهرة: دار المعارف، 1976)،

نور الدين البقاعي (ت. 697هـ). في كتابه: البرهان في تفسير القرآن، وبرهان الدين الزركشي (ت. 794هـ) في كتابه:

البرهان في علوم القرآن، وبرهان الدين البقاعي (ت. 885هـ) في تفسيره: تفسير النور في تفسير الآيات والسور.
القرآن»؛ بمعنى «أن يصبح النص القرآني هو صاحب الكلمة الفصل في تحديد المعنى في القرآن»، وقد أدى هذا الأمر إلى تعليق أهمية كبيرة على السياق القرآني، وفقًا إلى ذلك، فقد كان للسجال مع المستشرقين القدماء بأن نص القرآن مفكك، يفتقد الوحدة والتماسك دورًا في ظهور مقاربات إسلامية متعددة تسعى إلى الكشف عن دلالات وحدة السورة القرآنية والنص القرآني كله.

ومن أبرز هذه المحاولات تلك التي ظهرت في إطار ما يعرف بمنهج التفسير الموضوعي، إذ استخدم القائمون عليه «المقارنة التحليلية - التركيبية»، حيث يقوم المفسر بتقسيم السورة، أولاً، إلى عدة أقسام، ثم يقوم بعد ذلك بتوضيح الروابط بين هذه الأقسام.

وعلى الجانب الآخر، انتقد كثير من المستشرقين القدماء بنية القرآن وأسلوبه، ونظمه؛ فقد وصفه فولتير بأنه "يفتقد الترابط والترتيب" وقال توماس كاريل إنه "غامض ومليء بالتكرار الذي لا نهاية له".

وذهب تيومور نولدكه إلى أن القرآن "غير مناسب الأجزاء" كما وصف أسلوبه بأنه "نشاز".

وإذا كان موقف الاستشراق القديم من بنية السورة القرآنية والنص القرآني عموما قد قام في مجمله على القول بتفككها وعدم انسجامها والسعي إلى إعادة ترتيبها، فإن هذا الموقف قد تطور منذ ثمانينيات القرن الماضي؛ إذ بدأ بعض الباحثين الغربيين يهتمون بدراسة بنية القرآن المادية دراسة أدبية تزامنية، أرادوا من خلالها أن يفهموا طرائق القرآن في التعبر وأسلوبه في التركيب، مستعينين في ذلك ببعض المنهجيات الأدبية، والبلاغية، التي طبقت من قبل على العهدين القديم والجديد، وإلى ما وصلت إليه مدارس النقد الأدبي واللسانيات النصية، من الاحتفاء بدراسة بنية الأعمال الأدبية في شكلها المادي.

يحاول أصحاب "الاتجاه التزامنarti الغربي في الدراسات القرآنية" تجاوز الفرصيات التي انتهى إليها منهج النقد التاريخي في الدراسات القرآنية بشأن تفكيك القرآن وعدم تماسك وانسجام بنيته المادية.

ومن بين الباحثين الغربيين الذين اشغلو بالدراسة التزامنية للقرآن الكريم: بيير كاربون دي كابرونا

---

6 المراجع نفسه، ص 14.
7 التفسير الموضوعي هو "دراسة موضوع من خلال القرآن الكريم وذلك بجمع الآيات المتعلقة به لفظًا أو حكماً وتفسيرها حسب المقاصد القرآنية"، انظر: مصطفى مسلم، مباحث في التفسير الموضوعي (دمشق: دار القلم، 2000)، ص 27.
8 مستنصر مير، "السورة وحدة نصية تطور في تفسير القرآن في القرن العشرين، ص 18.
10 تيودر نولدكه، "تاريخ القرآن، تعديل فريدريش شفالي، ترجمة جورج تامر (بيروت: مؤسسة كونراد أدنارو، 2004)، ص 443–444.
وفي تطور لافت لهذا الاتجاه، الذي كان يقتصر على دراسة بنية السورة القرآنية، درس ريموند فارين بنية القرآن كله، انطلاقًا من مبدأ التناظر الذي يحكم نظام السورة القرآنية من ناحية وعلاقة سور القرآن كلاً ببعض من ناحية أخرى، وحين أن القرآن كله يقوم على "بنية متحدة المركز" وأن سور القرآن، القصيرة والطويلة والوسطى، تقوم على "مبدأ التنظيم الدائري" تم أوضح كيف تكون السورة القرآنية أزواجًا موضوعية، ثم كيف تشكل كل مجموعة من سور القرآن موضوعًا مستقلًا وتتوصل إلى اقتراح نظام للقرآن يتكون من تسع مجموعات، منتظمة فيما بينها.

وفي هذا السياق الجديد في الدراسة التزامنية الغربية للقرآن الكريم، تأتي مساهمة ميشيل كويبرس في دراسة بنية القرآن الكريم، حيث أصدر ثلاثة كتب في التحليل البلاغي لنظم القرآن الكريم وبنيته من منظور البلاغة السامية. فمن هو ميشيل كويبرس وما البلاغة السامية وما أهميتها في دراسة وحدة السورة القرآنية؟ وما الأسس المنهجية التي تقوم عليها؟ وكيف تطبقها في دراسة السورة القرآنية؟

المبحث الأول: البلاغة السامية مفهومها ونشأاتها وأهمية تطبيقها في القرآن الكريم

نتناول في هذا المبحث مفهوم البلاغة السامية، ونشأاتها في الدراسات الكتابية، وأهداف نقلها من مقاربة النصوص الكتابية إلى مقاربة نص القرآن الكريم، وقبل ذلك كله نعرف بميشيل كويبرس رائد تطبيق مقاربة البلاغة السامية على القرآن الكريم على النحو الآتي:

- التعريف بميشيل كويبرس

ولد ميشيل كويبرس في عام 1941، بلجيكي الجنسية، حاصل على درجة الدكتوراه في الآداب الفارسية من جامعة طهران، تعلم اللغة العربية وتخصص في الدراسات القرآنية، حيث يعمل حالياً باحثاً في معهد الآباء الدومينيكان للدراسات الشرقية في القاهرة.

تدور أغلب مؤلفات كويبرس حول تطبيق البلاغة السامية في دراسة نظم القرآن الكريم، وقد خصص لهذا الغرض ثلاثة من أهم كتبه: أولها: في نظم سورة المائدة: نظم آي القرآن في ضوء منهج التحليل البلاغي. قدم كويبرس فيه تطبيقًا عمليًا لمنهجية الكشف عن مظاهر وحدة السورة القرآنية وتمسك بنيتها من منظور طريقة البلاغة السامية المتبعة في الدراسات الكتابية. ثانياً: في نظم القرآن، نشر باللغة الفرنسية في باريس في عام 2012. ثم ترجم الكتاب إلى العربية ونشرته دار المشرق في لبنان في عام 2018. خصص كويبرس هذا الكتاب لعرض القواعد المنهجية والإجراءات لدراسة وحدة السورة القرآنية من منظور البلاغة السامية، وقدم فيه نماذج تطبيقية عديدة من القرآن الكريم، أراد أن يثبت من خلالها أهمية هذا المنهج وأثره في الكشف عن وحدة السورة القرآنية. ثالثها: (A Qur’anic Apocalypse: A Reading of the Thirty-three Last Surahs of the Qur'an) جمع فيه كويبرس مع بعض التعديلات والإضافات، مقالات سبق أن نشرها حول السور الأخيرة من القرآن الكريم.

2- مفهوم البلاغة السامية عند كويبرس

يؤكد ميشيل كويبرس، منذ البداية، أن التحليل البلاغي لنبية السورة القرآنية الذي سيقوم به قائم على تطبيق مبادئ البلاغة السامية على القرآن الكريم، وهي بلاغة تختلف عن البلاغة اليونانية التي انتهتها الدراسات التراثية الإسلامية في مقارنة النص القرآني. فما البلاغة السامية وما الفرق بينها وبين البلاغة اليونانية وما أهميتها في مقاربة النص القرآني؟

البلاغة السامية:

البلاغة السامية مركب إضافي مثل البلاغة العربية يقصد به: أساليب التركيب المستخدمة في اللغات السامية. واللغات السامية هي: "لهجات سكان القسم الجنوبي من غرب آسيا من حدود الأرمن شمالا إلى البحر العربي جنوبا، ومن خليج العجم شرقا إلى البحر الأحمر غربا، وهي منسوبة إلى سام ابن نوح عليه السلام، باعتبار أن المتكلمين بها هم في الجملة من نسله." 

Michel Cuypers, A Qur’anic Apocalypse: A Reading of the Thirty-three Last Surahs of the Qur’an, Jerry Ryan (trans.) (Bristol, CT: Lockwood Press, 2018).

أول من أطلق على لغات الجنس السامي اسم "اللغات السامية" هو المستشرق الألماني شلوتزر (Schloezzer) في أبحاثه وتحقيقاته في تاريخ الأمم الغابرة سنة 1781 بـ "أن معظم الشعوب والأمم التي تكلمت أو تتكلم هذه اللغات من أولاد سام ابن نوح، نظر إلى جمال، المعجم الحديث عربي، الأراجي صادق، تاريخ آداب العرب، القاهرة: مكتبة الإيمان 1997 ص. 61.

Vol. 2020(2), Astrolabe. 9 ☎ محمد يسلم المجود

صفحة 153
واللغات السامية ترجع كلها إلى أصول ثلاثة هي: الآرامية والعبرانية، والعربية، وهي أمهات اللغات السامية المتبقية.
أما التعريف الاصطلاحي للبلاغة السامية عند كويبرس فيمكن استخلاصه من خلال استعراض أهم خصائصها وهي:
أولا: تتجاوز البلاغة السامية مستوى دراسة الجملة، إلى دراسة البنية التركيبية العامة التي تشكل من النص، فهي بمزج القواعد النحوية لنظم النصوص، فإذا كان علم الصرف والإعراب يحكمان بناء الجملة فإن قواعد البلاغة السامية تدرس البنية التركيبية للنصوص السامية التي كانت متداولة في الشرق الأوسط القديم.
ثانيا: تعني البلاغة السامية بدراسة الأساليب التركيبية أو "صور النظم" كالقابلة والتوازي وغيرها.
ثالثا: تختلف البلاغة السامية عن البلاغة اليونانية من جهتين: الأولى أنها لا تتشغل بدراسة وسائل تحسين الكلام كالإلزات، والتشبيه، والمجاز وغيرها، بل تدرس البنية التركيبية للنص والعلاقات بين أجزاءه المختلفة وذلك في أقرب إلى دراسة الترتيب (Disposition) في البلاغة الكلاسيكية، وأما الثانية: فإن دراسة الأساليب التركيبية في البلاغة السامية لا تشير على الأسلوب الخطي المستقيم (مقدمة، وعرض، وخاتمة) كما هو منطق البلاغة اليونانية بل تقوم على مبدأ التناظر.

3- البلاغة السامية من الدراسات الكتابية إلى الدراسات القرآنية

أ- نشأة البلاغة السامية
تعود النشأة التاريخية للبلاغة السامية إلى حقل الدراسات الكتابية، فقد أطلقت على المقاربة التزامنية في (Robert Loth) (Synchronic Approach) منتصف القرن الثامن عشر الميلادي مصطلح "البلاغة العبرية" ثم بعد ذلك مصطلح البلاغة الكتابية، وبعد أن اكتشف المهتمون بهذه البلاغة، التي كان يظن أنها مختصبة بالكتاب المقدس، أنها لا تقتصر فقط على النصوص الكتابية، بل تنطبق على النصوص السامية، أصبح يطلق عليها البلاغة السامية.
ويبدو أن مقاربة النصوص الكتابية من منظور البلاغة السامية قد نشأت لعوامل ثلاثة:

الأول: يتعلق بالرد على الاتجاه النقدي التاريخي للكتاب المقدس وتصحيح تجاوزاته، ذلك أن أصحاب هذا الاتجاه يصرُون على وصف بنية النصوص الكتابية بالغموض والتناقض، وفقدان الوحدة والانسجام، ويعتقدون أن السبب في ذلك يعود إلى التطور التاريخي الذي مرت به هذه النصوص، وطريقة تحريرها وتجميعها العشوائية التي تركت أثرها في الانقطاع المتكرر، والتكرار الذي يوجد في هذه النصوص.

أما الثاني: فهو السعي إلى فهم النصوص الكتابية من خلال العودة إلى بيئتها التي نشأت فيها، ذلك أن أصحاب هذه المقاربة قد انطلقوا من فرضية مفادها: أن النصوص السامية تميز بنظام تركيبي خاص، يختلف عن النظام الترميمي النصوص اليونانية، وأن ما يظهر في النصوص الكتابية بائدة الأمر من تعارض وعدم اتساق، لا يعود إلى العوامل التاريخية، والجمع العشوائي كما يزعم أصحاب الاتجاه النقدي التاريخي (التعاقبي) إما أن يرجع أساساً إلى دراسة هذه النصوص بمنطق البلاغة اليونانية الغريب على نظم النصوص السامية وطريقتها في الترميم.

أما العامل الثالث: والأهم هو أن تقوم الساميات إذ ترتبط طريقة التحليل البلاغي للكتاب المقدس ارتباطاً وثيقاً باللغة العربية، بقدر ما تبحث في مادئ النصوص لا تحتها، بل على سطها، عن قوانين تنظيمها، والواقع أن الارتباط بين منهج البلاغة السامية والساميات بالأخص لسانيات النص وتحليل الخطاب، وثيق جداً رغم ادعاء كويبرس أنه لا يتعمد على الساميات أساساً، وإنما على الطرق المتوفرة في تحليل النصوص الكتابية، ذلك أن منهج البلاغة السامية بدأ من المفهوم، وآليته النهجية، وصولاً إلى النتائج، فإنما يوظف أدوات الساميات النص وتحليل الخطاب.

ب- مبررات نقل البلاغة السامية إلى مقاربة نص القرآن

لم يبدأ توظيف البلاغة السامية في مقاربة نظم القرآن الكريم وبيئته التركيبية، إلا في العقود الأخيرة من القرن العشرين على يد بعض أبرزهم الباحث البلجيكي ميشيل كويبرس، الذي بدأ أول تطبيق هذه المقاربة على عدد من قصين القرآن الكريم، ثم انتقل تاليًا إلى تطبيقها على السور المدنية الطويلة مطلع هذا القرن فدرس من خلالها بنيته سورة المائدة في كتابه: في نظم سورة المائدة.

ومنها يجدر التنبيه إليه هنا أن مقاربة وحدة النص القرآني وتماسك بنيته من منظور البلاغة السامية

المراجع

26 المرجع نفسه ص 26.
27 قازن مع الباحث روان مينيه، التحليل البلاغي طريقة جيدة لإدراك معاني الكتاب المقدس، مجلة المشاية، جامعة الزرنتية، تونس ع، 2003 ص 4 وص 5.
28 روان مينيه (وآخرون)، طريقة التحليل البلاغي والتفسير، ص 298.
29 المرجع نفسه ص 298.
30 المرجع نفسه ص 26.
31 كويبرس، في نظم سورة المائدة، ص 23.
عند كوبيرس لما تتجاوز بعد مستوى السورة، أو السور القصيرة، أما توظيفها في الكشف عن البنية الكلية للقرآن الكريم فلا يزال - كما يقول كوبيرس - مطلبا بعيد المنال.

وقد اعتمد ميشيل كوبيرس في نقل مقاربة البلاغة السامية من دراسة النصوص الكتابية إلى دراسة البلاغة التكيبية في القرآن الكريم على القواعد والأسس المنهجية التي وضعها رولان مينيه في دراسة النصوص الكتابية في عدد من كتبه أبرزها: رسالة في البلاغة التكيبية (Traité de rhétorique) \(^{32}\) (biblique)

ويستند كوبيرس في تبريره لنقل مقاربة البلاغة السامية من الدراسات الكتابية إلى مقاربة النص القرآني على جملة أسباب نظرية ومنهجية من أهمها:

1. اشترك لغة القرآن مع لغة الكتاب المقدس في الجذر السامي

يدو كوبيرس واعياً بما قد يثيره تطبيق قواعد البلاغة السامية في القرآن الكريم من توجس مؤسس على خصوصية النظم القرآني؛ وذلك يبرر ملاءمة البلاغة السامية للتطبيق على القرآن الكريم بحجتين: تاريخية، ومنهجية: أما الحجة التاريخية فهي اشترك لغة القرآن الكريم مع لغة الكتاب المقدس في الجذر السامي إذ حصلت من عائلة لغوية واحدة، ما يعني أنهما يشتركان في نفس الخصائص التي تحكم بنية الخطاب السامي. \(^{31}\)

وأما الحجة المنهجية فتتمثل في أن طريقة البلاغة السامية قد أثبتت نجاعتها عندما اعتمدت في دراسة بنية النصوص الكتابية التي واجهت الدارسين لها نفس المشكلة التي توجد في القرآن الكريم، وهي أن بعض نصوص الكتاب المقدس تظهر وكأنها تتألف من مجموعة من المقاطع المستقلة نوعا الس�. قصور الدراسات السابقة في بنية القرآن التكيبية.

2. قصور الدراسات السابقة لبنية القرآن التكيبية

السبب الثاني لنقل مقاربة البلاغة السامية إلى القرآن الكريم هو حاجة القرآن نفسه لهذه المقاربة ذلك أن الجهود الإسلامية في دراسة وحدة النص القرآني والكشف عن مظاهر تماسكه، «من أبي بكر الأنصاري، والبركتشي في العصور الوسطى، إلى محسن الإصلاحي وسعيد حوى في العصر الحالي» لم تستطع تقديم منهج متماسك في دراسة نظم القرآن الكريم ببنيته. \(^{35}\) والسبب في ذلك من وجهة نظر كوبيرس- أمراً:

الأول: هو التأثير المبكر لمنطق البلاغة اليونانية الخطفي على دراسة بنية القرآن، وقد تجلى ذلك


33 كوبيرس، "نظرية جديدة إلى نظم القرآن"، ترجمة يوسف حبيب نقولا حبيب، بحث قدم ضمن وقائع المؤتمر الدولي الثالث حول "العلوم الإسلامية والعربية وقضايا الإعجاز في القرآن والسنة بين التراث والمعاصرة"، المعهد بكلية دار العلوم بجامعة منيا بصرى، 3-4-6/2007، شهد في 1/1/2019، في: http://bit.ly/2svyQJT

34 المراجع نفسه، ص 5.

35 كوبيرس في نظم سورة المائدة، ص 11.
في طريقة البحث في علم المناسبة عن علاقات الآيات بما قبلها، وما بعدها، دون التقدم إلى البحث عن المناسبة التي تنظم الكلام من أوله إلى آخره، حتى يصير جملة واحدة.

أما الثاني: فهو الاقتصار على دراسة الجمعية لا النظام كله، والتركيز على دراسة الصور البلاغية كالجاز والاستعارة والتشبيه، بينما كان ينبغي أن ينصب الاهتمام على دراسة الصور التي تشكل البنية العامة للنص.

الاستثناء الوحيد في هذه الدراسات -كما يقول كويبرس- هو ما قام به كل من الشيخ سعيد حوى في كتابه: الأساس في التفسير، حيث قسم السورة إلى أقسام ومفاطع تحتوي على مجموعات نصية متعددة. حاول أن يبرز من خلالها وحدة وتناسق النص القرآني، وما توصل إليه أمين أحمد الإصلاح من كون معظم السور القرآنية، إن لم يكن جميعها، تقوم على الثنائية والتقابل الموضوعية وتكون أزواجًا يكمل بعضها بعضًا، وأن القرآن كله ينتمي إلى سبع مجموعات كبيرة تدور كل مجموعة منها حول موضوع واحد.

وهذه المحاولة تمثل كما يقول كويبرس "خطوة أولى نحو بلوة نظرية شاملة حول نظام القرآن، على أساس مبدأ التناظر".

ومع ذلك فإن الدراسة التي قام بها كل من سعيد حوى، وأمين الإصلاح هي بحسب كويبرس "دراسة بنائية لا تحتدم إلا على الروابط الموضوعية، أو المنطقة بين أجزاء النص، ما قد يعرض التفسير إلى خطر الذاتية من قبل المفسر". ولذلك فهي لا تصلح لأن تكون منهجا في دراسة النظم القرآنية.

إضافةً إلى ذلك، فقد ارتكبت مقاربات وحيدة النص القرآني التي ظهرت في القرن العشرين، -كما يقول كويبرس- خطأين منهجيين: الأول أنها اعتمدت في تقسيم نص السورة على الروابط الموضوعية أو المنطقة بين أجزاء النص، ولم تضع معايير نصية واضحة لتقسيم السورة، وهو الأمر الذي من شأنه أن يعرض تقسيم نص السورة لوجهة نظر المفسر المسبق. أما الخطأ الثاني، فهو أنها لا تبدأ في تقسيم النص انطلاقًا من الوحدات الصغرى (المفردات ثم الجمل ثم التراكيب)، وهذا من شأنه أن يجعل المفسر يتجاوز بعض المعاني التي تُفهم من خلال السياق النصي القريب.

ومع ذلك فإن الدراسة التي يقدمها كويبرس ستكون على الطرف النقيض لمعظم تفاصل القرآن القديمة والحديثة، التي تفسر آيات القرآن تفسيرًا خطيًا، من دون أن تأخذ في الاعتبار غالبًا سياقيها الأدبي، أو منهجًا علميًا بحتًا.
أي البنية البلاغية التي تنضوي تحتها تلك الآيات، وهو ما يؤدي إلى عزل الآيات القرآنية عن سياقاتها النصية وتقولها ما يريد المفسر أن تقوله.

ويوجه أعم، فإن السبب الجوهري لعدم إدراك الوحدة والتماسك في النص القرآني ومقاربته مقاربة علمية و موضوعية مقنعة، من قِبل الدراسين الغربيين والمسلمين على حد سواء، يرجع بحسب كوبيرس إلى الإخفاق في الجهود عن سؤال المنهج في دراسة وحدة النظم القرآنية؛ وتكمين طريقة دراسة كوبيرس وتميزها من الدراسات السابقة في كونها تقترح منهجًا جديدًا يعتقد كوبيرس أنه الأقدر على إبراز وحدة النص القرآني وتماسكه، بل إنه يبشر بميالد طريقة جديدة في تفسير القرآن الكريم.

4- أهمية تطبيق البلاغة السامية في دراسة وحدة السورة القرآنية

يؤمن كوبيرس أهمية تطبيق البلاغة السامية في دراسة نظم السورة القرآنية وبنيتها التركيبية على جملة أسباب:

أولاً: فهم بنية السورة القرآنية فيما صحيحا دل ذلك أن مقاربة السورة القرآنية من منظور البلاغة السامية تقوم على الدراسة الدقيقة لكل آية، بل لكل جملة في كل آية، ووضعها في سياقها النصي، وبنيتها التركيبية، بعيدا عن منطق القراء الذري، والتأويل التجزيئي المتعسف، الذي يقتطع الآيات القرآنية من سياقاتها النصية، لتوفر أذه هذا المفسر أو ذلك.

ثانياً: تصحيح الفرضية الرائجة في الدراسات الغربية حول تفكيك القرآن وافتقاده الوحدة النصية والانسجام. وذلك أن كثيرا من الدراسين الغربيين القائلين بتفكك السورة القرآنية، لم يدركوا - كما يقول كوبيرس - أن نظم السورة القرآنية لا يقوم على طريقة الترتيب الخطي المعروفة في البلاغة اليونانية (مقدمة، وعرض، وخاتمة) بل يقوم على مبدأ التناظر.

ثالثاً: أن مقاربة بنية السورة القرآنية من منظور البلاغة السامية يقوم على أسس منهجية و إجرائية واضحة المعالم والأأس وقابلة للتطبيق العملي، بعكس مناهج مقاربة السورة من منظور البلاغة الموروث عن التراث الأدبي العربي والغربي معا.

المبحث الثاني: الأشكال الثلاثة لبنية السورة القرآنية وأسس الكشف عنها

يذهب كوبيرس إلى أن بنية السورة القرآنية - وربما القرآن عموما- قائمة على أشكال ثلاثة من التناظر سماها "صور النظم"، وشدد على أن بنية السورة لا تخرج عن واحد منها، وأن وصف الدارسين الغربيين بنية السورة بالتفكك وعدم الانسجام يعود من الأساس إلى عدم فهم هذه الصور التي لا تحكم بنية نصوص القرآن الكريم فقط، بل تحكم كذلك بنية النصوص السامية عمومًا.

المراجع

.44 المرجع نفسه، ص 6.
.45 كوبيرس، في نظم القرآن ص 7، وفي نظم سورة المائدة ص 493.
.46 كوبيرس، في نظم القرآن ص 8.
.47 المرجع نفسه، ص 5.

صفحة 158
Vol. 2020(2), Art. 9 محمد يسلم المجود
فما أشكال النظم الثلاثة التي تقوم عليها بنية السورة القرآنية وما الخطوات الإجرائية في الكشف عنها؟

- الأشكال الثلاثة لنظم السورة القرآنية

تقوم بنية السورة القرآنية من وجهة نظر كويبرس على أشكال ثلاثة هي:

(Parallel Construction)

المقصود بالبنية المتوازيّة أو (النظم المتوازيّة): أن يتكرر ظهور عناصر وحدة ما أو وحدتين أو ثلاث، مناسبة فيما بينها، بالترتيب نفسه: أ/ ب/ ج/ أ/ ب/ ج'، ج.

وقد تكون العلاقة بين هذه العناصر هي: التجادب، أو التقابل، أو التضاد، أو الإثبات، أو النفي، وقد تكونتين ارتباط سببي، أو تاريخي، وغير ذلك من أنواع العلاقة، وكذلك الأمر في العلاقة بين عناصر البنية المعكوسة والبنية المحورية.

من الأمثلة على البنية المتوازيّة بنية سورة البينة:

1. لم يَكُنِ الَّذِينَ كَفَرُوا مِنْ أَهْلِ الْكِتَابِ وَالْمُشْرِكِينَ مُنفَكِّينَ حَتَّى تَأْتِيَهُمُ الْبَيِّنَةُ
2. فِيهَا كُتُبٌ قَيِّمَةٌ
3. رَسُولٌ مِّنَ اللَّهِ يَتْلُو صُحُفًا مُّطَهَّرَةً
4. وَمَا تَفَرَّقَ الَّذِينَ أُوتُوا الْكِتَابَ إِلاَّ مِن بَعْدِ مَا جَاءَتْهُمُ الْبَيِّنَةُ
5. وَمَا أُمِرُوا إِلاَّ لِيَعْبُدُوا اللَّهَ مُخْلِصِينَ لَهُ الدِّينَ حُنَفَاءَ وَيُؤْتُوا الزَّكَاةَ وَذَلِكَ دِينُ الْقَيِّمَة
6. إِنَّ الَّذِينَ كَفَرُوا مِنْ أَهْلِ الْكِتَابِ وَالْمُشْرِكِينَ فِي نَارِ جَهَنَّمَ خَالِدِينَ فِيهَا أُوْلَئِكَ هُمْ شَرُّ الْبَرِيَّةِ
7. إِنَّ الَّذِينَ آمَنُوا وَعَمَلُوا الصَّالِحَاتِ أُوْلَئِكَ هُمْ خَيْرُ الْبَرِيَّةِ
8. جَزَاءٌ مِّنْ رَبِّهِمْ عِندَهُمْ عَلَى نَفْسِهِمْ وَرَضِيَ اللَّهُ عَنْهُمْ وَرَضُوا

تتألف سورة البينة من مقطع مركب من جزأين متوازيين، يتألف كل واحد منهما من قسمين اثنين.

وتظهر عناصر التعاون في تكرار عبارة «(الذَئِينَ كَفَرُوا مِنْ أَهْلِ الْكِتَابِ وَالْمُشْرِكِينَ)» في بداية كل جزء وكلمة «ذَلِكَ» في نهاية الجزأين. كما يتوازي وصف دين القيمة في الآية الخامسة مع وصف الذين آمنوا وعملوا الصالحات في الآية الأخيرة.

المراجع نفسه، ص 83-85.

كوبيرس في نظم القرآن، ترجمة عدنان المقراني وطارق منزو. بيروت: دار المشرق 2018، ص 65.
الشكل الثاني: البنية المعكوسة

البنية المعكوسة (أو البنية المرآتية) تتكون من أربعة عناصر، أو أكثر، مرتبة في منحدين متنازعين

عكسياً: أ/ب/ب/أ، مثل الآية الرابعة من سورة المطففين:

(4) آَلَآ يَظُنُّ أُولَٰئِكَ

: أنَّهُ مَبْعُوثُونَ

: ليَذَا عَظِيمٍ

(5) يَوْمٌ عَظِيمٍ

: يَوْمٌ

: يَقُومُ

- النَّاسِ لِيَوْمٍ عَظِيمٍ.

إذ يتقابل عكسياً/left: أُولَٰئِكَ مع لفظ النَّاس ولفظ مبعوثون مع لفظ يَقُوم، إضافة إلى التوازي بين كلمتي ليَذَا عَظِيمٍ وكلمة يَوْمٌ.

الشكل الثالث: البنية المحورية

يقصد بالبنية المحورية (أو النظم المحوري) أن يقوم العنصر الذي يقع في وسط البنية أو الوحدة النصية، بقطع العناصر المؤطرة له، فتظهر وحدات النص على شكل بناء محوري حول المركز، ومن الممكن أن يكون هذا العنصر الذي يقع وسط البنية منتميًا إلى أي من مستويات التنظيم النصي السابقة أو اللاحقة.

وقد لاحظ كويبرس أن هذه البنية هي الأوسع انتشارًا في النص القرآني، حيث توجد على مستويات النص المختلفة كلها من الفرع إلى السلسلة، ومن الأمثلة عليها سورة قريش:

(1) - لإِِيلافِ قُرَيْشٍ

(2) - إِيلافِهِمْ رِحْلَةَ الشِّتَاءِ وَالصَّيْفِ

(3) + فَلْيَعْبُدُوا رَبَّ هَذَا الْبَيْتِ

(4) [أَلَّذِي أَطْعَمَهُم مِّن جُوعٍ

: [بَ] وَآمَنَهُم مَّن خَوْفٍ

تحتوي سورة قريش على ثلاثة أفرع مبنية بناءً محوريًا، في الفرع الأول (1-2) تذكر لقريش بنعمة الله عليهم برحلة الشتاء والصيف، وفي الفرع الأخير (4) تكميل لما ورد في الأول، إذ يذكر بنعمة الطعام والأمن، وفي الوسط (3) يدعوون إلى عبادة الله لأن شكر النعمة التي هم فيها يقتضي ذلك. وما يميز هذه الأشكال (أو البنية البلاغية) التي تقوم عليها البلاغة السامية، كما يقول كويبرس، أنها توجد في

المراجع نفسه، ص 104: وكويبرس، في نظم سورة المائدة، ص 41.

وكويبرس، في نظم القرآن، ص 23.

المراجع نفسه، ص 114.

صفحة 160

Vol. 2020(2), Art. 9
جميع المستويات المختلفة للنص، بدءًا من الفرع حتى السلسلة. وإذا كانت بنية السورة القرآنية كما يرى كويبرس قائمة على أشكال ثلاثة من التناظر، هي: التوازي والتوازي المعكوس، والبنية المركزية، فما هي الضوابط المنهجية في الكشف عنها؟

2- الخطوات المنهجية في الكشف عن الأشكال الثلاثة لبناء السورة القرآنية

يتميز عمل كويبرس من أعمال السابقين له في دراسة وحدة السورة القرآنية، بميزتين أساسيين: الأولى أنه حدد ثلاثة أشكال من النظم لا تخرج السورة، في اعتقاده، عن واحدة منها وهي: البنية المتوازية، والبنية المحورية، والبنية المعكوسة. والثانية أنه جدد خطوات منهجية للكشف عن هذه الأشكال النظمية الثلاثة، وتمثل هذه الخطوات في:

الخطوة الأولى: فهم النص القرآني

الأساس الأول للكشف عن معاهد وحدة السورة القرآنية من منظور البلاغة السامية، هو فهم ألفاظها، وتحصيل معانيها من جهة اللغة بمستوياتها المختلفة (النحو، والتصريف، والاشتقاق).

الخطوة الثانية: إعادة كتابة نص السورة.

في هذه الخطوة يتم إعادة كتابة نص السورة، بطريقة تظهر مؤشرات التماسك النصي والانسجام الدلالي بين أجزائها.

وإدراكًا من كويبرس لما قد تثيره طريقة إعادة كتابة نص السورة على هيئة الشعر، فقد نبه إلى أن "إعادة كتابة النص هذه ليست سوى مرحلة مؤقتة في إطار عمل تحليلي لا يسعى سوى إلى فهم أفضل للنص القرآني في صورته المعتادة".

على سبيل المثال تكتب الآيتان (9-10) من سورة الشمس - كما سيأتي على الهيئة التالية:

9. [أ] قدَّ أَفْلَحَ مَنْ زَكَّاهَا
10. [ب] وَقَدْ خَابَ مَنْ دَسَّاهَا


والهدف من هذه الخطوة هو اكتشاف العناصر اللغوية المشابهة، وتحديد المؤشرات النظمية التي تربط بينها. في الآيتين السابقين على سبيل المثال استخدم الخط الفاصل - للتنبيه على التقابل بين عناصر الآية (9) والآية (10) إذ يرد حرف قد في بداية كل منهما وتقابل كلمة أفلح في الأولي، كلمة خاب في الثانية، وكلمة زكاها تضاد كلمة دساها.

53 كويبرس، في نظم سورة المائدة، ص. 25.
54 المرجع نفسه، ص. 7.
التدرج في دراسة الوحدات النصية المختلفة للسورة

انتقد ميشيل كويبرس المهندس السابقين في تقسيم بناء القرآن من خلال مسألتين: الأولى أنهم يبدؤون في تقسيم السورة انطلاقًا من موضوعاتها ومقاصدها قبل القيام بخطوة تحليل المستوى النصي للسورة انطلاقًا من الجزء إلى الكل، أو من المفردة إلى البنية العامة. وأما المسألة الثانية فهي أنهم لا يتخذون من "المؤشرات النظمية" الموجودة في نص السورة دليلاً لهم في عملية التقسيم، بينما يذهب كويبرس إلى أن الاستخدام على المؤثرات النظمية هو الذي يساعد في تقسيم نص السورة، ويرى أن نصها ليس مقسمًا حسب موضوعات أو مقاصد يمكن أن يختلف بشأنها، ولكنها ذو بيئة شديدة التعقيد.

الخطوة الثالثة: التدرج في دراسة الوحدات النصية المختلفة للسورة

انتقد ميشيل كويبرس المنهج الذي سلكه السابقون في تقسيم بنية القرآن من خلال مسألتين: الأولى

- أنهم يبدؤون في تقسيم السورة انطلاقًا من موضوعاتها و مقاصدها قبل القيام بخطوة تحليل المستويات النصية للسورة انطلاقًا من الجزء إلى الكل، أو من المفردة إلى البنية العامة، وأما المسألة الثانية فهي أنهم لا يتخذون من "المؤشرات النظمية" الموجودة في نص السورة دليلاً لهم في عملية التقسيم، بينما يذهب كويبرس إلى أن الاستخدام على المؤثرات النظمية هو الذي يساعد في تقسيم نص السورة، ويرى أن

ومن هنا يشذ كويبرس على أن تقسيم نص السورة القرآنية استنادًا إلى موضوعاتها ومقدارها ليس هو المنهج الأبداع في الكشف عن وحدتها، وأن السبيل الأمثل للكشف عن وحدة السورة القرآنية يكمن في التدرج في تجزئتها إلى عدد من المستويات النصية تبدأ من المفردة ونتهي بالسورة ككل.

- على النحو الآتي:

أ. المستويات النصية الدنيا

- العنصر أو المفردة (Lexeme) هو الوحدة اللغوية الصغرى، فالبسملة مثلاً تحتوي أربعة عناصر:

  - بسم الله الرحمن الرحيم.

- المفصل (Member) هو المستوى الأول في التنظيم البلاغي، وهو قريب من تعريف الجملة في اللغة العربية، وغالبًا ما يوافق المتصل وحدة دلاليًا، إما جملة فعلية قصيرة، وإما جملة اسماً من دون فعل، وقد نجد مفصل لا تحتوي إلا على عنصر واحد من دون فعل.

  - الفرع (Segment) يتضمن الفرع عادةً مفصلاً واحدًا، أو اثنين أو ثلاث مفصولات (ولأ يزيد على ذلك).

  - القسم (Piece) كما يتكون الفرع من مفصلين أو ثلاثة، يحتوي القسم على فرع واحد أو اثنين أو ثلاثة أفرع (ولأ يزيد على ذلك مطلقًا).

  - الجزء (Part) يتضمن الجزء قسمً واحدًا أو اثنين أو ثلاثة أقسام (ولأ يزيد على ذلك).

كوبيرس، في نظم القرآن، ص 25.
المراجع نفسه، ص 36.
كوبيرس، في نظم القرآن، ص 38-39.
ويوضح الشكل أدناه التداخل بين المستويات النصية الصغري:

ب. المستويات النصية العليا

ما يميز هذه المستويات ويجعلها في مرتبة أعلى من التي قبلها أنها مستويات مستقلة، شكلًا ومضمونًا، يمكن أن تُقرأ مستقلة عما قبلها وما بعدها. وثمة فرق آخر بين المستويات النصية الدنيا والعليا، وهو أن الأخيرة يمكن أن تتألف من أكثر من ثلاثة من المستويات التي تأتي قبلها، بعكس الفروع والأقسام والأجزاء التي لا تتألف من أكثر من ثلاثة مستويات مما قبلها.

المقطع: يتألف المقطع من جزء واحد أو أكثر، ومع أن أغلب قصار السور في القرآن لا يتألف سوى من قسم أو جزء، فإنه يمكن اعتبارها مقطعاً بحجم القسم أو الجزء، سبيل المثال تتكون سورة الفاتحة من مقطع حجم جزء مكون من ثلاثة أقسام.

السلسلة: هي المستوى الأعلى من المقطع، وتألف من مقطع واحد أو أكثر، على سبيل المثال تتألف الآيات من 12-20 من سورة المائدة سلسلة بناءً محوريًا.

الشعبة: هي المستوى الأعلى من السلسلة، وتألف من سلسلة واحدة أو أكثر.

الكتاب: يتتألف من شعبة أو عدد من الشعوب، والكتاب هو المستوى الأعلى وهو بالنسبة إلى طبيق هذا المنهج على القرآن يعني القرآن كله، ولكن ميشيل كوبيرس يرى أنه لم يحن الوقت بعد لمعرفة نظام القرآن كله، وأن غاية ما توصل إليه البحث هو السور الطوال من القرآن.

ويوضح الشكل أدناه تداخل المستويات النصية العليا.
الخطوة الرابعة: الاعتماد على مؤشرات النظم في تجزئة نص السورة.

يشدد كويبرس على الأهمية البالغة لمؤشرات النظم، أو علامات تقسيم النص القرآني الموجودة في النص القرآني نفسه، وضرورة الاستناد إليها أثناء العمل على تجزئته.

وتعتبر مؤشرات النظم في السورة القرآنية فمنها ما يتعلق بالنواحي الدلالية كالتطابق والتضاد والانتماء، على مستوى المفردات أو الجمل أو على مستوى مجمل الخطاب، ومنها ما يتعلق بالناحية الشكلية مثل: التشابه الوظيفي، والتكرار، والتصوبيج، والتناسق بينه: التام والناقص، والتشابه الإملائي وغيرهما، وتختلف مواقع هذه المؤشرات في النص فقد تكون في بدايته، أو نهايته، أو في وسطه، وبعد الانتباه لها أساسا في تحديد البنية النصية الأقرب إلى الصواب.

الخطوة الخامسة: استخدام قواعد البلاغة السامية.

بالإضافة إلى استخدام مؤشرات النظم الموضوعية والشكلية، يعتمد كويبرس في تقسيم نص السورة Nils Wilhelm(وصولاً إلى عالم الكتاب المقدس نيلس لوند) حيث استخدمها في الكشف عن بنية النصوص المقدسة، وقد اختار كويبرس منها خمس قواعد، أ. القاعدة الأولى: أن وسط البنية النصية يكون دائما نقطة تحول ؛. القاعدة الثانية: أنه في الغالب يتم الانتقال من الموضوع من موضوع آخر يقابله، ثم يعود النص إلى الموضوع الأول. . القاعدة الثالثة: أن بعض المعاني أو الألفاظ تظهر في أطراف الوحدة النصية، وعند وسطها، ولا تظهر في مكان آخر. ]القاعدة الرابعة: تسمى "قاعدة الانتقال من المركز إلى الأطراف" وتعني ظهور موضوع معين في محور بنية نصية، وفي أطراف بنية نصية أخرى موازية لها لمناسبة بينهما. . القاعدة الخامسة: أن بعض الكلمات أو الجمل دائما ما تأتي لتغلق الوحدة النصية كما هو الحال بالنسبة لأسماء الله تعالى الحسنى في القرآن الكريم.

الخطوة السادسة: وصف النص.

من الأسس المنهجية المعتمدة في الكشف عن وحدة السورة من منظور البلاغة السامية وصف العلاقات النصية التي تربط بين أجزاء السورة المختلفة وتحديد بنيتها النمذجة بحيث يتلاءم الوصف مع شكل النص فيشرح ما فيه من أنواع التناظر والتوازي.

Sources:
Koepers, في نظم القرآن، ص 125-141.
المراجع نفسه، ص 147-160.
روالان مينيه] وأخرون، طريقة التحليل البلاغي والتفسير ص 127
الخطوة السابعة: توظيف سياق التناص
مع أن الميزة الأهم لمقاربة وحدة السورة القرآنية من منظور البلاغة السامية، تتجلى في ملاحظة مؤشرات التماسك وتوظيفها في فهم السياق النصي المباشر، وفي الكشف عن وحدة السورة، فإن كويبرس لا يكتفي بدراسة السياق النصي في السورة فحسب، إنما يضيف إليه سياق التناص. وللتناص كما يطبقه كويبرس نوعان: الأول سياق التناص الخارجي: والمقصود به سياق علاقة القرآن الكريم بالتراث الكتابي، وهو قريب من توظيف الإسرائيليات في التفسير عند بعض مفسري القرآن الكريم، وسياق التناص الداخلي أو «التفسير بالتناظر النصي» والمقصود به المقارنة بين النص المباشر للآية أو الآيات، والنصوص الأخرى المشابهة لها سواء داخل السورة نفسها، أو في غيرها من سور القرآن الكريم، وهو قريب من تفسير القرآن بالقرآن، وتلكم أهمية هذا السياق في كونه يوفر فيما أعمق وأشمل من الفهم الذي يؤخذ من نصوص الآيات مزعزعة عن السياق المشابه لها في مجمل القرآن الكريم.

الخطوة الثامنة: الكشف عن صور النظم
هذه الخطوات التي سبق الحديث عنها تعد وسائل في طريق الكشف عن المبدأ الذي تقوم عليه وحدة السورة وهو إما النظام المحوري أو المعكس أو المتوازي.

الخطوة السابعة: تفسير النص
تفسير النص بعد تحديد بنيته وسياقاته النصية والمعنوية القريبة والبعيدة هو الهدف النهائي لمقاربة وحدة السورة القرآنية وتماسكها من منظور البلاغة السامية، وما الخطوات المنهجية إلا وسائل تحاول تقليل التدخل الشخصي في توجيه المعنى، وتقديم النص بحسب ما يفهم من لغته، والسياق الذي ينتمي إليه، والمعاني التي يبثها في المخاطبين به. 

وجدير الإشارة إلى أن هذه الخطوات المنهجية متداخلة فيما بينها، وقد لا تبدو أثناء التطبيق بهذا الوضوح والترتيب.

المبحث الرابع: البلاغة السامية: تطبيقا على سورة الشمس
استعرضنا في المباحث السابقة مفهوم البلاغة السامية، وأهمية والخطوات المنهجية في تطبيقها على القرآن الكريم، بهدف الكشف عن إحكامه وتماسك بنائه النصي والدلالي: أما هذا البحث فخصصه لتقدم نموذج تطبيقي لمقارنة بنية السورة القرآنية من منظور البلاغة السامية انتطاقا من سورة الشمس، وقد اختبرنا هذه السورة لأنها -في اعتقادنا- تفي بغض تقدم معظم المبادئ التي تقوم عليها مقاربة وحدة السورة القرآنية من منظور البلاغة السامية.

64 كويبرس في نظام سورة المائدة، ص 26.
65 رولان مينيه [وآخرون] طريقة التحليل البلاغي والتفسير ص 128.

صفحة 165
Vol. 2020(2), Astrolabe. 9
لقد اتسمت أغلب الدراسات التراثية التي دارت حول نظم القرآن، والمناسبة التركيبية بين أجزائه، بمقارنة لافتة تتمثلت في كون كثير منها لا يقدم تطبيقات عملية موسعة، وذلك لأن أصحابها ربما اعترفوا أن تطبيق هذه النظريات يتصل بعمل المفسر، ومن هنا وجدنا هذه الدراسات غالبًا ما تكتفي بإيراد بعض الأمثلة التي تشير إلى القاعدة من دون تطبيق عملي موسع على القرآن الكريم.

وأما يميز مقاربة بنية السورة القرآنية من منظور البلاغة السامية عند كويبرس هو أنه استطاع أن يمزج بين النظر والتطبيق، فقدم نماذج تطبيقية عديدة لهذه المقاربة في القرآن الكريم.

سنقوم بعرض الخطوات الإجرائية للبلاغة السامية من خلال دراسة بنية سورة الشمس، وتحديد المؤشرات النصية التي تدل على تماستها وانسجام بنيتها على النحو الآتي:

النظم:

- النظم:

التقسيم سورة الشمس إلى ثلاث وحدات دلاليّة مرتبة على هيئة النظم المحوري (أ/ب/أ).66 فالأولى (الآيات:1-8) تقسم بأيات الله في الآفاق، وفي النفس البشرية. والثانية (الآيات:9-10) الموضوع المقسم عليه؛ وهو فلاح من ركز نفسه بالتقوى، وخسران من دساها بالفجور. و أما الثالثة (الآيات:11-15) فتقدم ثمود قوم صالح مثالا تاريخيا على تدسيمة النفس بالطغيان والفجور. سنقوم بالتدوير العملي في تحليل هذه الوحدات الدلاليّة الثلاثة، وتبين مؤثرات النظم التي تجمعها. - ابتداء من المستويات الدنيا(المفصل، الفرع، الجزء)، وصولا إلى المستويات العليا (المقطع وهو هنا سورة الشمس برمته) - حسب الخطوات الإجرائية المتصلة في مقاربة بنية السورة القرآنية من منظور البلاغة السامية عند كويبرس.

- الوحدة الأولى (1-8)

تحتوي الوحدة الأولى من هذه السورة الكريمة على قسمين: (1-4 و5-8)

1- مستوى المفصل

تمثّل أولى مراحل دراسة وحدة السورة في تقسيم نوصوصها إلى مفاصل، وغالبا ما يوافق المفصل، جملة فعالة أو اسمية.

66 See Michel Cuypers, A Qur’anic Apocalypse: A Reading of the Thirty-three Last Surahs of the Qur’an, Jerry Ryan (trans.) (Bristol, CT: Lockwood Press, 2018),145
التيبوغرافيا

حسب الطريقة المتبعة في التحليل البلاغي لـ السورة أن من منظور البلاغية السامية يعرض كل مفصل أو كل جملة في سطر. وعندما تحتوي الآية الواحدة على أكثر من مفصل واحد يسبق كل مفصل حرف [أ] أو [ب] أو [ج] وتكتب أرقام الآيات في بداية السطر. على سبيل المثال تكتب الوحدة الأولى من هذه السورة على هيئة مفصل على النحو الآتي:

- والشمس وضحها
- والقمر إذا تلها
- والنهار إذا جلها
- والليل إذا يسحبا
- والسما وموا يباها
- والأرض وموا طخها
- ونفس وما سواها
- : فألهما فوجها وقوقواها

تسهم إعادة الكتابة هذه في الوصول إلى المستوى الأول من التحليل البلاغي، وهو مستوى المفاصل، وفي رصد وتحديد مؤشرات الترابط التي تمثل في علاقات التتابع والتضاد والترادف وغيرها من العلاقات. على سبيل المثال نلاحظ هنا التقابل بين الشمس والقمر، والنهار والليل، والسماء والأرض، والقفو والفجور، وهذا التقابل أو الثنائية سمة من سمات البلاغة السامية، إضافة إلى ذلك يساهم تشبيه الفواصل وانتهاؤها كلها بحرف الهاء في تمتين الأواصر النصية بين الآيات المذكورة.

2- مستوى الفروع

التيبوغرافيا

يتضمن الفرع عادة مفصل واحد أو اثنين، أو ثلاثة. ويكتب كل مفصل عل سطر مسبوق بعلامة تيبوغرافية مثل -/+/=/::/* ويقتصر دور هذه العلامات على الإشارة إلى المناسبات بين المفاصل. وترص بدائيات المفصل رأسيا، وحتى نميز الفرع عن بقية النص، يجب جعل البضاء سابقًا ولاحقًا له ويفيد استخدام وسائل الطباعة في مختلف مستويات النص إلى جعل الشكل الطباعي يخدم البنية البلاغية للنص.

بعد المستوى الأول يتمثل في كتابة المفصل، يبدأ المستوى الثاني وهو مستوى الفروع، على سبيل المثال نلاحظ أن القسم الأول من الوحدة الأولى من هذه السورة مكون من فرعين ثنائيي المفاصل، الفرع الأول (1-2) والثاني (3-4) يقابل المقسم به في كل منهما ويربط حرف إذا بينهما.  

* حول طريقة كتابة مستويات النص المختلفة (المفصل والفروع والأقسام والأجزاء والمقاطع إلخ...) انظر: في نظم القرآن ص 176-192.

67 Cuypers, A Qur’anic Apocalypse: A Reading of the Thirty-three Last Surahs of the Qur’an, 145.
- مستوى الأقسام

تشكل الآيات (5-8) القسم الثاني من هذه الوحدة.

التيوبوغرافيا

والإشارة إلى القسم يسبق خطًّ علوي الفصل الطريفي الأول ويلي خطًّ سفلي الفصل الطريفي

الأخير، بينما يفصل بياس الآيات المكونة للقسم.

- مستوى الأجزاء

تقوم بيئة الفرع الأول (5-6) على الثنائية من خلال المقابلة بين السماء والأرض، وتتمثل الصلة بين الفرع الثاني وما قبله في فظ وما، الذي يتمثل في الآيات: 5-7.

ويختلف القسم في الفرع الأخير عن أقسام السورة الماضية إذ كانت كلها مرتبطبة بالطبيعة أما في الآية السابعة فقُل فسُوهَا، ومنها القدرة على التمييز بين التقوى والفجور.

4- مستوى الأجزاء

بناء على التحليل النصي السابق يتضح أن الوحدة الأولى من سورة الشمس مكونة من قسمين على النحو الآتي:

التيميغاغية

يتم تأطير الجزء بخطين (علوي وسفلي) على غرار القسم، ويفصل خطًّ متقاطع بين الأقسام.

1 ـ [أ] والشمس وضحها
2 ـ [ب] القمر إذا تلاها
3 ـ [ج] النهار إذا جلها
4 ـ [د] الليل إذا يغشها

+ [أ] وَالسَّمَاءُ وَمَا بَنَاهَا
+ [ب] وَالْأَرْضُ وَمَا طَحَاهَا
* [ج] وَنَفْسٍ وَمَا سَوَّاهَا
* [د] فَأَلْهَمَهَا فُجُورَهَا وَتَقْوَاهَا

69 Ibid., 145
ب- الوحدة الثانية (9-10)

169

وَنَفْسٍ وَمَا سَوَّاهَا
جـ

فَأَلْهَمَهَا فُجُورَهَا وَتَقْوَاهَا
دـ

قَدْ أَفْلَحَ مَنْ زَكَّاهَا
بـ

وَقَدْ خَابَ مَنْ دَسَّاهَا
أـ

الوحدة الثانية

هاتان الآيتان هما محاور السورة المقسم عليه بالأقسام السابقة، وتقوم العلاقة بين مفصله على التقابل بين أفلاخ وخاب وزكى ودسى، وملاحور النص - من منظور البلاغة السامية - هو المفتاح لتأويل مجمل النص الذي يحتل مركزه. وغالبًا ما يرد محاور النص في صيغة سؤال أو حكم أو شاهد أو مَثَل يدعو إلى التفكير والتأمل، أو لتقرير مبدأ أخلاقي كما هو الحال في محاور هذه السورة، الذي يربط الفوز والفلاح بالتزكية، والخيبة والخسران بتدسية النفس بالآثام والمعاصي.

ج- الوحدة الثالثة (11-15)

تحمل هذه الوحدة على جزئين: الأول منهما مرتبط على هيئة النظم المحوري (أ.ب.أ) يتحدث عن تكذيب ثمود لرسولهم، وانتداب أشقاهم لعرقل الناقة المعجزة، والثاني عن عقاب الله لهم بما ارتكبوه من الطغيان وما اقتربوه من الآثام.

كَذَّبَتْ ثَمُودُ بِطَغْوَاهَا
جـ

إِذِ انْبَعَثَ أَشْقَاهَا
بـ

فَقَالَ لَهُمْ رَسُولُ اللَّهِ أَنْبِئُوهُمُ ِّلَهُمْ نَاقَةَ اللَّهِ وَسُقْيَاهَا
أـ

فَكُذَّبُوهُ وَعَقَرُوهَا
بـ

فَدَمْدَمَ عَلَيْهِمْ رَبُّهُ بِذَنْبِهِمْ وَلاَ يَخَافُ عُقْبَاهَا
جـ

جـ

تتمثل المؤشرات النصية التي تصل بين أجزاء هذه الوحدة في لفظ التكذيب الذي يرد في الفرع الأول والثالث (11و14أ). وفي وسط البنية (13) تأتي الإشارة إلى تحذير صالح لقومه من التعرض بسوء لناقة الله، وله من عقاب الله لنفسهم.

Ibid.,145

Vol. 2020(2), Astrolabe. 9
ويصل لفظ الجلالة (الله) الذي يتكرر في الجزء الأول من هذه الوحدة (13أ وب)، ولفظ ربهم في الجزء الثاني (14ج). بين جزأي الوحدة الثاني والثالث، ويعبر هذا النوع من المؤشرات النصية بقاعدة الانتقال من المركز إلى الأطراف وتعني ظهور موضوع معين في محور بنية نصية، وفي أطراف بنية نصية أخرى موازية لها لمناسبة بينهما وهي القاعدة الرابعة من قواعد نيلس لوند التي اعتمدها كويبرس في رصد مؤشرات التماسك في بنية النص القرآني.  

الننائي:
في هذه السورة على سبيل المثال يرى كويبرس أن قصة ثمود الواردة في الآيات (11-15) تحيل إلى الآيات (23-31) من سورة القمر التي يرد فيها مزيد تفصيل لقصة صالح مع قومه، وعقر أشاقهم الناقة وإهلاك الله لهم، والآيات التي يشير إليها كويبرس هي قوله تعالى:

كَذَّبُوهُ بِالطَّغْوَاهَا (23) فَأَلْهَمَهَا فُجُورَهَا وَتَقْوَاهَا (24) إِنَّ إِذِ انْبَعَثَ أَشْقَاهَا (25) إِنَّا مُرْسِلُو النَّاقَةِ فِتْنَةً لَهُمْ فَارْتَقِبْهُمْ (26) فَإِنَّمَا يَقُولُونَ عَلَى اللَّهِ مَا يَقُولُونَ (27) فَكَيْفَ كَانَ عَذَابِي وَنُذُرِ (28) فَقَدْ خَابَ مَنْ دَسَّاهَا (29) فَكَذَّبُوهُ (30) فَأَرْسَلْنَا عَلَيْهِمْ صَيْحَةً وَاحِدَةً فَكَانُوا كَهَشِيمِ الْمُحْتَظِرِ (31).

5- مستوى المقاطع التيبوغرافيا

على مستوى المقطع تحوط الأجزاء بإطار للإشارة إلى أن المقطع يمثل مستوى أعلى، مستوى التركيبات التي تكون كلاً مستقلاً من المنظورين الشكلي والدلالي على حد سواء. يمثل هذا المستوى هنا سورة الشمس كاملة فهي بمنزلة مقطع مكون من ثلاثة أجزاء كما سيضح في النقطة الموالية.

5- نظم سورة الشمس كاملة والروابط بين أجزائها:

والشَّمْسِ وَضُحَاهَا (1) وَالْقَمَرِ إِذَا تَلاَهَا (2) وَالْلَّيْلِ إِذَا يَغْشَاهَا (3) وَالْنَّهَارِ إِذَا جَلاَّهَا (4) وَالْقَمَرِ إِذَا تَلاَهَا (5) وَالشَّمْسِ وَضُحَاهَا (6) وَالْلَّيْلِ إِذَا تَلاَهَا (7) فَأَلْهَمَهَا فُجُورَهَا وَتَقْوَاهَا (8) وَقَدْ خَابَ مَنْ دَسَّاهَا (9) قَدْ أَفْلَحَ مَنْ زَكَّاهَا (10)

بعد الانتهاء من دراسة العلاقات بين الوحدات النصية المختلفة التي تكون هذه السورة الكريمة، نصل إلى مستوى العلاقات النصية التي تربط بين أجزائها المختلفة.

71 See Cuypers, A Qur’anic Apocalypse, 145.
72 Ibid., 145
تشكل سورة الشمس كما قدمنا من مقطع من ثلاثة أجزاء مرتبة على هيئة النظم المحوري (أ/ب/أ، 8-9، 10-11،15).
من ناحية المؤشرات النصية، تصل كلمة (سَوَّاهَا) بين الجزء الأول والثاني من هذه السورة؛ في الآية (7) تعني كلمة سواها: خلق فيها القدرة على التمييز بين الخير والشر، وبين الفجور والتقوا، وفي الآية (14) تعني سواها أهلها ودمها.
وتتخفى الآيات (9) و (10) اللتان نقعان في القلب من هذه السورة رسالتها الجوهرية المتمثلة في ربط الفلاح والصلاح بتركيزة النفس، والفساد والفحج بتدسيتها. أما الجزء الثالث فإنه يقدم تكذيب ثمود لرسولهم وطغيانهم، كنموذجًا تاريخيًا للفجور وتدسية النفس.
والواردين في محور السورة الوارد في نهاية تحليل نظم سورة الشمس من منظور البلاغة السامية إلى بعض الملاحظات المهمة:
الملاحظة الأولي: أن القيمة الأساسية لمقارنة بنية السورة القرآنية من منظور البلاغة السامية تكمن في تركيز هذه المقاربة على رصد مظاهر التماسك والانسجام النصي والانسجام الدلالي بين أجزاء السورة القرآنية، كل ذلك من أجل غرض وحيد هو فهم البنية التراكبية التي تحكم نظام أجزائها النصية المختلفة.
الملاحظة الثانية: أن طريقة العمل في التحليل النصي المتبعة في هذه المقاربة تسهم بشكل ملحوظ في «التدبر البصري للقرآن الكريم»، وتظهر جانبا من جمال الشكل البنائي للقرآن الكريم، وتؤكد بطريقة علمية ما هو راسخ لدى المسلمين من إحكام نظم القرآن الكريم، وتماسك بنائه على المستويين النصي والدلالي.
الملاحظة الثالثة: أن هذه المقاربة تدحض الدعاوى الاستشراقية التي تصف بنية السورة القرآنية بالتفكيك وافتقاد الوحدة والانسجام، فقد ذهب على سبيل المثال ريتشارد بيل - وهو من المستشرقين الذين يقولون بافتقاد النص القرآني للوحدة والانسجام وما الذين عمدا إعادة ترتيبه - إلى أن سورة الشمس مؤلفة من جزأين: الآيات (1-10) والآيات (11-15)، وأنه لا يوجد أي ارتباط نحوي وموضعي بين هذين الجزأين إلا أنها توضعهما جنبًا إلى جنب رعاية للقافية فحسب.74 أما مقاربة بنية هذه السورة من منظور البلاغة السامية فتفند ما ذهب إليه بيل وتؤكد - كما يقول كوبيرس - مثابة الارتباط النصي والموضوعي بين أجزاء هذه السورة المختلفة.75
ورغم أن مقاربة القرآن من منظور البلاغة السامية عند كوبيرس تنطوي على قدر كبير من الدرس المنهجي لبناء القرآن الكريم، وتكشف جوانب من إحكام نظمه وحسن ترتيبه، لكنها تطوى من جهة أخرى على أخطاء معرفية ومنهجية، بل لا يخلو أساس من الأسس النظرية والمنهجية التي تقوم عليها هذه

73 Ibid., 147
74 Blachère, Le Coran, 1.17, see Cuypers, A Qur’anic Apocalypse: A Reading of the Thirty-three Last Surahs of the Qur’an, 144.
75 Ibid., 144.
المقاربة من بعض الملاحظات والاستدلالات التي تعتني أخذها في الاعتبار من أجل استنبات هذا المنهج في الدراسات القرآنية استنباتا حسنة.

خاتمة البحث:

نخلص بعون الله وتوفيقه إلى نهاية هذا البحث الذي حاولنا فيه أن نقدم عرضا وصفياً تطبيقاً لمقاربة السورة القرآنية من منظور البلاغة السامية من خلال جهد ميشيل كويبرس، وقد توصل البحث إلى النتائج التالية:

أولا: تدرج مقاربة وحدة السورة القرآنية والسعي إلى الكشف عن تماسك بيتها من منظور البلاغة Synchronic في الدراسات القرآنية استنبتاً حسناً تسعى إلى فهم القرآن في نسخته الحالية، بغض النظر عن مصدره ومأتاه، وتتوافق في سبيل ذلك بعض الأدوات المنهجية التي توفرها اللسانيات الحديثة.

ثانيا: امتازت مقاربة بنية السورة القرآنية عن غيرها، من المقاربات التي تناولت بنية السورة القرآنية بميزتين أساسيتين: الأولى تطبيق نظرية الأشكال الثلاثة لنظام النصوص السامية المطبقة في الدراسات الكتابية في الكشف عن وحدة السورة القرآنية، والثانية: توظيف مبادئ لسانيات النص وتحليل الخطاب في الكشف عن هذه الأشكال الثلاثة في القرآن الكريم.

ثالثا: يمكن القول من خلال هذا البحث أن مقاربة بنية السورة القرآنية من منظور البلاغة السامية بآلياتها المنهجية - رغم جوانب قصورها التي لم تعرض لها في هذا البحث - تسهم إسهاماً واضحاً في الكشف عن إحكام نظم السورة القرآنية وانسجام موضوعاتها، وتقدم إضافة متميزة في الدرس البنائي للقرآن الكريم لا تفصل بين أجزائه، وكلبه.

رابعا: تساهم مقاربة السورة القرآنية من منظور البلاغة السامية في دحض الدعوات الاستشراقية التي تصف بنية السورة القرآنية بالتفكك وانتقاد الوحدة والانسجام.

خامسا: يبرز خطوات تطبيق هذا المنهج الشكّيّ الجماليّ للقرآن الكريم، وتكشف جانباً من جمال وتناسق وروحّة بناء القرآن الكريم، وهو من هذه الناحية لصق بباحث إعجاز القرآن الكريم التي عرفها التراث الإسلامي.

المصادر والمراجع

العربية


حوي، سعيد، الأساس في التفسير، ط 6، القاهرة: دار السلام، 1424 هـ، الراقي، مصطفى صادق. تاريخ آداب العرب، القاهرة: مكتبة الإيمان، 1997.


ف在我国网络的网络中，如果 réseau تفسير آية القرآن في ضوء منهج البلاغي، ترجمة عمرو عبد العاطى صالح، ط1. بيروت: دار المشرق، 2016.

ف在我国网络的网络中，如果 réseau تفسير آية القرآن، ترجمة عدنان المقراني وطارق منزو. بيروت: دار المشرق 2018.


مينية، رولان، التحليل البلاغي طريقة جديدة لإدراك معاني الكتاب المقدس، مجلة المشاكلة، جامعة الزينونة، تونس ع1، 2003 نولدك، تيوود، تاريخ القرآن. تعديل فيديريش شفالي، ترجمة جورج تام. بيروت: مؤسسة كونراد أدنارو، 2004.


